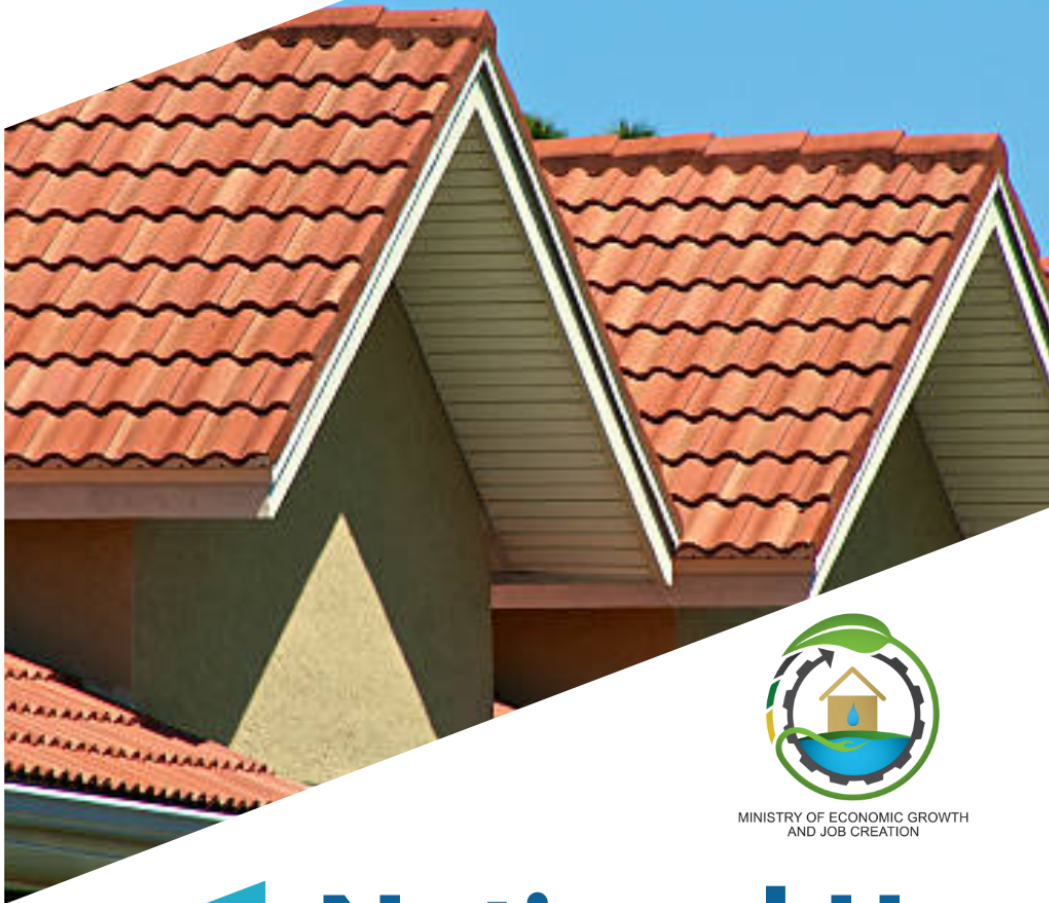




Government of
Jamaica



MINISTRY OF ECONOMIC GROWTH
AND JOB CREATION

National Housing Policy and Implementation Plan (2023)

“Safe, Affordable, Adequate and
Legal Housing Solutions for All
Jamaicans.”



MESSAGE FROM THE PRIME MINISTER AND MINISTER OF ECONOMIC GROWTH AND JOB CREATION

The National Housing Policy and Implementation Plan was developed in keeping with the Government's commitment to provide safe, affordable, adequate, and legal housing for all Jamaicans. The Policy supports the delivery of housing through various modalities, to include ownership, rental housing, emergency housing, social housing, and rent-to-own arrangements.

The persistent demand and importance of having access to adequate housing has long been recognized under international law, and some countries have gone as far as to enshrine it in their constitution. Article 25 (1) of the Universal Declaration of Human Rights states, "everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care..."

The International Convention on Economic, Social and Cultural Rights (ICESCR), the International Convention on the Elimination of All Forms of Racial Discrimination (ICERD), the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the Convention on the Rights of the Child (CRC), also recognize the critical importance of access to housing for all, including special groups.

Notably, item 31 of the New Urban Agenda (NUA), which was developed out of the HABITAT III Conference (2016), provides for a commitment to promoting national, subnational, and local housing policies that support the progressive realization of the right to adequate housing for all as a component of the right to an adequate standard of living.

On the local level, the vision of the National Housing Policy and Implementation Plan is anchored in the goal set out in Vision 2030 Jamaica – National Development Plan, that establishes the importance of having "... safe, sanitary and affordable shelter for all". The recognition is that housing and related services are important components of the economic and social development of the country, thus promoting individual and collective dignity, privacy and security and contributing to employment creation and labour productivity.

The development of this National Housing Policy and Implementation Plan represents a major milestone in Jamaica's history, having been the first to be finalized post-independence. We acknowledge the efforts that were made prior to independence, which led to the formulation of a Green Paper - National Housing Policy (1982) and the National Shelter Sector Strategy (1987).

The construction industry, which includes housing, has been one of the main drivers of job creation, economic growth, and development. Growth within the construction industry results in growth in many other inter-related sectors and industries, and an inherent growth in GDP.

Housing forms an important part of the strategy of the Government for poverty alleviation and employment generation and is an integral part of the overall improvement of human settlements and economic development.

While the issues surrounding the housing sector are many and diverse in nature, varying among rural and urban economies and socio-economic groups, the National Housing Policy and Implementation Plan puts forward an enabling framework to address the housing challenges in a coordinated, comprehensive and effective manner. Through this enabling framework, the Government will create a housing environment that provides access to all. The diverse and innovative proposals contained in this policy document, is a representation of the Government's commitment to implementing housing programmes, projects and policies that will address the various housing challenges.

In this regard, we look forward to maximizing the various partnerships with the private sector, NGOs, CBOs, and other stakeholders to bring to life the policy recommendations to support the Government's thrust to have a sustainable and inclusive housing sector, which will ensure that every Jamaican has access to decent housing, irrespective of individual circumstances.

Andrew Holness, ON, PC, MP
Prime Minister and Minister of Economic Growth and Job Creation



MESSAGE FROM THE PERMANENT SECRETARY-MINISTRY OF ECONOMIC GROWTH AND JOB CREATION

I am elated to welcome the promulgation of the National Housing Policy and Implementation Plan for Jamaica. This is indeed a significant achievement for the Ministry and Jamaica.

The formulation of this Policy and Plan was facilitated through extensive stakeholder consultation spanning several years and different political administrations. The end-result is a very comprehensive document that sets out the salient issues and proposes pragmatic measures to address the various challenges. Despite the protracted formulation timeframe, the Policy and Plan provides an opportunity to tackle the housing challenges through a coordinated approach.

Access to adequate housing is a basic need of everyone and is important to the health and well-being of individuals within a civilized world. Concomitantly, this viewpoint is undergirded by the Universal Declaration of Human Rights that “everyone has the right to a standard of living adequate for the health and well-being of himself and of his family”. Likewise, the New Urban Agenda requires commitment from the global community to develop housing policies at the national, sub-national, and local levels, that facilitate access to adequate housing. Locally, the National Housing Policy and Implementation Plan gives effect to Goal No. 4 - National Outcome 15 of Vision 2030 Jamaica, National Development Plan, which is to provide the enabling framework within which the government of Jamaica can facilitate access to safe, affordable, adequate, and legal housing solutions for all Jamaicans.

It is long recognized that the multi-dimensional and cross-cutting issues impacting access to adequate housing are perennial. However, the issues are not germane to Jamaica but are pervasive throughout developing countries and Small Island Developing States (SIDS) in particular, given their low levels of economic development, limited funds for investment, and social and environmental vulnerability.

Due to the low-income levels, a significant number of households are unable to sustain mortgage payments at existing house prices. This factor has significantly contributed to the country’s informal housing situation, which is amongst the most challenging of the housing issues. As such, a multi-sectoral approach is required to ensure the consolidation of efforts of Ministries, Departments, and Agencies (MDAs) with that of the private sector to enable the successful execution of the related policy measures.

The Ministry of Economic Growth and Job Creation (MEGJC) therefore takes this opportunity to thank the UTech / UWI SALISES Consortium, Technical Review Committee, Ministries, Departments and Agencies (MDAs), Private Sector, NGOs, CBOs, academia, the public, and the Housing Portfolio of the MEGJC for the invaluable contribution made to the process. I look forward to all stakeholders

playing their part in making the implementation of this policy a success towards achieving its vision of **“Access to Safe, Affordable, Adequate and Legal Housing for all Jamaicans”**.

Audrey V Sewell, OJ, CD, JP
Permanent Secretary, Ministry of Economic Growth and Job Creation

ACKNOWLEDGEMENT

It is with a sense of satisfaction that we celebrate the completion of Jamaica’s first National Housing Policy and Implementation Plan (NHPIP). The development process, though one of necessity, was labour-intensive and time consuming. However, through the alignment of a truly participatory process with the adoption of best practices and fueled by the desire to aid in the realization of Vision 2030 Jamaica, the goal has been accomplished.

The development of the NHPIP, a major target of the Ministry over the period 2009 to 2023, was spearheaded by the Housing Policy, Research and Monitoring Branch, within the Housing and Urban Renewal Portfolio of the Ministry of Economic Growth and Job Creation (MEGJC). Special commendation to Mrs. Doreen Prendergast, Chief Technical Director who oversaw the development of the policy and plan; Ms. Paula Parkes, Senior Director Housing Policy, Research and Monitoring who spearheaded the day-to-day activities relating to the preparation of the policy and plan, Mr. Otis Roberts, Director Housing Policy and Research and all other team members of the Housing Policy Research and Monitoring Branch who provided the necessary technical support required. Thanks also to Mr. Courtney Wynter, Managing Director, Jamaica Mortgage Bank, who willingly lent his mortgage financing expertise to the process.

The MEGJC also expresses sincere thanks to the consultants from the Faculty of the Built Environment, University of Technology; and from the Sir Arthur Lewis Institute of Social and Economic Studies (SALISES), University of the West Indies, for the work done in formulating the initial draft policy document during the period 2009-2011.

We must also thank the members of the multistakeholder Technical Review Committee that was constituted to facilitate the review of the document at all stages. **These technical reviews and consultations included Ministries, Departments and Agencies in the Public Sector, the Private Sector, many local and international Non-Governmental Organizations, Professional Organizations/Associations, Community Based Organizations, Housing financiers, Regulatory bodies/Agencies and the general public (Appendix 10).**

The participatory and unified effort has enabled the delivery of this comprehensive course of action to facilitate access to **“Safe, Affordable, Adequate and Legal Housing for All Jamaicans”**.

ACRONYMS

ARM	-	Adjusted Rate Mortgage	IMAJ	-	Incorporated Masterbuilders Association of Jamaica
BITU	-	Bustamante Industrial Trade Union	IMF	-	International Monetary Fund
BOJ	-	Bank of Jamaica	JaNEAP	-	Jamaica National Environmental Action Plan
BSJ	-	Bureau of Standards Jamaica	JCC	-	Jamaica Council of Churches
CBOs	-	Community Based Organizations	JCF	-	Jamaica Constabulary Force
CDB	-	Caribbean Development Bank	JDF	-	Jamaica Defence Force
CDF	-	Constituency Development Fund	JHTA	-	Jamaica Hotel and Tourist Association
CHFC	-	Caribbean Housing Finance Corporation	JIE	-	Jamaica Institute of Engineers
CIDA	-	Canadian International Development Agency	JIS	-	Jamaica Information Service
C-PLAM	-	Capped-Price Level Adjusted Mortgage	JMB	-	Jamaica Mortgage Bank
DAC	-	Development Area Council	JNBS	-	Jamaica National Building Society
DIM	-	Dual Indexed Mortgage	JNHT	-	Jamaica National Heritage Trust
EIA	-	Environmental Impact Assessment	JPSCo.	-	Jamaica Public Service Company Limited
ESSJ	-	Economic and Social Survey of Jamaica	JSIF	-	Jamaica Social Investment Fund
FHA	-	Federal Housing Agency	JSLC	-	Jamaica Survey of Living Conditions
FNMA	-	Federal National Mortgage Association	KMA	-	Kingston Metropolitan Area
FRM	-	Fixed Rate Mortgage	KRC	-	Kingston Restoration Company
FSAP	-	Financial Sector Assessment Programme	LAMP	-	Land Administration and Management Programme
FSC	-	Financial Services Commission	LICJ	-	Land Information Council of Jamaica
GCT	-	General Consumption Tax	LPA	-	Local Planning Authority
GDP	-	Gross Domestic Product	LUDC	-	Land Utilization Development Commission
GOJ	-	Government of Jamaica	MEGJC	-	Ministry of Economic Growth and Job Creation
GPM	-	Graduated Payment Mortgage	MHOT	-	Mutual Home Ownership Trust
HAJL	-	Housing Agency of Jamaica Limited (Formerly NHDC)	MNS	-	Ministry of National Security
HEART/NSTA	-	Trust-Human Employment and Resource Training Trust/National Training Agency	MOFPS	-	Ministry of Finance and the Public Service
HFI	-	Housing Finance Institutions	MOHW	-	Ministry of Health and Wellness
HPPP	-	Housing Public-Private Partnership	MOJ	-	Ministry of Justice
ICHP	-	Inner-City Housing Project			
IDB	-	Inter-American Development Bank			

MWH	-	Ministry of Water and Housing	SAM	-	Shared Appreciation Mortgage
MOU	-	Memorandum of Understanding	SDC	-	Social Development Commission
NEPA	-	National Environment & Planning Agency	SIHL	-	Sugar Industry Housing Limited
NHT	-	National Housing Trust	SIHP	-	The Sugar Industry Housing Programme
NHC	-	National Housing Corporation	SMM	-	Secondary Mortgage Market
NHDC	-	National Housing Development Corporation	SRC	-	Scientific Research Council
NGOs	-	Non-Governmental Organizations	STATIN	-	Statistical Institute of Jamaica
NHP	-	National Housing Policy	SWHP	-	Sugar Workers Housing Programme
NIS	-	National Insurance Scheme	TCPA	-	Town and Country Planning Authority
NLA	-	National Land Agency	TEF	-	Tourism Enhancement Fund
NRCA	-	Natural Resource Conservation Authority	TIP	-	Tax Incentive Programme
NSWMA	-	National Solid Waste Management Authority	TOR	-	Terms of Reference
NWA	-	National Works Agency	UAWU	-	University and Allied Workers Union
NWC	-	National Water Commission	UDC	-	Urban Development Corporation
NWU	-	National Workers Union	UNCHS	-	United Nations Centre for Human Settlements (HABITAT)
ODPEM	-	Office of Disaster Preparedness and Emergency Management	UNDP	-	United Nations Development Programme
OPM	-	Office of the Prime Minister	UTECH	-	University of Technology, Jamaica
PCJ	-	Petroleum Corporation of Jamaica	UWI	-	University of the West Indies
PIOJ	-	Planning Institute of Jamaica	VTDI	-	Vocational Training Development Institute
PRIDE	-	Programme for Resettlement and Integrated Development Enterprise	WRA	-	Water Resources Authority
SALISES	-	Sir Arthur Lewis Institute of Social and Economic Studies	WUA	-	Water Users Association

Definition of Key Concepts and Terms

For the purposes of this document, the following terms are defined thus:

Actors	A group or organization considered to be a stakeholder engaged in a contract or agreement that is directly involved in the design and implementation of policy measures or action plans pursuant of the policy objective.
Affordable housing	Housing cost that does not exceed 30 per cent of gross household income.
Aided self-help	The concept of aided self-help is an approach that involves the use of community-based labour with the cooperation of government which provides technical, financial, and administrative assistance.
Climate Change	A change in climate which is attributed directly or indirectly to human activity that alters the composition of the global atmosphere and which is in addition to natural climate variability observed over comparable periods of time (UNFCCC, 1992).
Dwelling unit	A building or separate part of a building in which a person or group of persons live. It represents the living quarters. The essential features of a dwelling unit are “separateness and independence,” whereby persons can isolate themselves from other persons for purposes of sleeping, preparing, and sharing meals.
Environment	The environment is the totality of all the external conditions affecting the life, development, and survival of an organism. The naturally produced physical surroundings on which humanity is entirely dependent in all its activities (OECD, 2005).
Habitable room	Any room or space intended primarily for human occupancy, other than kitchens and bathrooms, or a storeroom not exceeding 6.5 square metres in area (Development and Investment Manual).
Homelessness	Households without a shelter that would fall within the scope of living quarters. They carry their few possessions with them sleeping on sidewalks, pavements, and other open space, on a random basis.
Household	A household is defined as a one person who lives alone or a group of two or more persons who, as a unit, jointly occupy the whole or part of a dwelling unit, who have common arrangements for housekeeping, and who generally share at least one meal. The household may be composed of related persons only, of unrelated persons, or a combination of both.

Housing Cost Stress	Determined based on the proportion of household-related expenses to total household income/total household consumption. Households are considered “moderately burdened” when housing costs are 30.0 per cent to 49.9 per cent of household consumption and “severely burdened” where costs equate to or exceed 50.0 per cent of total household expenditure (JSLC).
Housing unit	A building or buildings used for living purposes.
Incremental/Progressive Housing	A phased process aimed at providing access to adequate housing. This process intends to access a housing opportunity starting with the right of tenure with rudimentary service, followed by basic services then eventually acquire a house through a self-build process.
Legal	Permitted by law (Dictionary.com)
Long term	Long-term in the context of the National Housing Policy and Implementation Plan is a time span extending beyond 10 years.
Low Income Earner	An individual with a gross weekly remuneration that is within NHT’s lowest income band.
Medium term	Medium-term in the context of the National Housing Policy and Implementation Plan is a time span extending from 6 to 10 years.
Overcrowding	More than 1.01 persons occupying a habitable room.
Partners	Partners are collaborators, associates or co-operators of an endeavour or sphere of common interest. They are often viewed as passive stakeholders in the design and implementation of the policy or plan of action. They are usually behind the scenes agencies providing financial support, technical advice, and other resources, tangibly or intangibly. They are not directly involved in the execution and operational processes in achieving the objectives.
Poor	The poor are persons living below the poverty line. According to the 2017 Jamaica Survey of Living Conditions (JSLC), the adult poverty line was \$188,083.00 per year.
Reverse mortgage	A special mortgage primarily to persons who have retired and need an income; it is a fixed amount advanced monthly to elderly applicants which is leveraged against the equity in their property.
Resilience	The ability of a system, community or society exposed to hazards to resist, absorb, accommodate and to recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic

	structures and functions through risk management (UNDRR).
Safe	Not in danger or likely to be harmed (Cambridge Dictionary).
Sheltered Housing/ (Assisted Living)	Housing which is purpose built or converted exclusively for sale to elderly people with a package of estate management services and which consists of grouped, self-contained accommodation with an emergency alarm system usually with communal facilities and normally with a resident warden.
Short term	Short-term in the context of the National Housing Policy and Implementation Plan is time span extending from 1 to 5 years.
Social housing	A housing option which refers to housing that is managed either by government or by non-profit agencies, for the specific purpose of providing accommodation for households in need, and for social and community benefit. The term encompasses public rental housing, subsidized community housing, supported housing and emergency accommodation.
Special Needs Housing	Housing with specialized services for persons with mental illness, mental retardation, or physical disabilities.
Studio	A self-contained dwelling unit of one room that has a kitchen and a bathroom and whose total area does not exceed 37.16 square metres or 400 square feet (Planning Guideline 01/2015).
Sustainability	The ability to meet the needs of the present without compromising the ability of future generations to meet their own needs (Brundtland, 1987).
Squatting	The illegal occupation and use of land and/or buildings (Anthony, 1979:3).

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CHAPTER 1: INTRODUCTION

The right to safe, affordable, adequate and legal housing is founded and recognized under international law. Article 25 (1) of the Universal Declaration of Human Rights states “everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

Likewise, item 31 of the New Urban Agenda (NUA), which was developed out of the HABITAT III Conference (2016), provides for a commitment to promoting national, subnational, and local housing policies that support the progressive realization of the right to adequate housing for all as a component of the right to an adequate standard of living. The right to adequate housing as outlined in the NUA is to address all forms of discrimination and violence and prevent arbitrary forced evictions and to focus on the needs of the homeless, persons in vulnerable situations, low-income groups, and persons with disabilities, while enabling the participation and engagement of communities and relevant stakeholders in the planning and implementation of these policies.

Housing is fundamental to the social and economic well-being of individuals and communities. Adequate housing means more than just a roof over one’s head. It also means adequate privacy, adequate space, physical accessibility, security, and suitable health-related facilities. In addition, adequate and accessible location regarding work, basic facilities, and secure infrastructure such as water supply, sanitation, and waste management facilities are also critical.

In Jamaica, various governments have grappled with the issue of providing safe, affordable, adequate and legal housing for its populace, especially as it relates to the needs of low-income earners. The housing challenge relates not only to the size of the housing deficit and the diverse needs of those who are inadequately housed, but also to the housing environment which manifests several weaknesses which must be corrected. The ever-increasing demand on limited government resources makes the task even more challenging.

The advent of the COVID-19 pandemic highlighted the importance of adequate housing, with almost 2.8 million Jamaicans asked to stay at home as part of the Government’s enforced containment measures; of this number, approximately 1.2 million were asked to work from home and at least 595,850 students were required to access education from home. The pandemic reiterated that too many Jamaicans do not have access to a ‘decent’ home. Many informal settlers lack sufficient access to water and utilities, many occupy spaces where physical distancing is difficult or impossible; others do not have adequate space to self-isolate and others are homeless. The pandemic also highlighted the importance of housing as more than a place of shelter, but also the existing inequities in access to safe, affordable, adequate and legal housing.

Demand for housing has outstripped supply causing house prices to escalate. There are two major concerns of the housing sector (1) cost/affordability and (2) location. All other concerns can be linked to these two and thus a substantial investigation and subsequent understanding of these two

concerns contextually are important to unravel the myriad of issues and point to the way forward to effective policy and implementation strategies. From these somewhat broader issues and concerns of the sector both locally and globally, some specific issues can be recognized and appreciated. Among the major domestic challenges that the housing policy has identified as affecting the housing sector are:

- Persistent poverty and socio-economic disenfranchisement
- The ever-escalating cost of building materials
- Low-income levels which prove inadequate to sustain mortgage payments at existing house prices.
- Speculative land cost
- Relatively high rent cost and limited rental units
- Inadequate stock renewal and replacement
- Insufficient affordable housing financed (and being financed) by the public and private sector
- The inability to better prioritize housing in the National Budget (Servicing of debt limiting investments in housing)
- Lack of enforcement mechanisms and compliance with development and planning regulations
- Increasing rates of urbanization and urban sprawl
- Increase in frequency and severity of natural phenomena and the increased vulnerability of structures leading to disasters.
- The pervasive and extensive squatting problem
- Lack of comprehensive and coherent social housing policies, strategies, and programmes

Notwithstanding the considerable investment and efforts of successive governments, and historical support from international aid agencies, the housing problem continues to be a challenge in terms of the growth of squatter settlements, spiraling house and land costs, overstressed infrastructure, and the increasing struggle of the poor, the vulnerable and the disadvantaged to secure safe, affordable, adequate, and legal housing.

Housing forms an important part of the strategy of the Government for the alleviation of poverty and employment generation and should be viewed as an integral part of the overall improvement of human settlements and economic development. This National Housing Policy and Implementation Plan provides a platform to address the housing challenges in a holistic and effective manner.

Organization of the Report

Chapter 1 highlights the major concerns facing the government in addressing the housing needs of the population. It outlines a range of housing issues including the acute shortage of affordable housing, limited resources, and legislative constraints.

Chapter 2 outlines, discusses, and analyses the housing trend in Jamaica.

Chapter 3 outlines policy measures and strategies to address the issues identified in the Trend Analysis (Chapter 2).

Chapter 4 outlines the roles and responsibilities of the key stakeholders in the housing sector.

Chapter 5 summarizes the aims and objectives of relevant policies and plans and shows their link with the Housing Policy and housing delivery.

Chapter 6 outlines the Monitoring and Evaluation Framework.

Chapter 7 concludes the issues surrounding the sector and the way forward.

Rationale

The National Housing Policy and Implementation Plan was developed out of the recognition that housing is inextricably linked to people's physical and emotional survival and security. It outlines policies that promote sustainable and inclusive development of housing in Jamaica to facilitate an equitable distribution of land, shelter, and services at affordable prices for all social categories, with special focus on the needs of the poor, marginalized and disadvantaged.

Vision Statement

"A country within which all Jamaicans have access to safe, affordable, adequate, and legal housing solutions".

The vision of this policy is anchored in the commitment of **Vision 2030**, Jamaica's broad mandate of *"... safe, sanitary and affordable shelter for all"* and the recognition that housing and related services are important components of the economic and social development of the country, thus promoting individual and collective dignity, privacy and security and contributing to employment creation and labour productivity.

Guiding Principles

The policy is premised on five major principles to guide the current transformation in housing; these are:

1. Fairness and equity
2. Quality and affordability
3. Partnership and participation

4. Transparency and accountability
5. Resilience and sustainability

Goal

The goal of this policy is to provide the enabling framework within which the government of Jamaica can facilitate access to safe, affordable, adequate and legal housing solutions for all Jamaicans by 2030, particularly:

1. To increase access to housing and its associated resources to all segments of the population, in particular vulnerable groups.
2. To promote homeownership, among other tenure arrangements, including renting to facilitate access to safe, affordable, adequate and legal housing solutions for all Jamaicans.
3. To facilitate the adequate provision of land and infrastructure for housing development.

EXECUTIVE SUMMARY

This Housing Policy and Implementation Plan is intended to chart the way out of the perennial housing crisis which has been evolving since the 1950s. This can be attributed to population growth and rural-urban migration, stimulated by a desire for improved standards of living facilitated by urban growth centres. This has created a rate of growth of housing need which has never been matched by the formal supply of new housing for purchase or rental. This trend has been exacerbated by massive internal migration, resulting from a search for employment particularly in the tourism industry.

The Government of Jamaica envisions a country where safe, affordable, adequate and legal housing choices are available to foster socially diverse and inclusive communities that respect the local environment and nurture the culture of the people. This policy sets objectives and guiding principles to support its goal to improve: the supply of housing, the development of adequate institutions to regulate and finance housing and adequate land supply. This will be achieved within an enabling framework which emphasizes the role of the private sector, while the state maintains its regulatory function and the provision of subsidies to the vulnerable.

This Policy highlights the requirement of 15,000 new housing units annually up to 2030; it proposes methods by which this target can be realized. This process requires raising the present annual production of housing solutions by a minimum of 6,000 units. Additionally, 2,400 units will have to be repaired yearly to address the quality deficit.

This policy document discusses the housing challenge under the following thematic areas and put forward measures to address the issues.

a. Affordability

Affordability is central to the gap that exists between need and effective demand. Research by UTech and SALISES (2009) indicates a mean affordability of approximately 3 million dollars equating to a serviced lot with minimal infrastructure [Figure 2.2]. Housing demand surveys conducted by the NHT during the period 2014 to 2017 indicated that the largest proportion (20 per cent) of the surveyed population would be able to afford units in the range of \$4M to \$4.99M; 18 per cent - \$5M to \$5.99M; 16 per cent - \$8.01M and above and 15 per cent would be able to afford units priced at \$3M to \$3.99M. Traditionally, government has attempted to meet the demand of persons within the low income categories but is no longer able to do so because of fiscal and institutional borrowing constraints.

a1. Finance, Financial Institutions and Subsidies

Government, in cooperation with the private sector, is expected to expand the reach of the finance sector to include larger numbers of middle-income persons and the poor to support the objective of producing 15,000 houses per annum. Research undertaken for this Housing Policy has shown that formal housing finance institutions serve primarily the top 30 per cent of income earners. This Policy supports the continued reduction of interest rates and the introduction of means to expand effective demand at low-income levels. There is also the need for the expansion of housing finance, which can

be achieved through the development of new mortgage finance institutions and modifications of the roles of existing institutions.

Additionally, there are technical innovations to be pursued such as Capped Price Level Adjusted Mortgages, which amortize inflation and are therefore more affordable than Fixed Rate Mortgages. The proposed formal inclusion of remittances as a means of housing finance will bolster local income, enhance mortgage repayment and housing investment thus serving to address housing finance issues faced by many individuals.

The result of generally reduced interest rates will raise effective demand significantly. The ESSJ has identified formal sector mortgage supply at \$68.7 billion in 2020, which represents an increase of 13.9 per cent or \$8.4 billion over the total for 2019. This policy promotes an increase in available mortgages by \$40 billion per annum up to 2030. This initiative will require some amount of subsidy and will be designed considering affordability levels. Special provisions will be necessary to make sufficient funds available to address the issue of squatting. A significant part of the additional funds obtained through the market will be directed to micro-finance institutions, which disburse small amounts of funds to be repaid over short periods. Their mode of delivery has been shown to be well-suited to Jamaicans' preference for progressive housing development and to the very low incomes of the majority.

It is envisioned that this policy will stimulate additional construction activity from which incremental taxes can be earned. It is proposed that such incremental taxes be shared between the Housing Fund and the Consolidated Fund, with the former being used as a basis for expanding housing subsidies, thereby raising effective demand at the lower end of the income scale. This policy also seeks to restructure the current regime of loosely targeted, mostly supply-side, tax exempt subsidies and substitute demand-side subsidies such as down payments, closing cost needs and shared equity to create effective demand for the lowest income groups. Cross-subsidies, whereby differential land and house prices are chosen for similar products within mixed developments, will also serve the same purpose and are integral parts of the policy.

b. Housing Supply

b1. Land supply

Housing occupies physical space and is needed in specific locations, for example, adjacent to employment and with access to services. This Housing Policy and Implementation Plan has initiated a process whereby lands in adequate quantities to support the 2030 objectives are being methodically identified and designated for housing. These include lands in urban redevelopment and peri-urban areas and a selection of lands formerly in agricultural production. These will be allocated to housing and other related appropriate development. Such properties will be sourced from existing state-owned lands or will be duly acquired for development under appropriate legislation, if privately owned. The lands are to be designated for housing in accordance with the National Settlement Strategy and existing Development Orders. Sites are to be selected to facilitate integrated "smart growth"¹ development, in contrast to the dominant and prevailing costly practice of urban sprawl.

¹ Covers a range of development and conservation strategies that help protect our health and natural environment and make our communities more attractive, economically stronger, and more socially diverse (United States Environmental Protection Agency).

b2. Housing construction

The housing construction sector is divided. Government directly supplies mass housing by partnering with private sector contractors. The private sector generally supplies upper and middle-income houses. The policy encourages private sector initiatives including improved public-private sector partnerships. This approach is particularly potent in addressing inner city redevelopment where mixed use and mixed income communities are encouraged. Major policy instruments to achieve these goals include improved tax concession, higher densities, and cross subsidies from higher valued to lower valued market sectors. Participation in this process will include not only private developers and contractors but also NGOs and CBOs. New forms of tenure to facilitate and share rights and responsibilities of ownership and maintenance such as mutual home ownership are being encouraged. As is recognized in Vision 2030, overall coordination and development of construction activity is a prerequisite for increased housing volume. Considerations include the capacity of developers and contractors, many of whom will have to be trained by institutions such as UTech, and workmen who will have to be trained in large numbers by HEART NSTA/ Trust. Similar considerations apply to materials and equipment supply.

c. Planning, Management and Governance

National, regional, and local plans are to be developed which determine the appropriate product mix, densities, infrastructure design, and the required co-ordination among development agencies such as NWA, NEPA, NWC and WRA regarding the provision of trunk infrastructure to facilitate efficient development of housing projects within regions or municipalities.

Standard methods of sharing the costs of trunk infrastructure among projects within a region or a location will be devised, while adequate provision is being made to connect infrastructure and housing development to the supply of supporting facilities, such as schools and medical centres, as well as commercial and social facilities in existing towns.

This policy identifies the need for a methodology and timeframe within which development plans for all regions and settlements identified in the National Settlement Strategy will be completed as parts of a coordinated whole. In this regard, special emphasis is being placed on coordinating the activities of Government development agencies such as the Local Authorities (Municipal Corporations), HAJ, NHT, JMB, UDC and NEPA. Special procedures will be necessary to create a partnership with the Private Sector, which include the Jamaica Developer's Association, Incorporated Masterbuilders Association, Jamaica Realtors Association, Commercial Banks, Building Societies, Credit Unions and NGOs/CBOs, to produce a continuous and adequate supply of housing.

d. Legislation and Regulation

A centerpiece of reform of legislation and regulation is Local Government Reform which gives the Local Authorities greater autonomy. This includes greater independence over their financial affairs, in that, Local Authorities will be able to issue municipal bonds to finance their operations. Additionally, this policy promotes all other necessary changes in development legislation and regulation that are consistent with the National Settlement Strategy and Development Orders. In addition to physical development, regulations concerning the transfer of properties are being reviewed to improve the efficiency of real estate markets.

The Rent Restriction Act is currently being reviewed. Some of the provisions of the existing Act has resulted in the curtailment of the supply of rented accommodation in the lower income sector of the housing market. This policy promotes an increase in rental accommodation.

e. Social Housing and Squatting

Squatting is one of the most salient issues that this national housing policy seeks to address. The act of squatting has increased significantly over the last three to four decades, and the squatter population in 2008 was estimated to be 20 per cent of the country's population.

Addressing the issue of squatting requires a multi-sector approach, consolidating the efforts of Ministries, Departments and Agencies (MDAs) with that of the private sector. The policy objectives relating to squatting will be achieved through a combination of increased affordable housing supply to limit further squatting, physical and legal improvements to squatted areas through urban upgrading projects and by policies of early detection to suppress their expansion. The funds expended in the upgrading of squatter settlements will be recovered to allow the funds to revolve. Squatters will be engaged, through their representative groups to repay funds expended. The policy will be consistent with the Habitat's '*Cities without Slums*' methodology which has effectively helped to transform many degenerate and socially dysfunctional squatter settlements worldwide into productive entities developed in harmony with the wider society. A paradigm shift will be required towards non-partisanship in the execution of the objectives of this policy; equally important is the involvement of civil society.

This Housing Policy and Implementation Plan will achieve the objectives of upgrading squatter settlements, relocating squatters where permanent settlement is not feasible and introducing aided self-help and access to employment and general living conditions. Simultaneously, steps will be taken to reduce and contain squatting by enforcement of existing laws.

f. The Natural Environment

f1. Housing the Environment and Climate Change

As it relates to housing, environmental concerns are focused on the provision of a healthy, safe, supportive living space that is sustainable. It is important to consider the concept of sustainability when the relationship between housing and the environment is being examined, as the main task is balancing how one impacts the other. Sustainability in housing refers to the provision of shelter in harmony with the environment.

This Housing Policy and Implementation Plan will provide for housing developments that are not only resilient to natural hazards and climatic variations but ensure that the impacts on the environment are limited and allow for efficient functioning.

In summary, through new policy initiatives which improve affordability, and expand housing finance, land supply and land management, private sector and public sector partnership, a new approach to the supply of housing is being established. The 2030 vision encompasses safe, affordable, adequate, and legal housing for all Jamaicans. This policy provides the platform for its achievement.

CHAPTER 2: TREND ANALYSIS

2.1 Introduction

This trend analysis contains both primary and secondary data. The primary data are based on a 2009 national survey carried out by a UTech/UWI Consortium (Appendices 1 and 2). The secondary data were garnered from various other sources to reflect the present state of the housing sector. This section illustrates the state of the housing sector in 2009 when the policy was first conceptualized and references it against more recent indicators.

2.2 Demographics and Housing Need

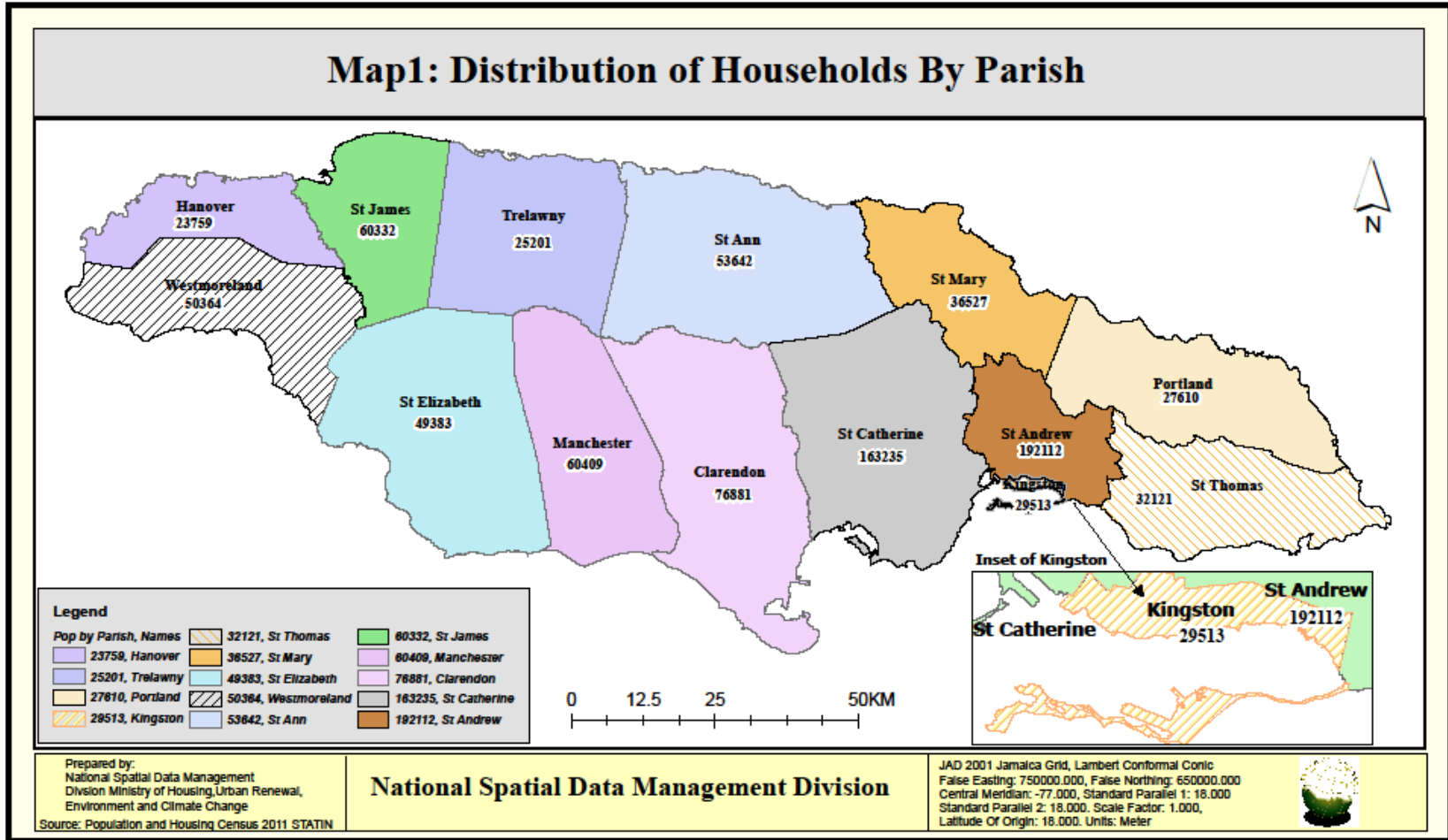
According to the 2011 Population and Housing Census, Jamaica's population stood at 2,697,983 persons and is projected to reach 2.872 million by 2030 (STATIN 2008: 45).

The 2011 Population and Housing Census indicated that there were 881,070 households occupying 853,661 private dwellings - an average of 334 dwellings per 1000 persons. The distribution of households by parish is shown in Map 1. In 2011 there were 671,331 housing units in Jamaica with the parish of St. Catherine accounting for the largest proportion, amounting to 129,840 units (Map 2). Each housing unit provided a roof for approximately four (4) persons, down from the 4.3 figure recorded in the 2001 census. The average household size, based on the 2011 census, was 3.1 persons per household.

The annual growth rate of the population between 2001 and 2011 was 0.36 per cent. The percentage of urban population in 2011 was approximately 54 per cent; this represents an increase of 1.9 per cent since 2001.

Housing projections undertaken by the then Ministry of Water and Housing in 2004 revealed that 13,260 housing units were required annually between 2001 and 2025 to satisfy the projected housing need. Further analysis undertaken for the completion of this policy suggests that the impact of an increase in the younger age cohorts (0-4, 5-9, 10-14 and 15-19, years) reflected in the 2001 census led to a projected annual housing need of 15,000 units between 2010 and 2030.

According to data recorded in the ESSJ Reports (1982 – 2020), an average of 3,902 housing units were produced annually by the National Housing Trust and major developers. Between the period 2001 and 2011 an estimated 111,525 units were added to the housing stock. Of this number, 43,905 were built by the NHT and major developers (ESSJ, 2001-2011), at an average of 4,390 per annum. This suggests that the additional 67,620 units were supplied by private builders and the informal sector, thus amounting to an average of 6,762 units per annum; bringing the average number of units built annually to 11,152. Given the targeted housing need requirement of 15,000 units, this indicates a shortfall of 3,848 units. In addition, it is estimated that 2,400 units need replacement each year. This translates to a net annual deficit of 6,248 housing units.



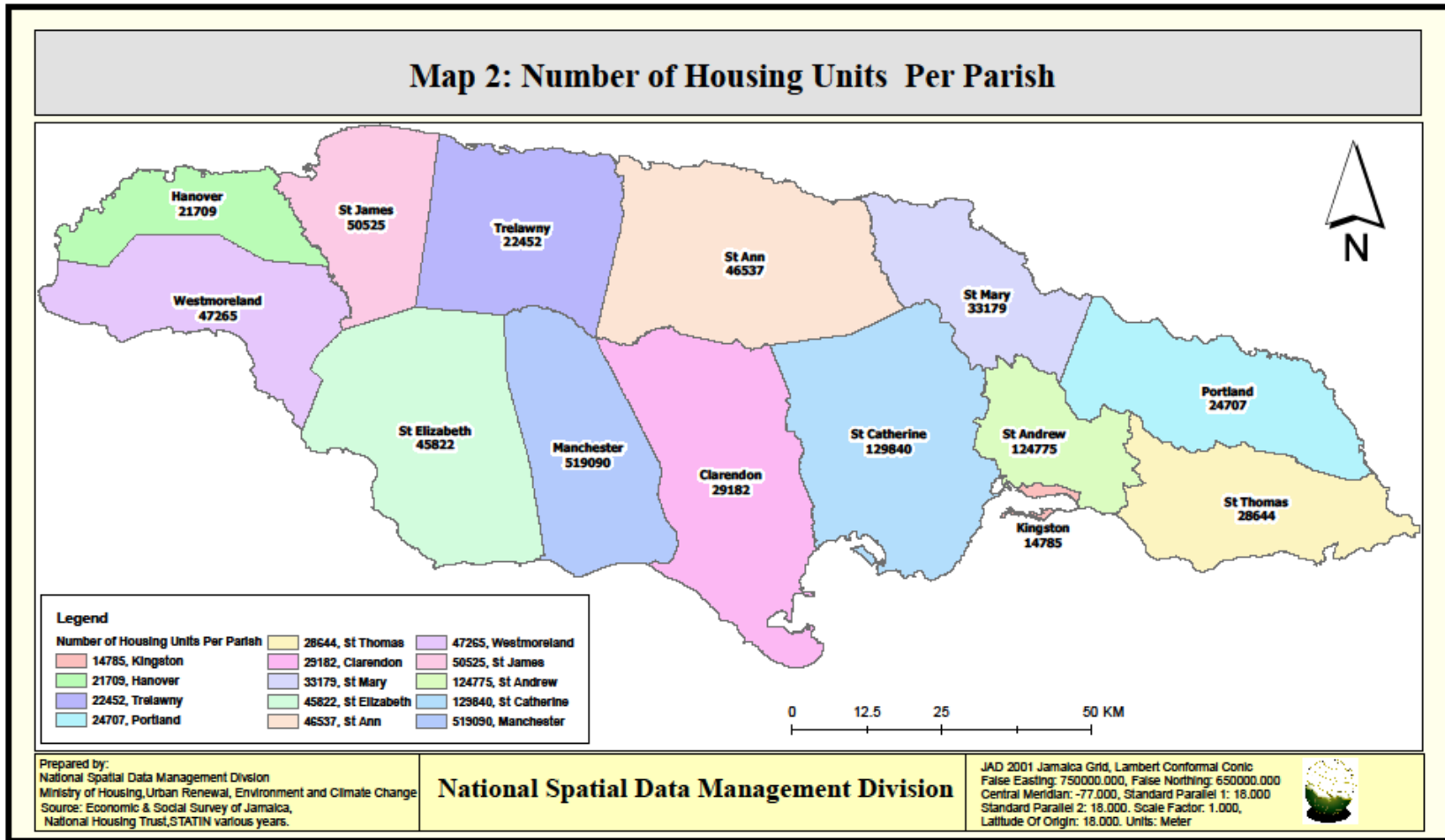


TABLE 2.1: COMPARISON OF HOUSING STATISTICS

CURRENT STATE OF THE HOUSING SECTOR ²	HISTORICAL INFORMATION AND FINDINGS OF THE UTECH/SALISES SURVEY (2009)
<p>1. <u>Housing Quality</u></p> <p>Jamaica's housing stock has fluctuated, as reflected by the Housing Quality Index (HQI), between the years 2008 and 2017. According to the Jamaica Survey of Living Conditions (JSLC, 2017: 5.2), 74.8 per cent of Jamaicans are living in good quality houses as defined by the JSLC (Appendix 3/Maps 3A - 4C). According to the JSLC (2017), 74.0 per cent of the housing stock was constructed with block and steel, 72.9 per cent had exclusive use of water closet and 93.6 per cent used electricity.</p> <p>The figure for overcrowding was 37.4 per cent in 2017 (JSLC, 2017).</p> <p>According to the 2011 Population and Housing Census, the number of households occupying one (1) to three (3) rooms totaled 593,547, which accounted for 67.8 per cent of the total households (STATIN, 2011). The breakdown by parish is illustrated in Map 5.</p>	<p>1. <u>Housing Quality</u></p> <p>A major part of the housing stock was built before 1997. Some 60 per cent of the housing stock was over 27 years old (UNCHS & UNDP, 1997). This was supported by the UTech/SALISES Survey which showed that 51.0 per cent of the housing stock was built between 1961 and 2000. Based on the age of the housing stock, as per the sources above, many of the housing units might be of poor quality.</p> <p>The UTech/SALISES Survey (2009) found that 63 per cent of the households had 2 to 4 persons and 75 per cent occupied 2 to 4 habitable rooms. The JSLC revealed in 2009 that approximately 46 per cent of dwellings were overcrowded.</p> <p>The UTech/SALISES Survey (2009) found that 67 per cent of households occupied dwellings containing 1 to 3 habitable rooms.</p>
<p>2. <u>Housing Tenure</u></p> <p>The majority of Jamaicans owned the dwellings they occupy; according to the JSLC (2017), 60.6 per cent of households were housed in owner-occupied units and another 22.8 per cent were living rent free. Additionally, rented/leased accommodations accounted for 15.5 per cent. The percentage of households that owned their dwellings, fluctuated between years moving from 60.2 per cent in 2012 to 60.8 per cent in 2013; however, in 2014 and 2015 the percentage fell to 56.1 and 55.3 per cent, respectively.</p>	<p>2. <u>Housing Tenure</u></p> <p>The UTech/SALISES Survey (2009) revealed that: 64 per cent of households owned their homes (44 and 20 per cent with and without titles, respectively); 20 per cent resided in private rented accommodations; 3 per cent leased dwellings, while 10 per cent were living rent-free (Table 2.1).</p> <p>According to the UTech/SALISES survey, of the respondents who did not own the property on which they were living, 53 per cent expressed a desire to purchase same if given the opportunity.</p>

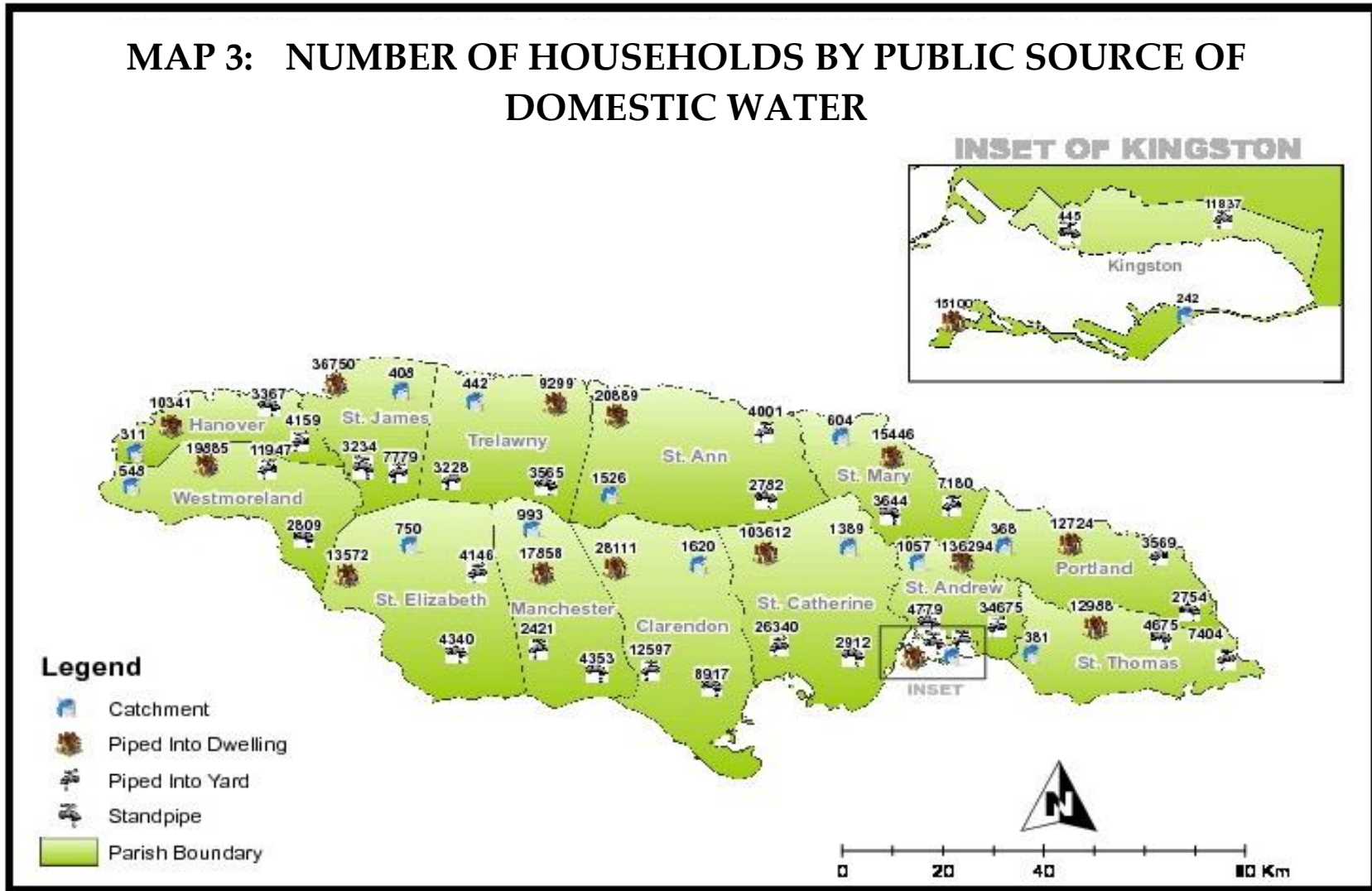
² Based on available information

CURRENT STATE OF THE HOUSING SECTOR²	HISTORICAL INFORMATION AND FINDINGS OF THE UTECH/SALISES SURVEY (2009)
<p>Analysis of tenure status by quintile revealed that 48.6 per cent of the wealthiest quintile owned the dwellings in which they were living, compared to 36.0 per cent for the poorest quintile. On the other hand, 44.2 per cent of the poorest quintile had rent-free tenure, compared with 27.0 per cent for the wealthiest quintile. In terms of geographical areas, 46.2 per cent of households in rural areas owned their dwellings, followed by the KMA with 42.7 per cent (JSLC, 2017).</p> <p>Information contained in the JSLC (2017), indicates that 74.1 per cent of households possessed a legal title for the land occupied (63 per cent registered title/10.6 per cent common law). The remaining 26.0 per cent had no title (unregistered and squatted).</p>	<p>Analysis of tenure status by quintile revealed that 60 per cent of the wealthiest quintile owned, with title, the dwellings in which they were living, compared to 42 per cent for the poorest quintile. On the other hand, 28 per cent of the poorest quintile owned family dwellings without title, compared with 8 per cent for the wealthiest quintile. In terms of geographical areas, 74 per cent of households in rural areas owned their dwellings, followed by households in other towns (67 per cent).</p> <p>The UTech/SALISES Survey (2009) indicated that 20 per cent of the respondents are living on family-owned land without title. The number of persons reporting that they were squatting was less than 2 per cent. It is understood that this figure represents an under-reporting of squatting in Jamaica; generally, when interviewed informal settlers are hesitant to say that they are squatting.</p> <p>The MWH study of 2008 indicated that 20 per cent of the Jamaican population were living in squatter settlements. This pattern of insecure tenure is undoubtedly one of the salient features and causes of the housing crisis in the country. Secure tenure allows persons, whether in the formal or informal sector, to access credit to purchase, build or improve their housing.</p>
<p>3. <u>Income Distribution</u></p> <p>The gross monthly income of NHT contributors surveyed between 2014 and 2017 showed that the majority of individuals earned monthly incomes within the lowest bands (less than \$21,667 in 2014 and less than \$24,267 in 2015). However, during the period 2016-2017, most contributors earned incomes in the second lowest income grouping (between \$28,867 and \$52,000.00 monthly). The data further indicated that in all cases less than 10 per cent of the surveyed population were earning incomes within the highest income bands, whereas the percentage of contributors with incomes in the lowest income group ranged between 12 and 41 per cent.</p> <p>The pattern of income distribution across the parishes was consistent with most individuals (NHT contributors) earning</p>	<p>3. <u>Income Distribution</u></p> <p>The UTech/SALISES survey reveals that only 9 per cent of males and 3 per cent of females earned more than \$80,000 monthly (Table 2.2).</p>

CURRENT STATE OF THE HOUSING SECTOR ²	HISTORICAL INFORMATION AND FINDINGS OF THE UTECH/SALISES SURVEY (2009)
<p>incomes in the lower income groups and tapering off towards the highest. Generally, the majority of respondents in the more urban parishes earned incomes in the second lowest income grouping. On the other hand, most rural respondents earned incomes in the lowest and second lowest income groups (Figures 2.1 and 2.2).</p> <p>Disaggregation of the data by sex showed that males dominated the upper and middle-income groups while the two lowest income bands were consistently dominated by females.</p>	
<p>4. <u>Housing Finance and Affordability</u></p> <p>Surveys undertaken by the NHT (2014 to 2017 housing demand surveys) revealed that 15 per cent of the survey population was able to afford housing units priced at \$3M to \$3.99M. The largest proportion of the population (20 per cent) was able to afford housing units in the range of \$4M to \$4.99M; 18 per cent - \$5M to \$5.99M; 16 per cent - \$8.01M and above.</p> <p>Housing Cost Stress = per cent of Household related expenses to total income:</p> <ul style="list-style-type: none"> • 30.0 per cent to 49.9 per cent - moderately burdened • 50 per cent or over - severely burdened <p>Information gleaned from the JSLC (2017) indicated that mortgage-paying households were expending 32.8 per cent of total income on housing-related expenses, while rent-paying households expended 23.5 per cent. Mortgage-paying households averaged 58.4 per cent in the KMA while rent-paying households averaged 44.3 per cent.</p>	<p>4. <u>Housing Finance and Affordability</u></p> <p>According to the 2009 UTech/SALISES survey, mortgagors who earned J\$20,000 per week could at best afford to borrow singly, J\$2.0M or less; and when infrastructure and core shelter costs were added, only J\$3.0M. This limits access of most of the population to private mortgage finance where 28 per cent were able to afford approximately \$436,000, and the next 42 per cent could afford \$710,000 (at the 17 per cent interest rate), which is less than the cost of a serviced lot (Figure 2.5).</p> <p>The objective of the NHT for assisting poorer contributors is frustrated by the fact that better off contributors obtain the majority of loans; 47.3 per cent of benefits go to persons earning over \$80,000 per month while 4.4 per cent go to the persons earning \$20,000 or less per month (UTech/SALISES Survey). The same survey revealed that only 12 per cent of the working population earns more than gross \$20,000 per week (80,000 per month) while 11 per cent earned between \$16,000 and \$20,000 per week (\$64,000 and \$80,000 per month). An improvement of this low-income situation is of paramount importance as it relates to addressing the limited access to housing finance.</p>
<p>5. <u>Housing Need</u></p> <p>The JSLC 2016 and 2017 Reports indicated that there was a slight increase, from 81.7 to 84.2 per cent, of the population occupying detached units.</p> <p>The NHT's Housing Demand Surveys (2014-2017) revealed the following: 46 per cent of the respondents had plans to buy a housing unit; 20 per cent wanted to build on a lot, while 17 per cent</p>	<p>5. <u>Housing Need</u></p> <p>As indicated in the UTech/SALISES Survey (2009), the most common dwelling type among respondents was a separate house/detached unit, accounting for 77 per cent. This figure was consistent with findings of the JSLC in 2009 in which this dwelling type accounted for 80.6 per cent.</p> <p>The UTech/SALISES Survey (2009) indicates that 43 per cent of the household heads surveyed alluded to an immediate housing need. The type of dwelling most wanted for their</p>

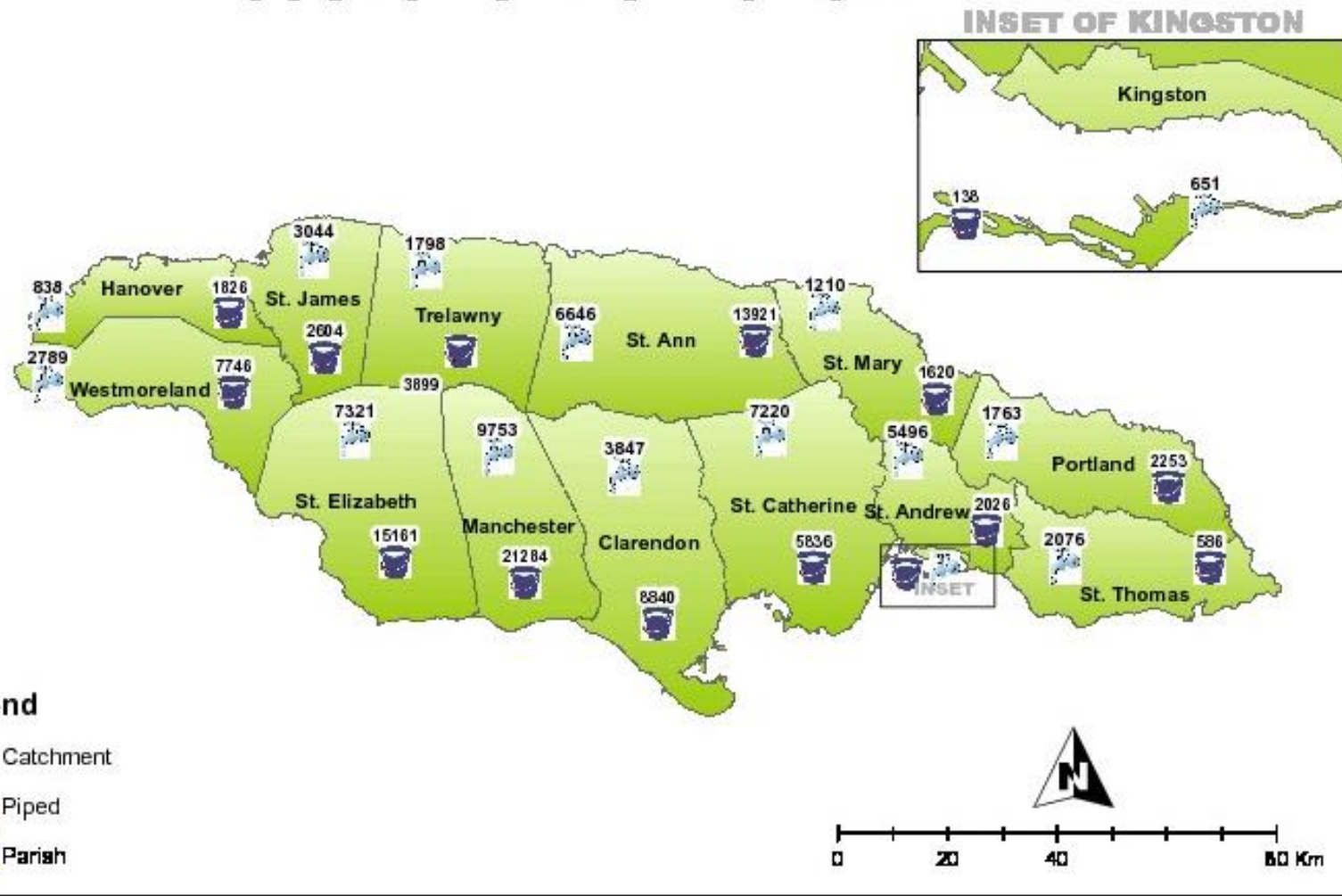
CURRENT STATE OF THE HOUSING SECTOR²	HISTORICAL INFORMATION AND FINDINGS OF THE UTECH/SALISES SURVEY (2009)
<p>each had plans of buying land or making improvements to their present housing unit.</p> <p>Information gleaned from the NHT's Strategic Mandate Review Commission Report (2017) indicates that the conversion rate from contributor to mortgagor averages approximately 30 per cent across all income segments except for the lowest income band where the conversion rate was approximately 11 per cent as of March 2017.</p>	<p>immediate housing need was a detached house (74 per cent), followed by improvement on house (14 per cent).</p> <p>According to the UTech/SALISES Survey, the immediate needs of most respondents were to save and build a detached house with block and steel and to obtain loans from the NHT or other mortgage lenders. Any initiative the government introduces must target 20 to 25 per cent of the population and enable them to access affordable mortgages relative to their income. This is consequent on the fact that only 12.0 per cent of the population was accessing mortgages through the NHT and other agencies. Furthermore, 25.0 per cent of the population is not eligible for NHT loans because they have not contributed to the scheme. Additionally, based on the income of many contributors they are not qualified for sufficient funds to enable them to afford housing solutions in the market. A similar situation obtains if they are to seek mortgages offered by private institutions.</p>

MAP 3: NUMBER OF HOUSEHOLDS BY PUBLIC SOURCE OF DOMESTIC WATER

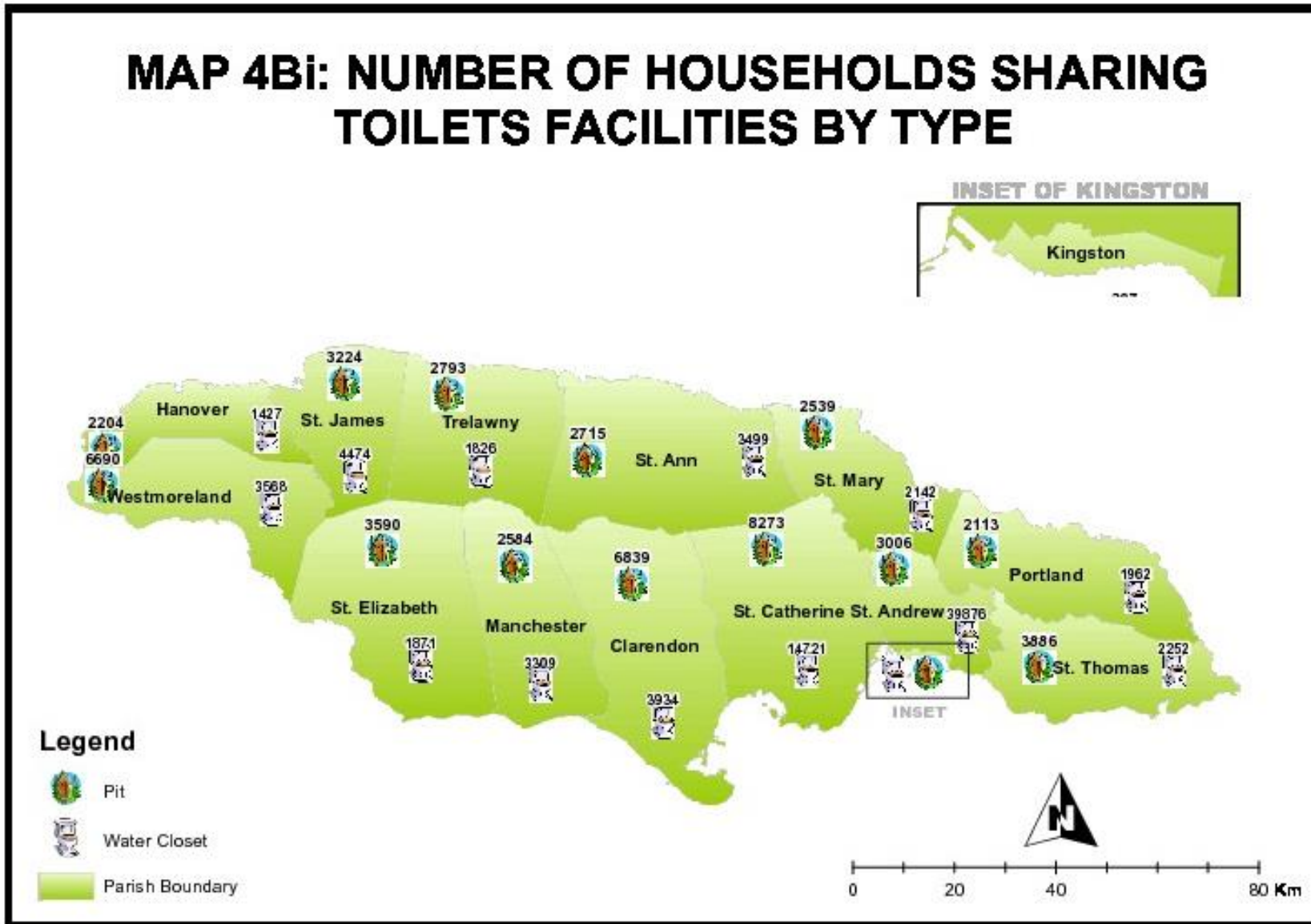


Map 3Ai: NUMBER OF HOUSEHOLDS BY PUBLIC SOURCE OF DOMESTIC WATER
 Source: POPULATION AND HOUSING CENSUS 2011, STATISTICAL INSTITUTE OF JAMAICA

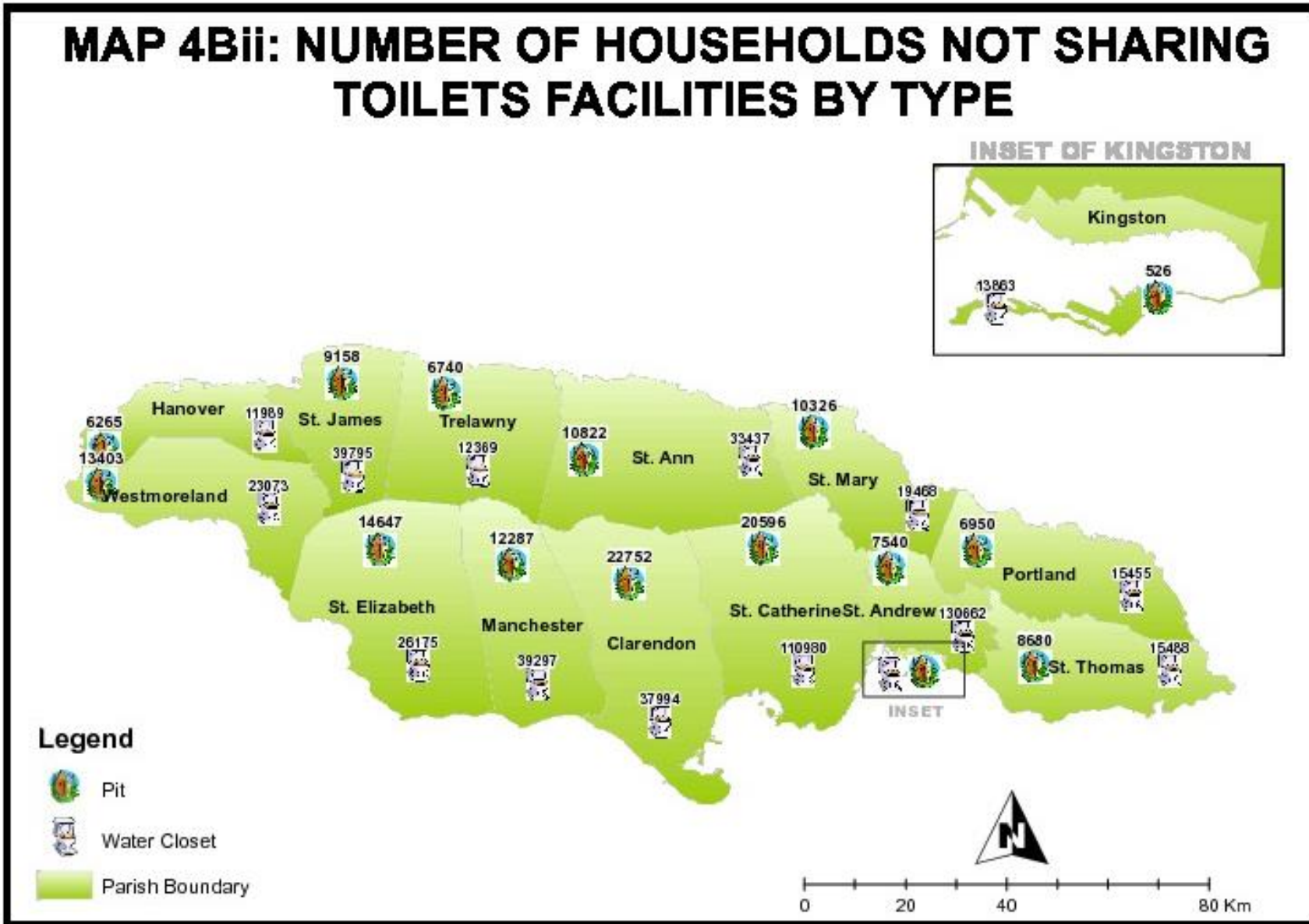
MAP 4Ai : NUMBER OF HOUSEHOLDS BY PRIVATE SOURCE OF DOMESTIC WATER



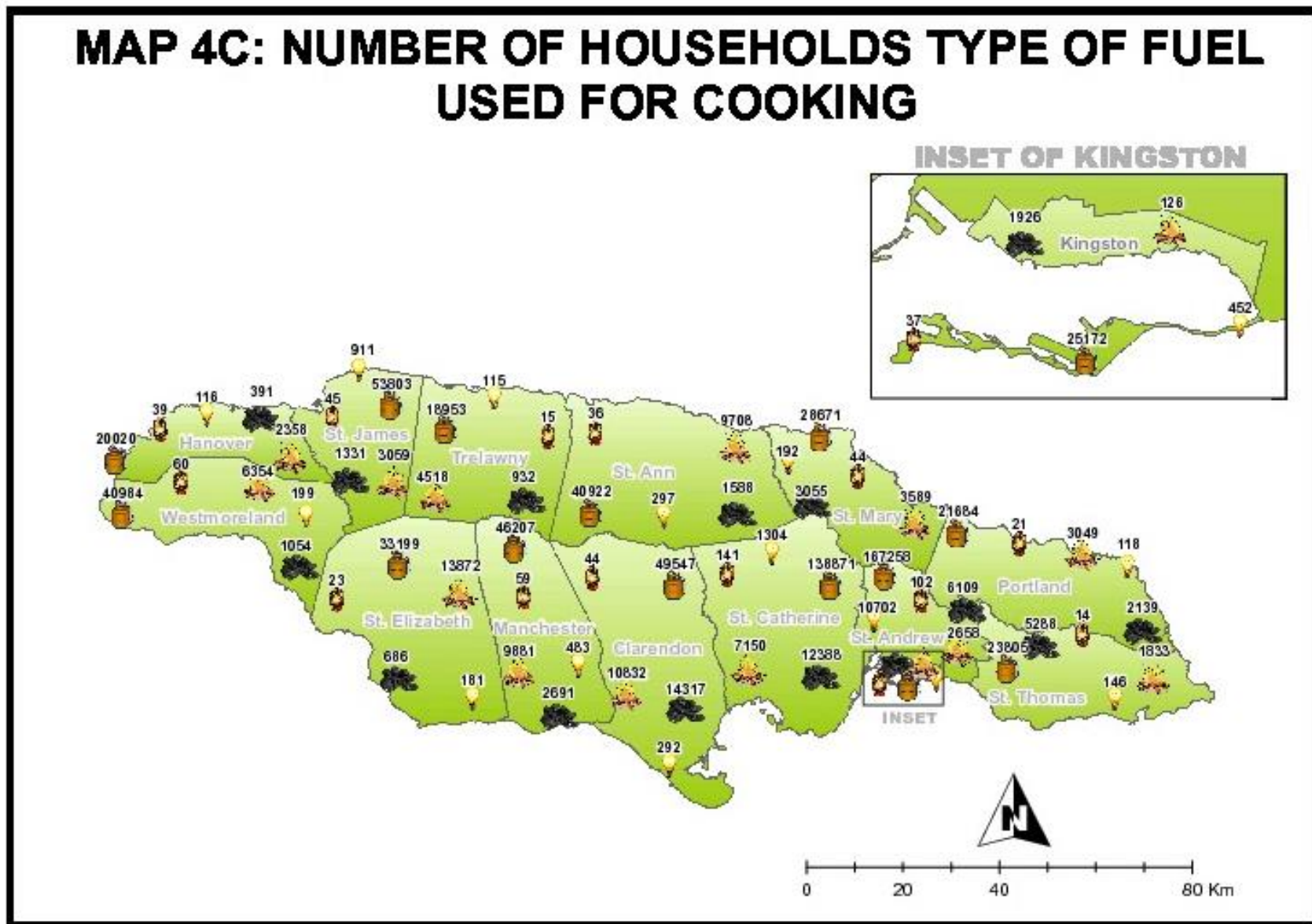
MAP 4Aii: NUMBER OF HOUSEHOLDS BY PRIVATE SOURCE OF DOMESTIC WATER
SOURCE: POPULATION AND HOUSING CENSUS 2011, STATISTICAL INSTITUTE OF JAMAICA



MAP 4Bi: NUMBER OF HOUSEHOLDS SHARING TOILETS FACILITIES BY TYPE
SOURCE: POPULATION AND HOUSING CENSUS 2011, STATISTICAL INSTITUTE OF JAMAICA

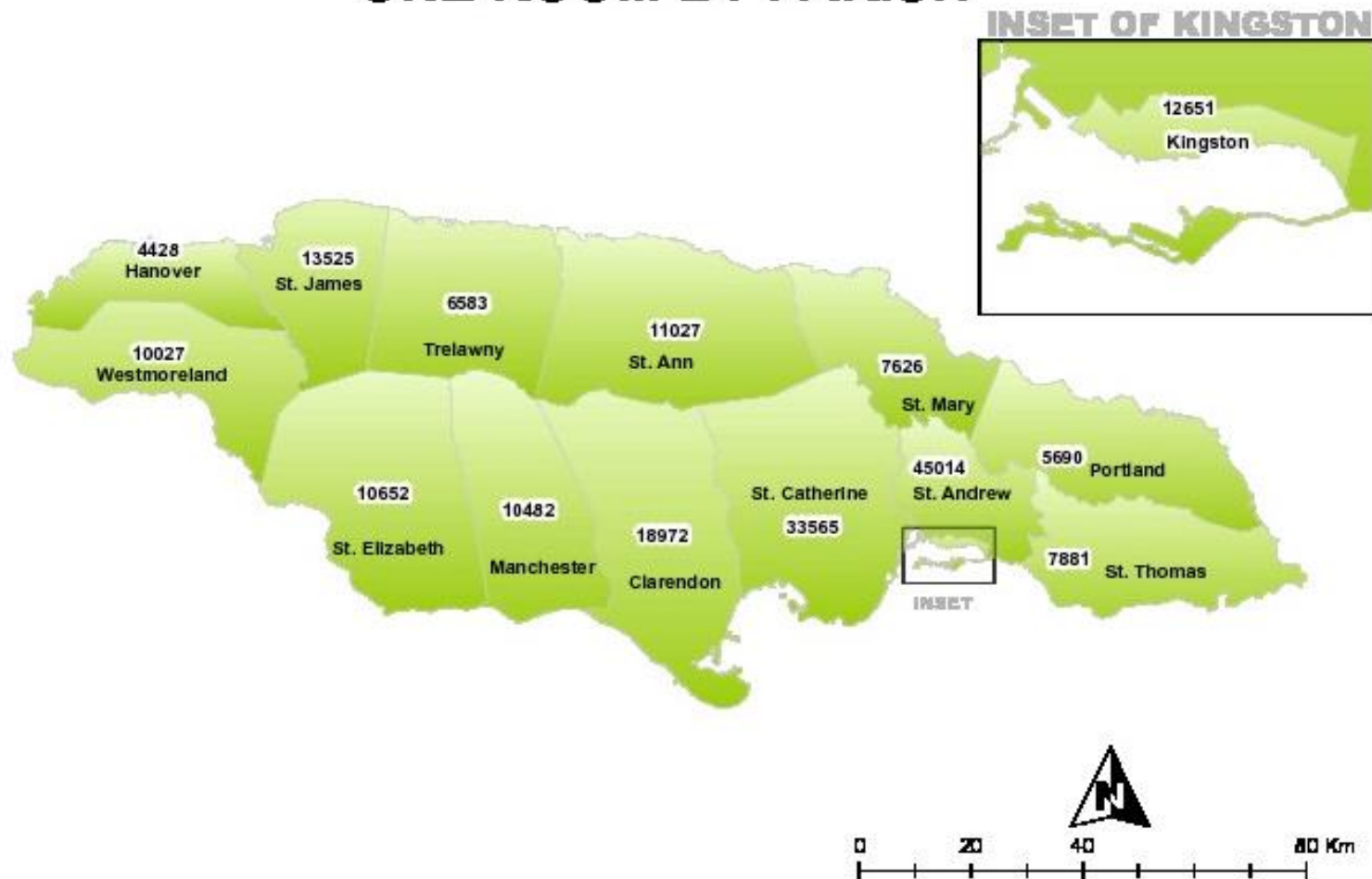


MAP 4Bii: NUMBER OF HOUSEHOLDS NOT SHARING TOILETS FACILITIES BY TYPE
SOURCE: POPULATION AND HOUSING CENSUS 2011, STATISTICAL INSTITUTE OF JAMAICA



MAP 4C: NUMBER OF HOUSEHOLDS TYPE OF FUEL USED FOR COOKING
SOURCE: POPULATION AND HOUSING CENSUS 2011, STATISTICAL INSTITUTE OF JAMAICA

MAP 5: NUMBER OF HOUSEHOLDS OCCUPYING ONE ROOM BY PARISH



MAP 5: NUMBER OF HOUSEHOLDS OCCUPYING ONE ROOM BY PARISH

SOURCE: POPULATION AND HOUSING CENSUS 2011, STATISTICAL INSTITUTE OF JAMAICA

TABLE 2.2: DISTRIBUTION OF TENURE STATUS OF HOUSEHOLDS

Tenure Status	Frequency	Percentage
Owned with a title	1107	44%
Family owned without a title	503	20%
Private rented	517	20%
Rent-free	258	10%
Leased	64	3%
Squatted	38	1%
Other	49	2%
Total	100% (n =2536)	100%

Source: UTECH/SALISES Survey 2009

TABLE 2.3: WEEKLY INCOME OF RESPONDENTS BY GENDER

Income per month (Gross)	Male	Female
Less than J\$16,000	24%	34%
\$16,000 - \$36,000	40%	45%
\$40,000 - \$60,000	19%	15%
\$64,000 - \$80,000	8%	3%
More than \$80,000	9%	3%
Total	100% (n =1224)	100% (n =1028)

Source: UTECH/SALISES Survey 2009

Figure 2.1: Gross Monthly Income in Select Parishes

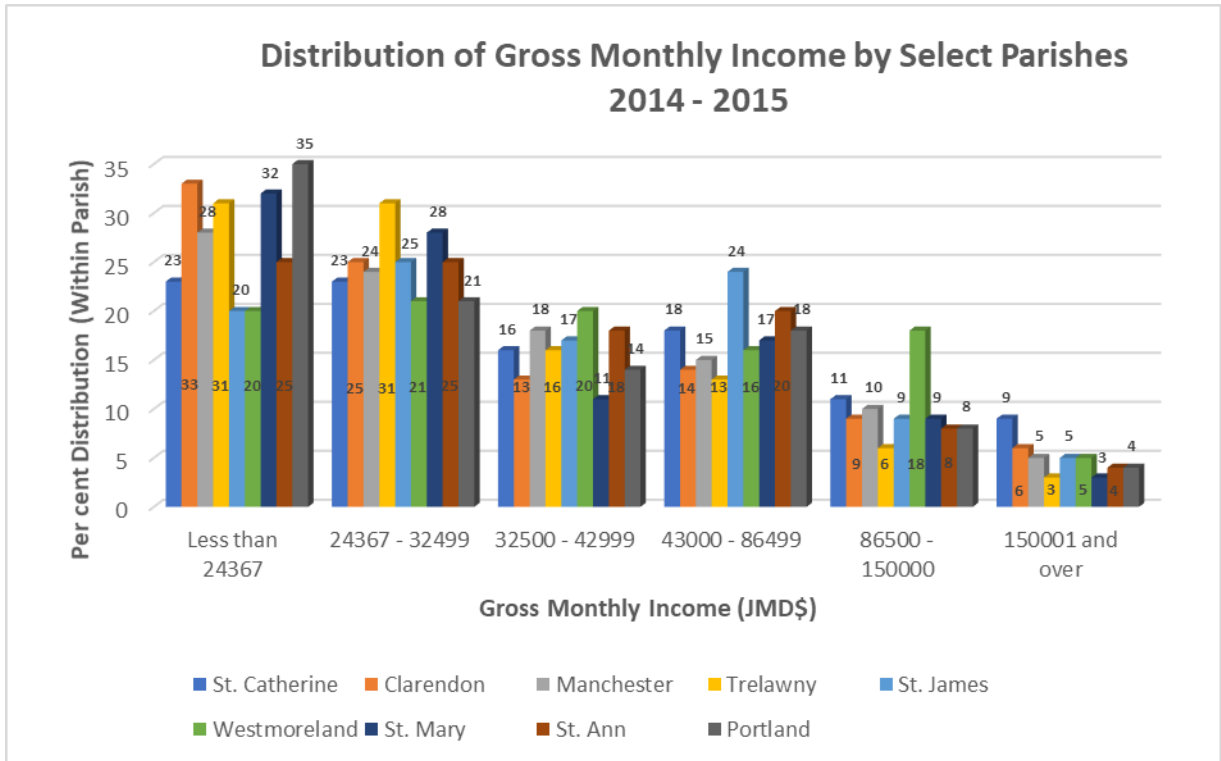
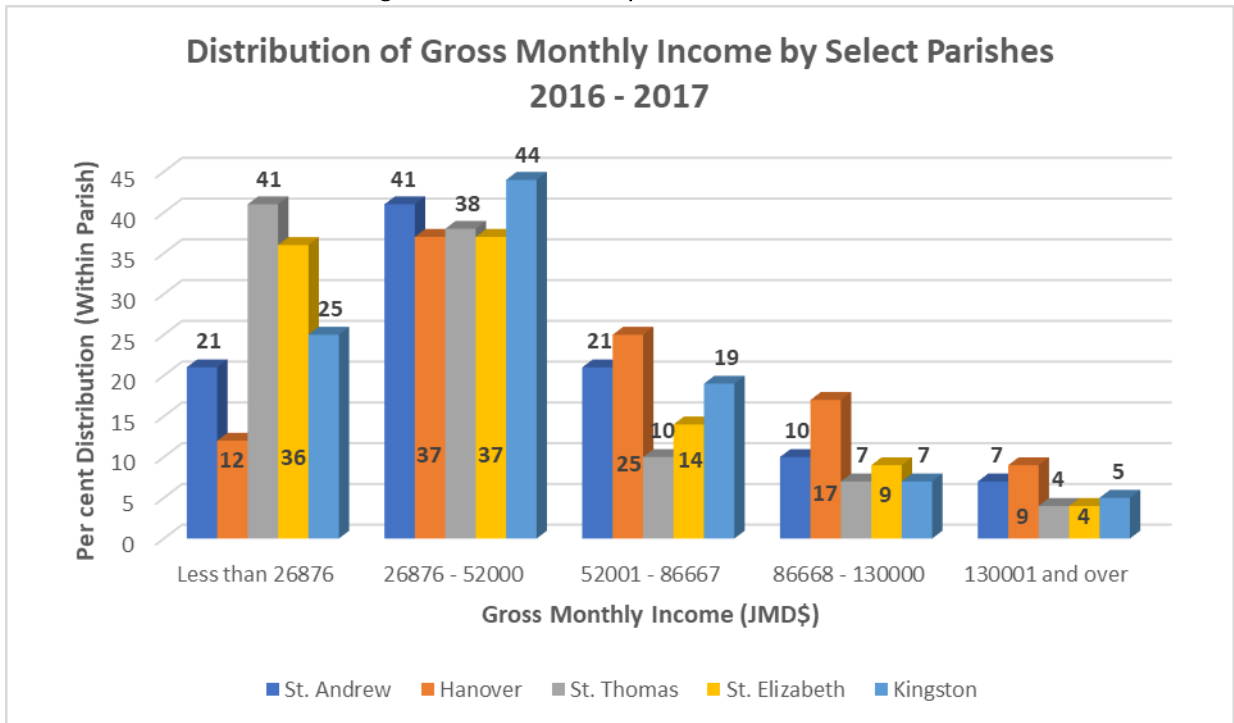


Figure 2.2: Gross Monthly Income in Select Parishes



2.3 Housing Finance and Affordability

Housing Finance Institutions (HFIs) exist to mobilize lenders'/contributors' savings and offer them to borrowers who use the underlying real estate as collateral to borrow amounts, determined by their income. Jamaica's problem is not that there is too little housing finance but, what is there is too expensive relative to workers' income, particularly within the low to middle-income groups.

The National Housing Trust and the Jamaica Mortgage Bank are the two (2) public sector institutions involved in housing finance. The NHT provides mortgage finance annually from monies received from contributors and mortgage repayments. Calculations undertaken by the Ministry revealed that the total mortgages issued by major agencies between 2015 and 2020 (Table 2.3) translates into 12,111 housing solutions (Appendix 2) at an average cost of JA\$25,325,131.70. The JMB currently provides interim finance at preferred rates below that charged by the commercial banks. Of the private sector agencies, commercial banks and building societies provide the major portion of mortgage loans, which in 2020 was comparable to that provided by the NHT (Table 2.3).

TABLE 2.4: MORTGAGES BY MAJOR AGENCIES, 2015-2020												
	Number of Mortgages						Value of Mortgages (\$ Million)					
Specialized Mortgage Agencies	2015	2016	2017	2018	2019 ^r	2020 ^p	2015	2016	2017	2018	2019 ^r	2020 ^p
National Housing Trust	5 964	5 467	6 368	7 053	7 382	7 108	17 080.2	17 159.4	21 345.3	28 335.0	27 591.9	30 409.8
Commercial Bank & Building Societies	1 639	1 765	2 910	2 575	2 185	2 352	14 349.0	17 041.5	28 837.9	21 664.3	26 623.3	30 212.8
Non-Specialized Agencies												
Life Insurance Companies	42	29	35	27	26	38	639.2	261.4	330.1	264.7	247.5	536
Credit Unions	7 409	5 587	6 841	-	8 366	8 062	2 655.1	2 976.2	3 796.1	-	5 899.6	7 608.4
Total	15 054	12 848	16 154	9 655	17 959	17 560	34 723.5	37 438.5	54 309.4	50 264.0	60 362.5	68 767.0
<i>Source: Economic & Social Survey of Jamaica (ESSJ) 2015-2020</i>												
<i>r – revised</i>												
<i>p – preliminary figures</i>												

The housing finance situation has been made significantly worse by the far greater increase in housing cost compared with incomes. The movement in the Brian Goldson construction index³ shows a level in March 2009 of 11,869, compared to 200 in March 1979 (Figure 2.4). According to JMB (2021), movement in the unit price for key input materials in housing construction for the period 2019 to 2021 was 6% (Cement: bag), 85% (Steel: ton), 192% (Plyboard: sheet) and 106% (Lumber 2x4x16: length). During the same period, the lowest paid worker in 1979 was the sugar worker earning J\$2,500 per annum, compared with the national minimum wage of \$250,000 per annum in 2009. Consequently, effective demand of the minimum wage worker has diminished from being able to afford a two-bedroom house on a single wage in 1979 (*Sugar Industry Housing Archives*), to being required to combine 8 minimum wages to purchase the same house in 2009. In 2016, it required 9 minimum wages to purchase the same unit and 10 minimum wages in 2022⁴. In 2022, the wage/mortgage ratio to purchase a two-bedroom unit valued \$15,000,000 (with an annual gross minimum wage \$364,000) was 1:41 moving from 1:28 in 2016, 1:24 in 2009 and 1:5 in 1979.

Although the housing finance regime in Jamaica is well-developed, there is an urgent need for financing to be made more accessible, affordable, and sustainable. What is also required is a multidimensional approach involving government, private sector, and civil society, to address housing finance challenges.

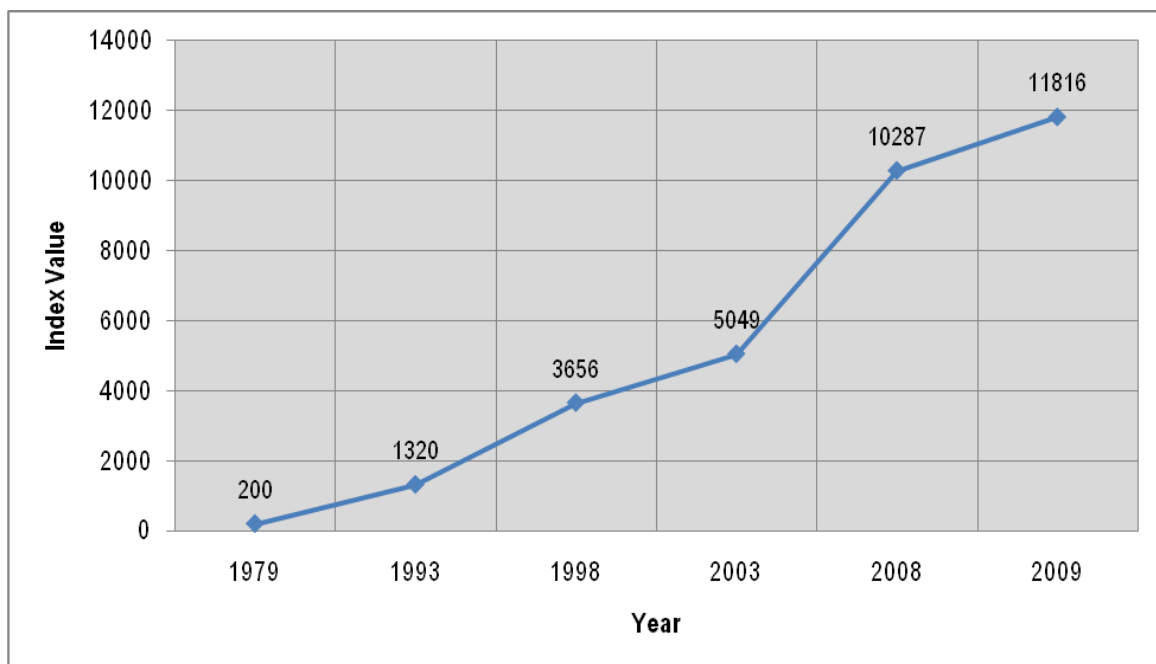


Figure 2.3: Construction Index (Source: Goldson, Barrett, Johnson.)

³ An index which provides measures of changes in the prices of either the inputs to, or outputs of, construction activity

⁴ The 2-bedroom unit referred to in 1979 cost \$12,500, approximately \$6,000,000 in 2009, \$9,000,000 and \$15,000,000 in 2016 and 2022 respectively.

Historically, HFIs operated as, and were confined to savings and loans in which low interest rates were offered to savers in exchange for low interest rate mortgage loans. Consequent upon financial market liberalization HFI's protected status was removed, and they have been forced to compete with other financial intermediaries. They now offer mortgages, reflecting market rates of funds acquisition for Fixed Rate Mortgage (FRM), with adjustable rates to reflect unanticipated risks or inflation. This competitive financial environment has resulted in a reduction in interest rates; the increased number of players and intermediaries has also resulted in significant funds being available for investment in housing (Table 2.4). Additionally, as a result of the IMF arrangement, HFIs no longer invest such a significant percentage of their assets into Government paper.

TABLE 2.5: BUILDING SOCIETIES ASSET STRUCTURE				
Total Assets	Loans and Advances	Foreign Assets	Government Securities	Other
J\$186.4B	J\$124.1B	J\$20.6B	J\$6.2B	J\$27.8B
<i>Source: Bank of Jamaica Statistical Digest, January 2022</i>				

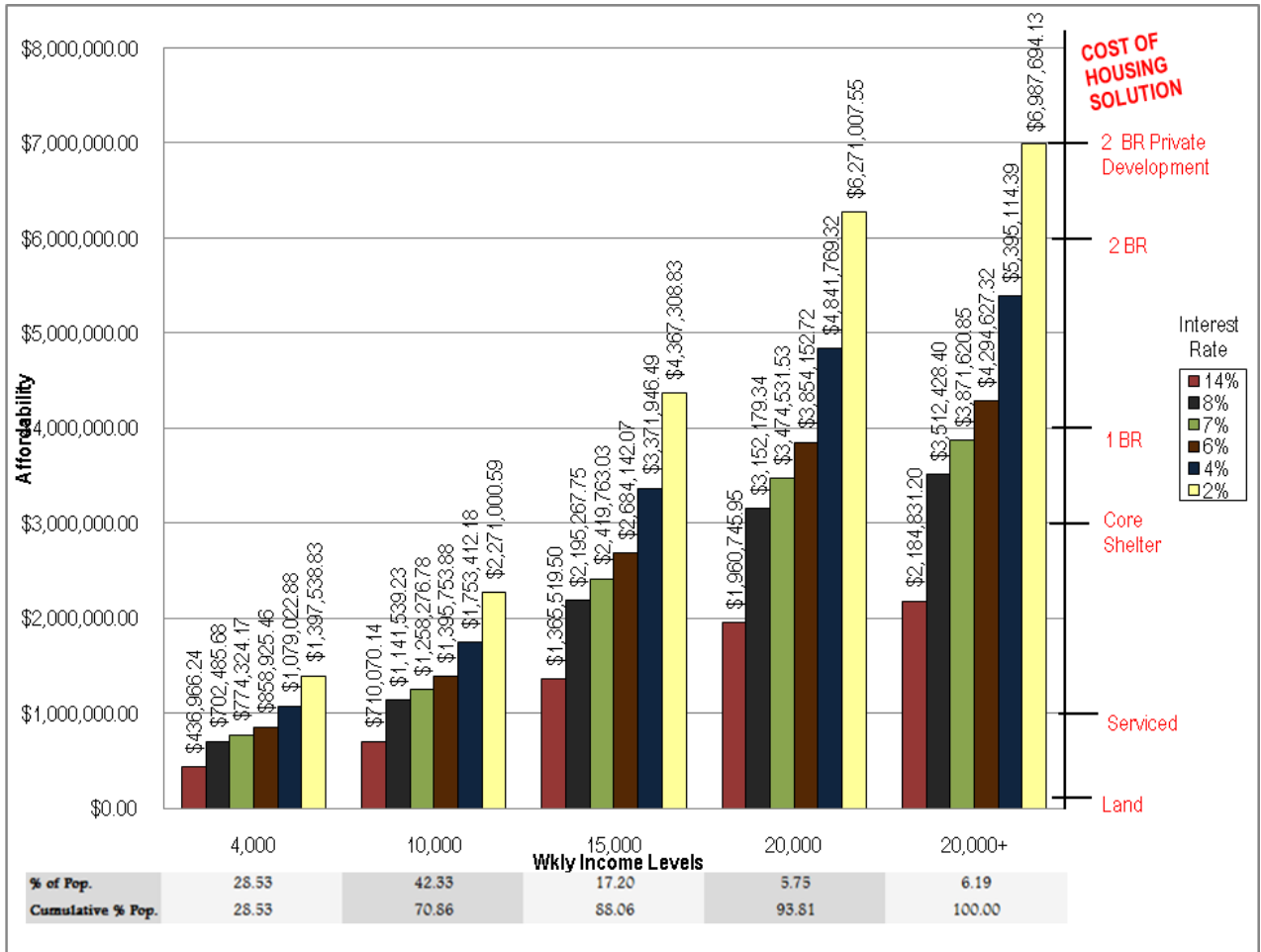


Figure 2.4: Workers’ Affordability at different Income Levels and Interest Rates

Source: UTECH/SALISES STUDY 2009

An assessment of Jamaica’s housing market conducted in 2014 as part of the Financial Sector Assessment Program (FSAP) indicated that mortgages represented 28% of all loans and 40% of all retail lending. The assessment indicated that the NHT is the major actor issuing approximately 7,000 loans per year however, 80 per cent of the population is excluded from mortgage financing. Informal and low-income borrowers have little financial and institutional access to housing loans, as mainly NHT offers affordable products. Additionally, the conversion rate from NHT contributor to mortgagor averages approximately 30 per cent across all income segments except for the lowest income band where the conversion rate was approximately 11 per cent as at March 2017 (NHT, 2017).

In this environment there is both the issue of affordability and quantity of funds, since according to the ESSJ 2020 Report total mortgage investment in housing stood at approximately J\$68,767.0 million representing 9.8 per cent of GDP with J\$38,357.2 million from private mortgage lending institutions and J\$30,409.8 million from the NHT. A reallocation of existing resources toward lower income groups and a significant increase in affordable funds is a pre-requisite for addressing Jamaica’s current housing situation.

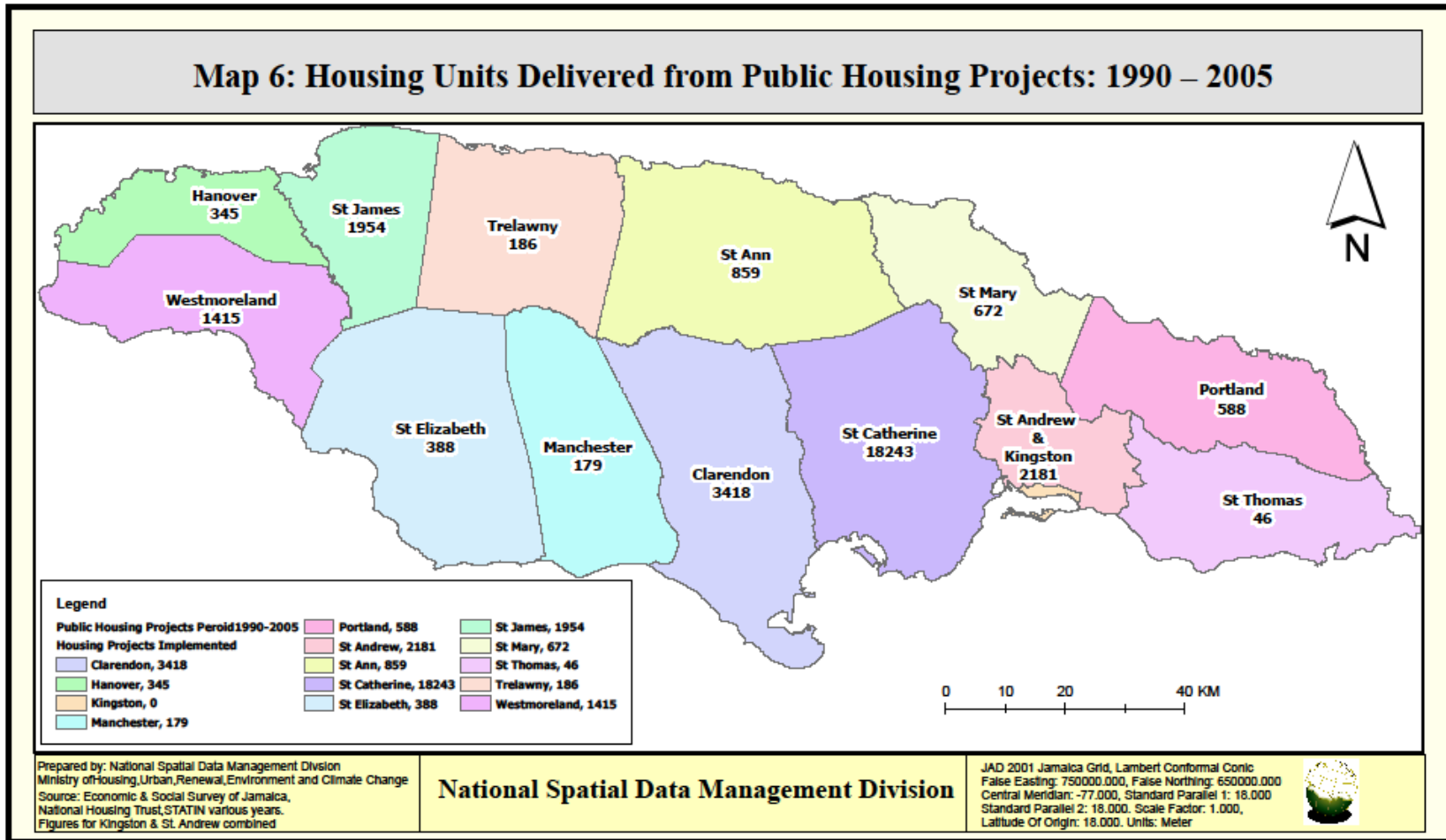
2.4 Existing Legal Framework

The housing sector in Jamaica is governed by several pieces of legislation and regulations. These include the following: the Housing Act (1968), the National Housing Trust Act (1976), the Urban Development Corporation Act (1968), the Town and Country Planning Act (1957), the Local Improvements Act (1914), the Real Estate Dealers and Developers Act (1988), the Registration (Strata Titles) Act (1969), the Restrictive Covenants (Discharge and Modification) Act (1960), the Rent Restriction Act (1944), the Natural Resources Conservation Authority Act (1991), Registration of Titles Act (1889), Mortgage Insurance Act (1960), Local Improvements (Communities Amenities) Act (1977) and, the Building Act (2018) (See Appendix 4).

There is an overlap between the Local Improvements Act (1914) and the Town and Country Planning Act (1957). The former was primarily designed to control and govern the subdivision of land for sale or building. The Town and Country Planning Act (1957) also deals with the subdivision of land and regulates land use through Development Orders. The entire island is covered by the TCPA (1957), by means of confirmed or provisional orders, requiring planning permission for housing and all other types of development. This provides the framework to encourage and ensure integration of development activities.

2.5 Housing Programmes

Successive governments have experimented with a wide range of housing programmes since independence with support from different stakeholders. These programmes were aimed at improving the quality of life within communities, through improved access to infrastructure, housing subsidies and tenure security (Map 6). The Indigent Housing Programme, Slum Clearance Scheme, Settlement Upgrading, Sites and Services, Sugar Industry Housing Programme (SIHP), Joint Venture Programme, Operation PRIDE, Relocation 2000 and Inner-City Housing Programme (ICHP) have all been implemented with varying degrees of impact. These housing programmes generally target low and lower-middle income groups. Other income groups are served essentially by the private sector through various types of housing solutions.



The **Indigent Housing Programme** was established by the then Ministry of Local Government and Housing to provide adequate housing for the country's indigent (those persons without homes of their own who reside in infirmaries, and others who live in their own homes, but who require and receive assistance from the state).

A Special Indigent Housing Project, which was later coordinated by the then Ministry of Local Government and Community Development, involves the construction, repair or rebuilding of domicile or sanitary convenience for indigent persons or institutions which house the indigent.

The Indigent Housing Programme is evidenced by the 15 infirmaries established island-wide providing accommodation to some 1,500 beneficiaries including the aged, disabled, mentally challenged, abandoned and homeless. Locations of infirmaries include Old Passage Fort, Portmore Gardens, and Central Village.

Slum Clearance Schemes of the 1960s, for example, resulted in significant dislocation in squatter settlements. The **Settlement Upgrading** initiative which took its place, also experienced great difficulty in implementation and increased costs in retrofitting infrastructure. An example of slum clearance included Ackee Walk/Back-O-Wall which later became Tivoli Gardens.

The **Joint Venture Programme** was established in 1974 to facilitate the development of lands (owned by the Minister of Housing) by private developers. The Ministry provided the site and local expertise while the private developers provided technology and identified local and foreign investment capital. More recently the Housing Public-Private Partnership Programme (HPPP) has evolved; under the revised Housing Public Private Partnership (HPPP) Policy, the developer brings to the table technical expertise, and leverages financing and in some instances land for the development. The Ministry for its part offers easier access to lands suitable for development, reduction in the timeline for the approval process and quicker access to titles and tax incentives. Information gleaned from the Technical Services Unit of the Ministry revealed that as at 2016 a total of 38 Joint Venture Projects were undertaken by the Ministry, amounting to 8,321 housing solutions. Additionally, nine (9) Facilitation Projects⁵ were undertaken providing 3,715 housing solutions. In more recent times, the Housing Agency of Jamaica Limited (HAJL) has been involved in the delivery of housing solutions through HPPPs by way of the Minister of Housing.

The **Sugar Industry Housing Programme (SIHP)** was launched in 1975 with a J\$5 million interest free loan from the Sugar Industry Price Stabilisation Fund. The programme focused exclusively on sugar workers which was the largest group of organized workers in the country. Four types of housing benefits were available under the programme. These were: scheme houses for sale or lease, build-on-own land, home improvement loans and loans for purchasing houses on the open market (Tindigarukayo, 2004). Between 1976 and 1982 a total of 3,500 units were built for sugar workers (McHardy and Donovan, 2016).

The programme was rebranded in 2000 as the Sugar Workers Housing Programme (SWHP); this is a joint effort between the NHT, the GOJ and trade unions representing sugar workers (McHardy and Donovan, 2016). As at 2006, approximately 1,900 residential lots have been delivered under the

⁵ A Housing Public Private Partnership where the project land is owned by the private party.

SWHP (JIS, 2006). The programme has resulted in lots delivered in Bellrock (19); New Yarmouth (79); Monymusk (587); Frome (665); Appleton (140); and Bernard Lodge (402) (JIS, 2006). The NHT had responsibility for project management, construction financing and provision of mortgage funding at concessionary rates, while the sugar estates were responsible for providing suitable land, and where possible, provide material and equipment for the project (JIS, 2006).

According to JMB (2004), the programme has major implications for rural development and provides a much-needed subsidy in the form of public land under the control of various sugar estates. Its impact however was severely limited due in part to lack of development capital.

The **Sites and Services Programme**, initiated in 1976 and financed jointly by the World Bank and the Government of Jamaica (GOJ), promulgated a self-reliant approach to providing housing solutions within low-income urban communities. This programme resulted in the provision of some 6,000 serviced lots and the upgrading of a small number of squatter settlements. The programme gave priority to female headed households, large family households and construction workers. The Sites and Services programme allowed for a more personal and individual input in housing design and the type of material used for construction. In addition, individuals could exercise an incremental approach to the development of their lot. The four large sites were De-La-Vega City, Seaview Gardens, Nannyville and Catherine Hall.

The Programme for Resettlement and Integrated Development Enterprise (PRIDE) was initiated in 1994 and was modelled on the settlement upgrading programme of the 1970s and 1980s. It was established to deal with the problem of shelter and squatting in Jamaica. One of its aims was to empower people, allowing them through legally constituted community organizations such as Provident Societies, with the help of government, to manage the transformation of squatter settlements into organized and well-structured communities.

There were three basic types of PRIDE programmes:

1. **The Squatter Upgrading and Regularization Programme** which targeted low-income households who occupied land which did not belong to them (brown field sites).
2. **Greenfield Sites** which targeted low-income and lower-middle income earners from existing squatted areas where upgrading was not possible due to cost or unsuitability as a residential area.
3. **The Greenfield Public Sector Employees Programme** which targeted beneficiaries with secure, steady and higher incomes than those in the other programmes.

While the intent of the programme was to provide secure tenure and stimulate more permanent construction and better housing within the squatter settlements, the general arrangements for management were ineffective leading to cost overruns and insufficient repayment of the sums expended by government. Concerns with the performance of the programme, partially resulted from insufficient attention to the social and political constraints under which such projects operated. Additionally, the number of squatter settlements which it attempted to address was so large that it created a strain on limited government resources (Map 7).

PRIDE resulted in the provision of 13,010 solutions; the regularization of 113 informal settlements island-wide where some 10,239 titles have been issued; and the completion of 32 projects.

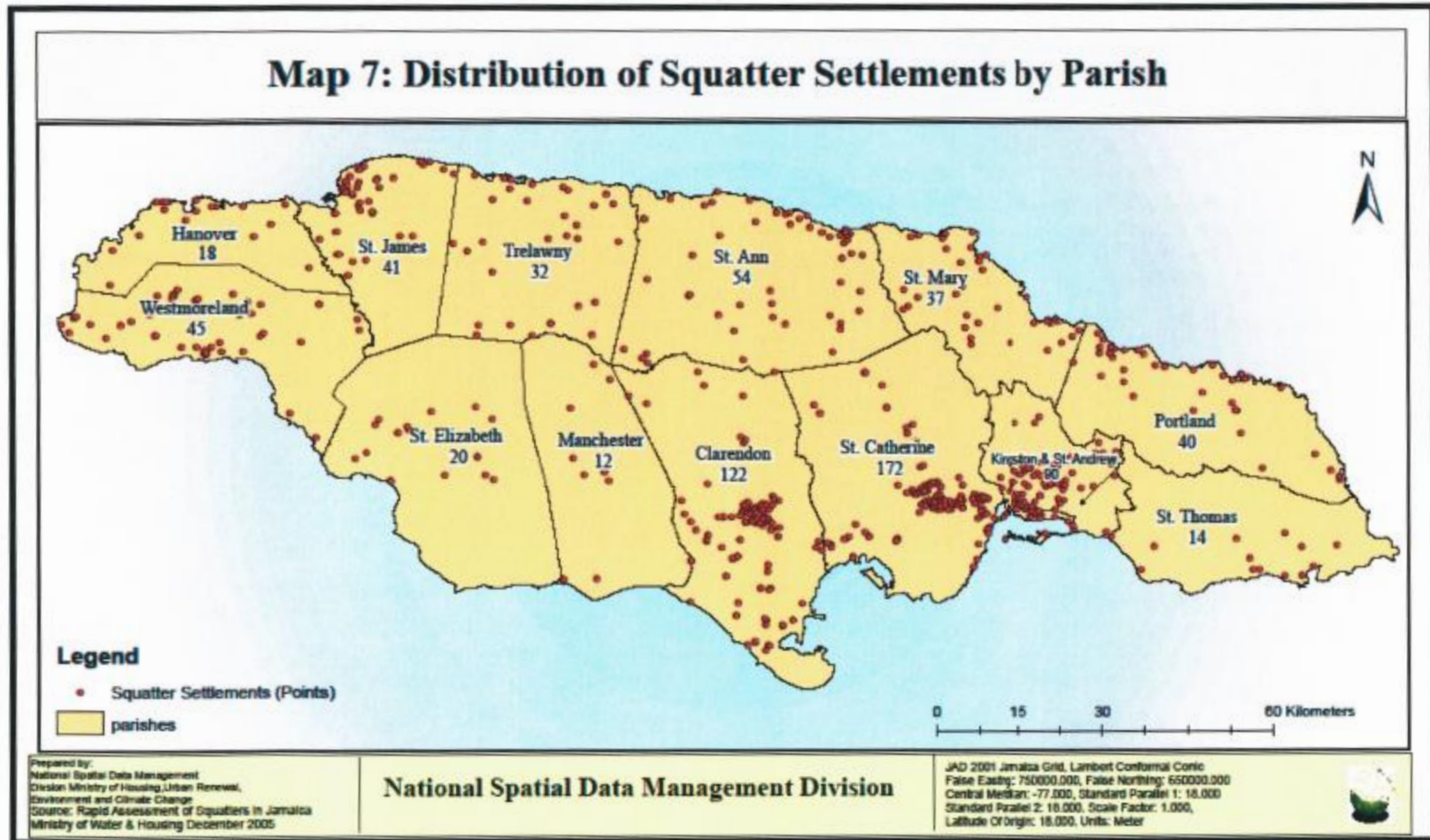
The **Relocation 2000 Programme**, initiated in 1999 was the result of a partnership among various government agencies such as the then MWH, NHT, SDC, NWC, Jamaica Public Service Company Limited (JPSCO.), Petroleum Corporation of Jamaica (PCJ) and Jamaica Defense Force (JDF). Each contributed differently to the project. Other NGOs and private agencies were also part of the partnership.

The intent of the programme was to move persons living under conditions of insecure land tenure, over-crowding, poor hygiene, environmental hazards, and a lack of social and physical amenities into more suitable accommodations which were subsidized. The NHT was responsible for the tenure arrangements with the beneficiaries which ranged from full ownership (with low interest mortgage) to lease arrangements.

Concerns regarding the outcome of the programme were raised, which included the following:

1. Identification of suitable alternative sites for relocation.
2. Delays in implementing the project.
3. Possibility of slum creation.
4. Perceived deterioration in property value in the alternative site.
5. Stress on existing social and physical amenities and infrastructure; and
6. Difficulty with social and economic adjustment.

The Relocation 2000 programme focused on the relocation of residents in squatter communities such as Railway land and Barracks Road to Providence Heights in St James; Seville to Bell Aire in St. Ann; and Mona Commons in St. Andrew.



The Inner-City Housing Project (ICHP), implemented by the National Housing Trust (NHT) in 2005, was established to address the physical deterioration of the downtown Kingston housing area. This project fell within government's policy objectives under the Urban Renewal Programme which was outlined by the Planning Institute of Jamaica. It aimed to "promote sustainable development in the inner-city communities of the Kingston Metropolitan Area (KMA) through the improvement of physical and social infrastructure, the creation of employment opportunities and a general improvement in the quality of life for citizens in these communities". This project was aimed at constructing five thousand (5,000) new housing units (apartments) in fifteen (15) degraded inner city urban communities at a cost of J\$11.5 billion within a four-year time span, 2004-2008. All beneficiaries would have benefited from NHT low interest mortgages to purchase two-bedroom units priced at J\$1,100,000, and three-bedroom units priced at J\$1,300,000. As of 2017, a total of 1,220 units were built and handed over to beneficiaries. A total of 890 two-bedroom units were built and 330 three-bedroom units.

The setbacks of the ICHP were largely due to the high levels of subsidies on the projects, changes in design, increased construction costs and arrears in mortgage payments. ICHP project locations include Denham Town, Hannah Town, Majestic Gardens, Maxfield Avenue, Monaltrie, Spanish Town Road, Swallowfield, Tivoli Gardens, Trench Town, Parade Gardens, Tarrant, Prison Lands, Delacree Park and White Wing.

CHAPTER 3: THE POLICY

3.1 Policy Objectives

The issues which emerged from the analysis of the country's housing sector in Chapter 2 were grouped into a series of housing policy elements, namely: Construction Services Sector; Community Participation; Housing Programmes; Housing Need, Demand and Supply; Housing Finance; Housing Subsidies; Affordable Housing; Housing Design; Housing Cost; Special Needs Housing; Indigent Housing; Emergency Housing; Rural Housing; Housing Agencies; Infrastructure; Housing Rehabilitation and Maintenance; Institutional Arrangements; Research and Development; Land Supply; Housing Tenure; Legal Framework, Squatter Settlements and Housing and the Environment. These housing policy elements were then grouped under the seven (7) categories, reflecting the 21 policy objectives outlined in Table 3.1.

TABLE 3.1: POLICY OBJECTIVES (PO) CATEGORIES

A. Affordability	B. Public/Private Sector Partnerships	C. Social Housing	D. Planning, Management & Governance	E. Legal Framework	F. Squatting	G. The Natural Environment
Promote a wide range of housing choices for all income levels (PO2)	Foster partnerships with the private sector and other providers to increase the supply of additional housing solutions to meet projected demand (PO4)	Provide a framework to support the delivery of social housing particularly for the vulnerable and disadvantaged (PO8)	Rationalize the roles of the public sector agencies directly involved in the provision of housing (JMB, NHT & HAJL) to facilitate a more efficient and effective utilization of resources (PO5)	Provide an overview of existing policies and legislation impacting the sector and make recommendations for their improvement (PO1)	Promote, where appropriate, the upgrading of squatter settlements as an expedient measure and pragmatic solution to the urban shelter deficit (PO14)	Promote sustainable housing solutions that limits adverse impacts on the natural environment while affording disaster resilience (PO21)
			Encourage the optimal use of existing and proposed infrastructure in the provision of housing to reduce urban sprawl and facilitate urban renewal (PO11)			Develop waste disposal, management and treatment systems that support healthy human settlements and preserves ecosystems (PO20)
Streamline the role of the housing finance sector to increase accessibility and reduce bureaucracy (PO9)	Identify strategies to formalize the informal sector in the production of housing (PO6)	Coordinate rural housing with existing and future plans for agro-industrial development (PO18)	Identify mechanisms to make land more accessible to all income groups, for housing development (PO7) Provide a framework for an information management facility for the housing	Improve the legal arrangements among stakeholders in the sector (PO15)	Develop a strategy to promote safety and security in communities (PO19)	

A. Affordability	B. Public/Private Sector Partnerships	C. Social Housing	D. Planning, Management & Governance	E. Legal Framework	F. Squatting	G. The Natural Environment
			sector (PO10)			
	Foster partnerships with civic organizations, non-profit and for-profit organizations, and other interested parties to facilitate the improvement and continued viability of existing neighbourhoods through preservation of the existing housing stock. (PO17)		<p>Develop a framework to promote the sustainable use of resources in the housing sector (PO3)</p> <p>Promote integrated settlement development in keeping with the National Settlement Strategy (PO12)</p>			
	Provide a mechanism to monitor and evaluate the implementation of the policy (PO16)		Encourage the development of mechanisms to increase resilience and to reduce the impacts of natural disasters and other emergencies on human settlements inter alia through appropriate planning. (PO13)			

A. Affordability

The following will be considered under this section: Housing Need, Demand and Supply, Housing Finance, Housing Subsidies, Affordable Housing, Housing Design and Housing Cost.

A1 Housing Need, Demand and Supply

A1.1 Introduction

Jamaica's housing deficit and the rapid growth in housing demand represent a huge task for the housing sector. Housing demand varies according to economic conditions and population changes, as well as policy decisions which may create housing needs.

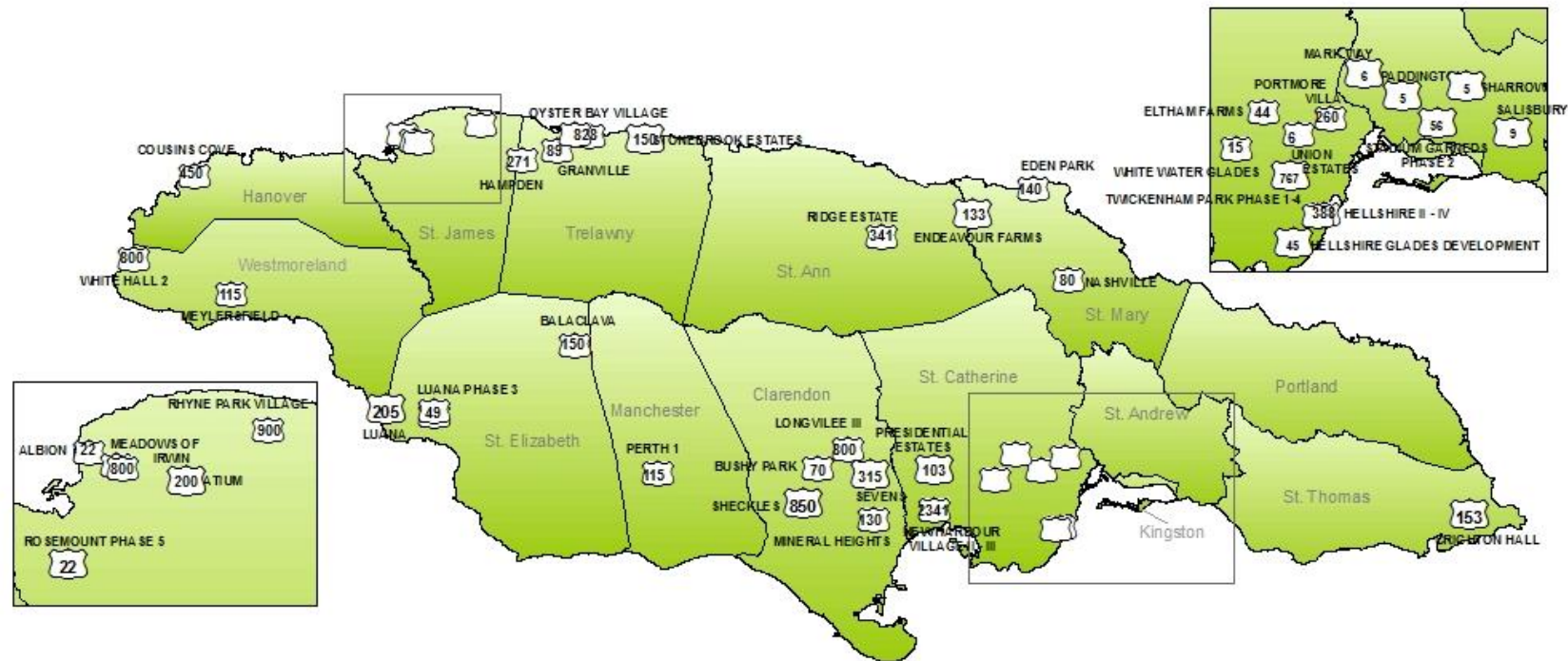
Based on the target established in the Trend Analysis, Jamaica would need to produce up to 15,000 units per annum, some of this will involve replacement housing.

Despite the efforts over many years by various administrations, Jamaica continues to experience a severe shortage of housing. The supply of new housing (Map 8) has not been able to keep pace with the demand and the need for replacement of obsolete stock and the conversion of residential stock to other uses, particularly in major urban centres. The problem is compounded by an incongruence between the cost of new housing and affordability, especially by those in greatest need.



A1.2 Policy Measures and Implementation Plan

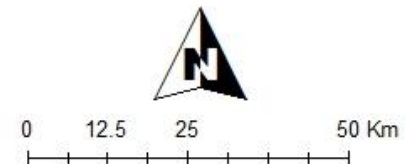
In order to achieve this housing target, the Policy sets out a series of measures to address the current imbalance between supply and demand in the housing market. The following policies will therefore be adopted:

MAP 8: PROPOSED PUBLIC AND PRIVATE SECTOR MAJOR HOUSING PROJECTS 2009 - 2011



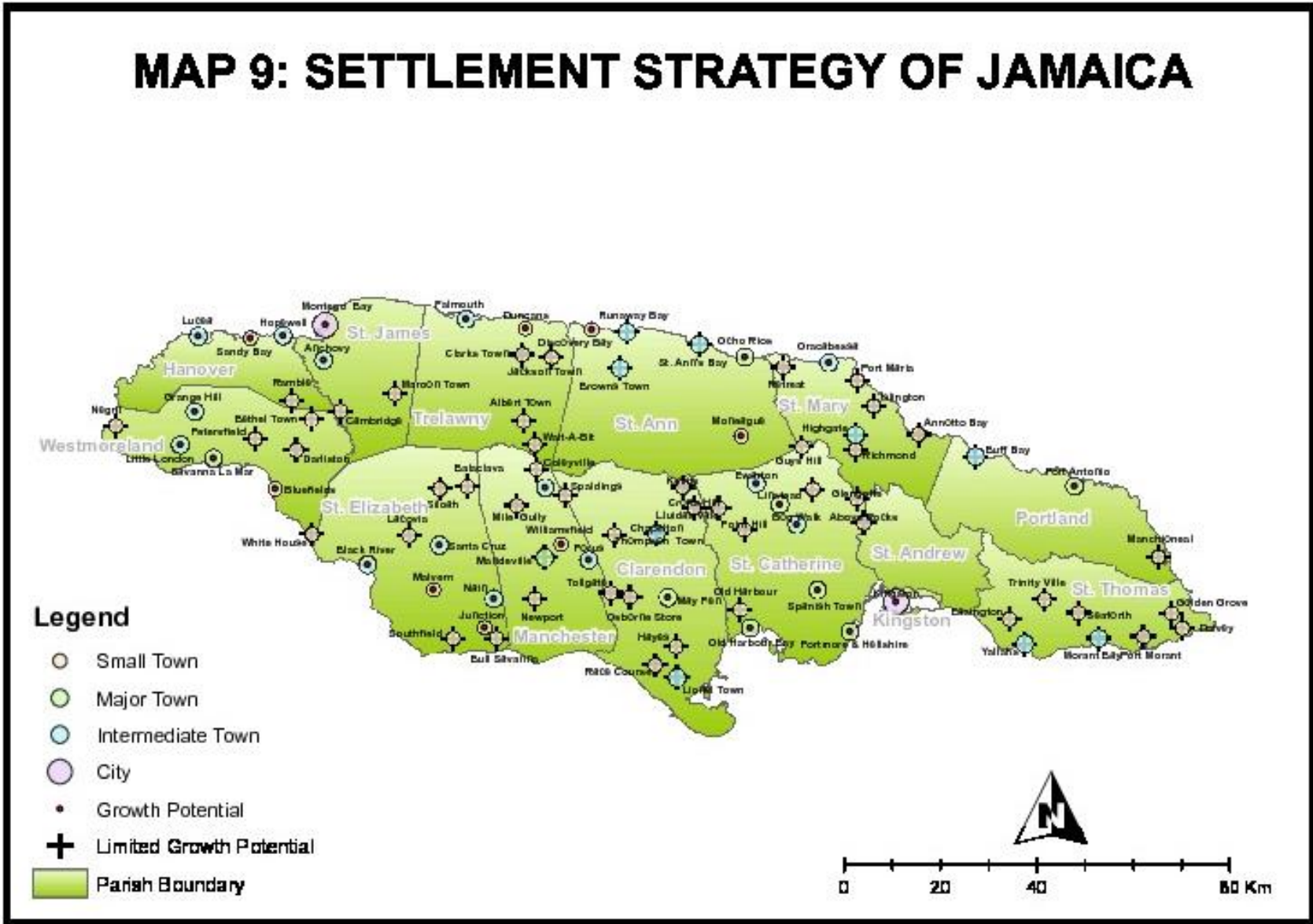
Legend

-  TOTAL NUMBER OF UNITS BUILT
-  PARISH BOUNDARY



SOURCE: NHT, MOWH, HAJ & PRIVATE DEVELOPERS
 NOTE: PROJECTS ARE NOT NECESSARILY INDICATIVE OF THEIR
 CORRECT GEOGRAPHIC LOCATIONS,
 BUT DEPICTIVE OF THEIR RESPECTIVE PARISHES

MAP 9: SETTLEMENT STRATEGY OF JAMAICA



MAP 9: SETTLEMENT STRATEGY OF JAMAICA
SOURCE: STATISTICAL INSTITUTE OF JAMAICA & MINISTRY OF LOCAL GOVERNMENT 2010

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
<p>A1.2.1 Promote the preparation and maintenance of up-to-date development plans/orders for all parishes and promote development in harmony with the country's settlement strategy, development plans and orders (Map 9)</p>	<ul style="list-style-type: none"> • Encourage the preparation of a National Spatial Plan to guide development planning. • Encourage the preparation and promulgation of up-to-date Development Orders to ensure that the entire island is covered under the Town and Country Planning Authority (TCPA) Act. • Encourage the preparation of up-to-date parish development plans for all parishes. • Encourage the preparation of local area plans 	<ul style="list-style-type: none"> • Review/revise existing development plans and development orders and prepare new ones. • Strengthen the human resource and technological capabilities of PDCs and local authorities to support the preparation of development plans. • Prepare a National Spatial Plan • Prioritise parishes for the preparation of development plans. • Fast track the development and implementation of local area plans in all Municipal Councils. 	<p>Medium-term (Ongoing)</p>	<p>LPAs, PDCs, Ministry with responsibility for Local Government, NEPA, and the TCPA.</p>	<p>UTech, UWI, PSOJ, NHT, ODPEM and civil society</p>	<p>Parish Development Fund, Budgetary allocation, and private sector financing.</p>	<ul style="list-style-type: none"> • Development plans/orders for all parishes by 2023 • Completion of National Spatial Information Technology (NSPIT) Platform • The National Spatial Plan

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A1.2.2 Promote the allocation of adequate and suitable supply of land	<ul style="list-style-type: none"> Pursue the acquisition of adequate and suitable land to increase land banking for future housing projects. Encourage housing agencies to identify lands and prepare designs to facilitate prospective developments. Support the establishment of adequate land management strategies to satisfy current and future housing need. Encourage cooperation with agriculture interest groups to ensure that lands identified for housing development are not competing with existing and future agriculture demands 	<ul style="list-style-type: none"> Identify and allocate sufficient and suitable land to meet production targets for both public and private sector housing. Create a national spatial database of housing lands. Strengthen mechanisms for resolving conflicting land uses. Encourage redevelopment and increase densities 	Long-term with effect from 2022	NLA, Ministries with responsibility for Housing and Land, UDC, LPAs, NHT, HAJL	Private landowners including churches, NEPA	Budgetary allocation	<ul style="list-style-type: none"> Incremental addition of land allocated to housing.
A1.2.3 Promote the efficiency and	<ul style="list-style-type: none"> Encourage the completeness and 	<ul style="list-style-type: none"> Streamline the existing 	Short-term	Municipal Corporations,	UDC, Ministry with	Budgetary allocation	<ul style="list-style-type: none"> Reduction in time taken to

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
effectiveness of the development applications review and approval processes	<p>compliance of applications at first submission.</p> <ul style="list-style-type: none"> • Work in concert with approval agencies to reduce processing time for applications. • Encourage the strengthening of the institutional capacity of the relevant approval agencies 	<p>subdivision and planning processes.</p> <ul style="list-style-type: none"> • Embark on a public education campaign to sensitize applicants on the requirements for speedy approval. • Increase trained staff and engage the additional resources where necessary 	(Ongoing)	NEPA, Ministry of Local Government and Rural Development, NWC, NWA, DAC	responsibility for Housing, Professional Associations, JMB, HAJ, NHT, private developers		approve applications.
A1.2.4 Encourage improvement of the monitoring and enforcement capacity of the Planning and Environmental Authorities	<ul style="list-style-type: none"> • Encourage the strengthening of the institutional coordination and the capacity of the enforcement arm of Ministries Departments and Agencies (MDAs) • Encourage the enhancement of the regulatory framework to ensure greater compliance 	<ul style="list-style-type: none"> • Improve the monitoring of the housing construction process. • Improve human resource capacity to facilitate effective monitoring and enforcement. • Enforce decisions on specific sites, solve quickly and efficiently any problems which 	Medium-term with effect from 2022	Municipal Corporations, Ministry with responsibility for Local Government, NEPA	CBOs, PDCs, SDC, security forces, and civil society	Budgetary allocation	<ul style="list-style-type: none"> • Percentage increase in compliance

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<p>may arise.</p> <ul style="list-style-type: none"> Accelerate amendments to the Town and Country Planning Authority Act to support the increase in penalty for non-compliance. Enforce the provisions of the National Building Act 					
A1.2.5 Promote incremental housing development	<ul style="list-style-type: none"> Support the provision of serviced lots and starter units. Promote the provision of incremental housing units. Promote minimum standards and design options. 	<ul style="list-style-type: none"> Encourage the private sector, church and NGOs to become involved in the provision of serviced lots. Accelerate the provision of serviced lots by the public sector. Provide technical support for the development of serviced lots. Encourage 	Long-term (Ongoing).	Ministry with responsibility for Housing, NHT, HAJ, TCPA, UDC, private developers/ private landowners, LPAs, JSIF	Building Societies, NGOs, churches, CBOs, JMB, JHTA	Budgetary allocation, private sector financing and International Funding Agencies	<ul style="list-style-type: none"> Increased supply of incremental housing solutions

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<p>partnerships between Government agencies and private sector companies to provide housing solutions.</p> <ul style="list-style-type: none"> • Provide solutions such as shell housing and starter units. • Encourage minimum standard requirements for housing and revisit as necessary. • Encourage financial institutions to offer staggered mortgage facilities that allow for incremental housing construction 					
A1.2.6 Promote increase housing densities	<ul style="list-style-type: none"> • Promote multi-family dwellings where infrastructure is adequate, particularly 	<ul style="list-style-type: none"> • Revise existing housing density requirements especially in urban areas and within 	Short-term (Ongoing)	NEPA, Municipal Corporations, UDC	Ministry with responsibility for Housing, HAJ, NHT, Private	Budgetary allocation	<ul style="list-style-type: none"> • Increased number of housing units per Hectare

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	in urban areas	the urban peripheries			developers		
A1.2.7 Promote increased supply of housing units targeting low to middle income earners	<ul style="list-style-type: none"> Promote the provision of incentives to Developers to facilitate the construction of affordable housing units for low to middle income earners including young professionals. Encourage the provision of a guaranteed market from the NHT to approved developers who provide housing solutions in prescribed areas (for example within the tourist belt and other areas with unmet housing need) at established price points, through a guaranteed purchase programme. Promote the provision of rental, leasehold, and freehold housing solutions in sector specific locations, for example within tourism belts, 	<ul style="list-style-type: none"> Encourage the construction of more starter units, one (1) and (2) bedrooms and serviced lots in new housing developments. Promote more housing development near existing and emerging economic activities e.g., within the tourism belt and in areas of growing dynamic demands e.g., close to universities. Promote flexible payment arrangements that makes it easier for low-income earners to qualify and pay for housing units. Lobby for a 	Medium-term (Ongoing).	Ministry with responsibility for Housing, Private developers, Municipal Corporations, Mortgage lending institutions	NHT, HAJ, MIIC and the MoFPS.	Budgetary allocation, private sector financing, International Funding Agencies, and adjustments in policies	Increased number of low-cost housing solutions available in areas where there is effective and growing demand

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	university towns, Business Process Outsourcing (BPO) zones and other locales. <ul style="list-style-type: none"> • Encourage the streamlining of the housing design, evaluation and delivery process and the standardization and packaging of low-income housing developments that the NHT is willing to fund, to address the low-income housing backlog. 	reduction in the GCT and duties on construction materials that are not produced in Jamaica					

A2 Housing Finance

A2.1 Introduction

The major concern of Jamaica's housing finance system is to secure a larger volume of funds to facilitate substantial increases in the housing stock and to extend housing finance services to the majority of Jamaicans at affordable costs.

Access to housing finance is a major constraint to achieving the goals of this policy. There is enormous need for housing, which depends critically on the availability of short and long-term housing finance on a very large and sustainable scale. In achieving the overarching objectives for housing, the Government will, in conjunction with the private sector, develop an efficient and responsive housing finance system which takes into consideration the relatively low incomes of many Jamaicans.

Housing finance plays a critical role in enabling households to acquire good quality homes. A home is the largest investment that most households ever make, generally costing several times a family's annual income. Without affordable, short and long-term financing, households are forced to live in inferior situations while they accumulate the necessary funds to access and improve their housing solutions.

A2.2 Policy Measures and Implementation Plan

Recognizing the importance of housing finance to housing access, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A2.2.1 Encourage bold and new Affordable Mortgage arrangements:	<ul style="list-style-type: none"> • Promote the use of new mortgage instruments, e.g., new inflation-sensitive and shared equity mortgage instruments primarily for private sector HFIs. • Encourage syndication among HFIs to provide financing for developers to facilitate housing developments, for example JMB's partnership with the National Commercial Bank (NCB) to fund students housing at the University of West Indies (UWI), Mona. • Promote and encourage the adoption of the 'no down-payment' policy among HFIs in carefully specified circumstances. • Promote the provision of preferential mortgage rates for persons assessed to be in need of subsidies, to be offered through private mortgage lenders and the NHT. • Promote the provision of lower mortgage interest 	<ul style="list-style-type: none"> • Invite the public and private sectors to adopt and adapt the new mortgage instruments. • Support the utilization of the Credit Bureau services. • Sensitise borrowers to the pros and cons of a 'no down-payment' policy. • Encourage mortgage lending institutions to partner in the provision of funding for social housing projects as part of their corporate social responsibility. • Encourage financial institutions to offer mortgages that facilitate incremental housing 	Short to Medium-term (Ongoing)	Ministry with responsibility for Housing, NHT, HAJ, MOFPS	Building Societies, Commercial Banks, and Credit Unions, Insurance Companies and other HFIs	Budgetary allocation	<ul style="list-style-type: none"> • Enhanced access to market-based housing finance by a wider cross-section of income groups

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>rates by way of Mortgage Liquidity Facility (MLF) to primary mortgage lenders.</p> <ul style="list-style-type: none"> • Support adjustments to interest rates and loan limits by the NHT in response to market trends. • Support provisions to access a second NHT mortgage within ten years of the first loan. • Encourage lease to own arrangements. • Encourage split monthly mortgage payments. • Encourage reducing balance payment methods. • Encourage more financial institutions to provide alternate financial arrangements for example reverse and inter-generational mortgages 	<p>construction.</p> <ul style="list-style-type: none"> • Promote the availability of intergenerational and reverse mortgage facilities. 					
A2.2.2 Promote the development of the Secondary Mortgage	<ul style="list-style-type: none"> • Encourage the further development of the Secondary Mortgage 	<ul style="list-style-type: none"> • Encourage the Central Bank to develop frameworks to 	Short-term with effect from 2022	Ministry with responsibility for housing, NHT, JMB and	MoFPS, the Central Bank	Budgetary allocation	<ul style="list-style-type: none"> • Increase in the quantity of funds

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
Market	Market <ul style="list-style-type: none"> Encourage the participation of new players in the Secondary Mortgage Market 	<ul style="list-style-type: none"> deepen the financial market thereby increasing liquidity for the housing market. Foster discussions with HFIs to encourage their full involvement in the Secondary Mortgage Market Encourage the establishment of housing bonds and pension fund that invest in and finance housing 		HFIs			available to mortgage institutions and developers
A2.2.3 Encourage expansion of the Primary Mortgage Market	<ul style="list-style-type: none"> Promote an expanded mortgage market for the development of housing solutions through the involvement of other traditional and non-traditional financial institutions such as insurance companies and micro lenders. 	<ul style="list-style-type: none"> Encourage broader participation of deposit taking Financial Institutions (FIs)- define Standardise mortgage instruments 	Long-term with effect from 2022	MoFPS, Ministry with responsibility for Housing, JMB, Building Societies, Credit Unions, NHT, FSC	Insurance Companies and other FIs, Central Bank	Budgetary allocation and private sector funding	<ul style="list-style-type: none"> Quantity of funds available to mortgage institutions and developers
A2.2.4 Encourage provisions for effective	<ul style="list-style-type: none"> Promote arbitration as an 	<ul style="list-style-type: none"> Sell bad debt to collection 	Medium-term with effect	MoFPS, Ministry with responsibility	CBOs and NGOs	Budgetary allocation	<ul style="list-style-type: none"> Reduction in the number of

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
mortgage collection	<p>option to litigation.</p> <ul style="list-style-type: none"> Encourage private sector collection agencies to purchase bad debt. Encourage the foreclosure method of bad debt collection as a last resort. Solicit the cooperation of the private and public sectors to provide risk coverage for mortgage portfolios 	<p>agencies.</p> <ul style="list-style-type: none"> Promote a fair and more efficient foreclosure process. 	from 2022	for Housing, NHT, JMB, Credit Unions, Building Societies.			bad debts
A2.2.5 Streamline Government Housing Finance Institutions	<ul style="list-style-type: none"> Partner with stakeholders to review and update relevant legislation, regulations, and procedures. Consult with stakeholders to determine appropriate methodology for review 	<ul style="list-style-type: none"> Promote the restructuring of Government Housing Finance Institutions were necessary to better define their roles and responsibilities 	Long-term with effect from 2022	Ministry with responsibility for Housing, BOJ and MoFPS, NHT and JMB	HFIs, MOJ	No new resources required	<ul style="list-style-type: none"> Changes in regulations, procedures and operations to achieve more efficient HFIs
A2.2.6 Promote strengthened sources of funding for incremental and low-income housing development	<ul style="list-style-type: none"> Encourage the expansion of the resources available to the micro-lending sector to complement savings and remittances (Appendix 5) Encourage the expansion of partnerships between the NHT and Mortgage Financing Institutions to 	<ul style="list-style-type: none"> Identify and adopt/adapt international best practices where appropriate. Establish agreements with funding agencies to provide innovative 	Medium-term (Ongoing)	MoFPS, NHT, Ministry with responsibility for Housing, Ministry with responsibility for Local Government and NGOs	Housing Developers, Building Societies, Credit Unions, international funding agencies	Local and International Funding Agencies	<ul style="list-style-type: none"> Increased access to housing finance to low-income individuals

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	facilitate access to funding for low-income contributors	mortgage facilities to low-income individuals		/CBOs			
A2.2.7 Encourage financial institutions to accept remittances and other verifiable forms of contributions as part of the formal eligibility requirements for mortgages.	<ul style="list-style-type: none"> Solicit the cooperation of HFIs to consider remittances and other forms of verifiable contributions as part of the eligibility requirements for mortgage loans 	<ul style="list-style-type: none"> Encourage the Central Bank to formalize remittances as a source of income. Determine and agree on other verifiable sources of incomes. Establish agreements with the lending agencies to provide mortgages to individuals based on non-traditional approaches. 	Short-term with effect from 2022	BOJ, MoFPS, Ministry with responsibility for Housing, Commercial Banks, HFIs	CBOs, NGOs, and Money Transfer Agencies	No new resources required	<ul style="list-style-type: none"> Inclusion of varied income sources as part of the formal eligibility requirements for mortgages
A2.2.8 Encourage alignment between affordable housing development, finance programmes and macro-economic objectives.	<ul style="list-style-type: none"> Ensure the production of affordable housing fits within the agreed macro-economic objectives 	<ul style="list-style-type: none"> Identify and monitor indicators that link housing affordability with the larger macro-economic outcomes. 	Medium-term (Ongoing)	Ministry with responsibility for Housing, OPM, MoFPS, PIOJ	Ministry of Local Government and Rural Development and its agencies	No new resources required	<ul style="list-style-type: none"> Increase in the contribution of housing to the construction sector and GDP

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<ul style="list-style-type: none"> Coordinate Government activities in housing to ensure that they fall in line with the country's macro-economic objectives 					
A2.2.10 Promote “Bridge Loans” arrangements between NHT and private HFIs	<ul style="list-style-type: none"> Encourage the provision of loans from the NHT to contributors who become eligible for a NHT mortgage after accessing mortgages from a private lending institution 	<ul style="list-style-type: none"> Encourage the NHT to create a facility to buy loans from private mortgage lending institutions specifically for NHT contributors so they can enjoy lower interest rates. 	Short to Medium-term with effect from 2022	NHT, Ministry with responsibility for Housing	Private Mortgage lending institutions, MoFPS	Budgetary allocation	<ul style="list-style-type: none"> Lower interest rates, lower mortgage payments and longer payment periods for qualified contributors who currently have mortgages with private lending institutions.

A3 Housing Subsidies

A3.1 Introduction

Subsidies are direct or indirect payment, economic concession, or privilege granted by a government to private firms, households, or other governmental units in order to promote a public objective⁶. Within the framework of an enabling housing policy, subsidies are a safety valve or last resort, after policies to expand the market through improved access to land, finance, improved legislation and regulation have been fully extended.

Subsidies are provided for one of four (4) general purposes:

1. To stimulate economic growth

The Tourism Enhancement Fund or the tax breaks on new tourism investments are subsidies, as is Industrial Incentive legislation aimed at boosting employment and GDP.

2. To compensate for the inefficiencies in the operations of the market

There may be insufficient supply of housing generally or in a particular area or for a particular group (low-income) for which a housing subsidy may be applied, since the market in Jamaica is oriented towards higher income housing in which profits are more easily earned.

3. To achieve fairness, justice and social equity

In a population with a high degree of income inequality, for example: Jamaica's GINI Coefficient of 0.3748 (JSLC, 2017) indicates pervasive inequalities, housing price breaks may be awarded to lower income groups to ameliorate their financial disadvantage and increase their effective demand.

4. To promote public health, sound environmental practices and national security

Lack of sanitary conveniences, potable water and the presence of sewage filled drains threaten directly the health of the population and the natural environment. For example, untreated sewage will pollute water sources and beaches and damage coral reefs. Therefore, government intervention is frequently required to ameliorate these circumstances.

In Jamaica where low incomes are a dominant feature of the economy, housing subsidies are essential to compensate for the low effective demand of many consumers. Subsidies must be evaluated according to their purpose, effectiveness, and their cost. Two types have been discussed: Supply Side and Demand Side (see Appendix 6 for full discussion).

⁶ *Encyclopedia Britannica, 2022*

A3.2 Policy Measures and Implementation Plan

Recognizing the importance of housing subsidies, Government will adopt the following policies:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A3.2.1 Expand, refashion, and monitor existing housing subsidy programmes	<ul style="list-style-type: none"> • Promote the examination and modification of existing housing subsidy programmes, and the introduction of new ones (as necessary). • Utilize provisions available under the various legislation for example the GCT Act, Housing Act and Transfer Tax Act for social and low-income housing development projects. • Support the provision of subsidies with income being the sole criterion • Conduct periodic monitoring and evaluation of housing subsidy programmes to ensure their effectiveness • Design and implement housing programmes incorporating best practices, as necessary. 	<ul style="list-style-type: none"> • Utilize the reduced stamp duty and transfer tax. • Assess housing subsidies. • Identify strengths and weaknesses of present and past housing subsidy programmes. • Undertake periodic review of new NHT loan to determine whether the level of subsidy given at opening of the loan is still required or adjustments are necessary. • Implement housing subsidiary programmes, incorporating best practices. 	Short-term (Ongoing)	Ministry with responsibility for Housing, Ministry with responsibility for Local Government and MoFPS	NHT, HAJ, NGOs, CBOs, private developers	Budgetary allocation	<ul style="list-style-type: none"> • Increased access to affordable housing through the implementation of subsidies

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A3.2.2 Promote among private sector HFIs interest rates according to income levels	<ul style="list-style-type: none"> Encourage differential interest rate subsidies based on income. 	<ul style="list-style-type: none"> Dialogue with HFIs to review the level of interest rates according to income level 	Short-term with effect from 2022	MoFPS, BOJ, Ministry with responsibility for Housing, and HFIs	Housing Developers	Budgetary allocation and private sector financing	<ul style="list-style-type: none"> Increase in affordable mortgages
A3.2.3 Increase the provision of housing grants to prospective homeowners and renters who meet eligibility criteria	<ul style="list-style-type: none"> Facilitate the provision of housing grants to prospective homeowners and renters. 	<ul style="list-style-type: none"> Develop and/or revisit housing grants programmes Establish mechanisms for the identification of persons requiring financial assistance Establish means test criteria. Develop appropriate mechanisms, where necessary, to monitor the dispersal of Government funds 	Short- to Medium-term with effect from 2022	MoFPS, Ministry with responsibility for housing, NHT	Ministry with responsibility for Social Security, Ministry with responsibility for Local Government	Budgetary allocation	<ul style="list-style-type: none"> Increased access to housing to low-income earners

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A3.2.4 Promote the provision of concessionary interest rates to housing developers to stimulate low-income housing construction	<ul style="list-style-type: none"> Promote the provision of low-interest construction financing to developers who provide housing solutions within a particular price range. Promote the utilization of building materials and adapt construction technologies that will result in low-cost solutions 	<ul style="list-style-type: none"> Reduce 'Contractors' Levy' for the construction of low-income units. Negotiate with contractors on the number of prescribed units to be built in accordance with the proposed reduction in the levy 	Short-medium term with effect from 2022	MoFPS and IMAJ	Ministry with responsibility for Housing, HFIs	Fiscal Capacity	Increased number of low-income housings built by contractors

A4 Affordable Housing

A4.1 Introduction

The development of housing that is affordable to Jamaicans has always been an important issue. Rising property values, infrastructure constraints and increasing building material costs have all contributed to a country-wide situation where affordability is difficult, if not impossible, to achieve.

The United States federal Department of Housing and Urban Development (HUD) defines an "affordable dwelling" as one that a household can obtain for 30 percent or less of its income. This definition has been accepted locally and as such housing affordability, in the context of the National Housing Policy and Implementation plan should not exceed 30 per cent of a household's gross income. Housing costs considered in this guideline generally include property tax and insurance for owners, and sometimes include utility cost and maintenance. When the monthly carrying cost exceeds 30 per cent of household income, then housing is considered unaffordable for that household.

A4.2 Policy Measures and Implementation Plan

Jamaica's current affordability challenges are the product of a number of processes including the unavailability of suitable land (particularly in urban centres), land use regulations and growth in the demand for housing. Government will therefore:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A4.2.1 Ensure that more suitable Government-owned land is made available for affordable housing projects.	<ul style="list-style-type: none"> Identify unutilized and underutilized Government-owned land that could be used for affordable housing projects in 'suitable' locations. 	<ul style="list-style-type: none"> Consult Land Registries to ascertain unutilized and underutilized Government lands. Allocate suitable lands where necessary. Undertake land banking for affordable housing developments 	Short-term with effect from 2022	NLA, Ministry with responsibility for Housing, MIIC, UDC, NWC, Municipal Corporations, JBI	NHT HAJ, LDUC	Budgetary allocation	<ul style="list-style-type: none"> Increase in suitable lands available for the construction of affordable housing units
A4.2.2 Encourage the private sector and NGOs to make land available for affordable housing development	<ul style="list-style-type: none"> Engage with private landowners to make land available for affordable housing projects. Utilize the provision of tax incentives to private developers in keeping with the provisions of the Urban Renewal (Tax Relief) Act and other related legislation. Develop and/or 	<ul style="list-style-type: none"> Engage private landowners on mutually agreed arrangements for land transfers, partnerships and purchase. Undertake land banking for affordable housing developments 	Short-term (Ongoing)	Ministry with responsibility for Lands, NLA, Ministry with responsibility for Housing, churches, NGOs, UDC, private landowners/ developers	NHT, JMB, HAJ	Budgetary allocation	<ul style="list-style-type: none"> Increase in the amount of land available for housing

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	amend policies and legislation to allow for effective and targeted planning within the housing sector, including the provision of incentives to encourage private developers and NGOs to make suitable lands available for affordable housing projects.						
A4.2.3 Encourage the stimulation of more affordable housing opportunities for different sector groups	<ul style="list-style-type: none"> Review, adopt and adapt best practices on affordable housing. Identify and support innovative projects and practices. Promote mixed developments. Encourage an increased investment of NHT's assets in 	<ul style="list-style-type: none"> Undertake research, analyse, and disseminate information on best practices Initiate discussions with public and private sector housing developers regarding: <ul style="list-style-type: none"> i. the use of new affordable and sustainable building construction techniques, and ii. a mixed income approach in new 	Medium-term with effect from 2022	Ministry with responsibility for Housing, HAJ, NHT, IMAJ, Bureau of Standards, Professional Associations	Insurance companies, private developers, UTECH and other universities	No new resources required	<ul style="list-style-type: none"> Number of affordable housing solutions provided

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	housing construction and financing.	<p>housing development</p> <ul style="list-style-type: none"> • Instigate discussions with stakeholders to ensure access to available housing by all socio-economic strata within these parameters. • Support the investment of 100% of NHT's assets into housing construction and financing • Encourage the continued review of NHT's financing options 					
A4.2.4 Encourage the provision of access to affordable housing in all socio-economic strata	<ul style="list-style-type: none"> • Establish housing delivery 'price ranges' especially for low and middle- income housing solutions, utilizing relevant variables including construction cost, development cost and return on investment. • Encourage and provide incentives 	<ul style="list-style-type: none"> • Engage stakeholders to ensure access to available housing by all socio-economic strata within these parameters 	Short-term with effect from 2022	Ministry with responsibility for Housing, HFIs and Commercial Banks, NHT	Private developers, CBO's, NGO's	Budgetary allocation	<ul style="list-style-type: none"> • Increased access by socio-economic strata

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>for developers to deliver safe, affordable, adequate, and legal housing solutions within established price ranges.</p> <ul style="list-style-type: none"> • Encourage the provision of financial and other support (example through the NHT) for the delivery of housing solutions targeted to socio-economic strata with unmet housing needs. • Standardize eligibility criteria for low-income earners. • Establish a guideline for qualification of applicant for mortgage based on 30 per cent of gross income. • Establish and monitor 						

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	guidelines for developers.						
A4.2.5 Promote the rental market as a viable option	<ul style="list-style-type: none"> Promote the revision of the Rent Restriction Act to make its provisions up to date. Promote the provision of incentives to developers to engage in housing development for rental. Promote the provision of incentives to encourage provision of rental units in sector specific locations. Promote the “rent to buy” option to include young professionals and the low-income segment of the population 	<ul style="list-style-type: none"> Facilitate the continued revision of the Rent Restriction Act to make it more reflective of changes in the rental market. Undertake public education on the Rent Act/ Develop a strategy and an incentive programme based on consultation and best practices. Assess the demand for rental units in specific locations and make adequate provisions to meet needs. Encourage HFIs to finance rental housing. Foster partnerships with the private sector to develop and manage cooperative housing 	Medium-term (Ongoing)	Ministry with responsibility for Housing, Rent Assessment Board, Realtors Associations of Jamaica, Real Estate Board, Ministry of Justice, MoFPS, Developer’s Association	Landlord and Tenants Associations and Cooperatives, HFIs	Budgetary allocation	<ul style="list-style-type: none"> Increase in the number of rental units Current and effective legislation

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
<p>A4.2.6 Provide low-cost technical services to prospective homeowners</p>	<ul style="list-style-type: none"> • Ensure infrastructure is in place to accommodate proposed developments. • Use of pre-approved plans for construction and future extension. • Work with communities to establish Management Associations in keeping with criteria to oversee the development of physical infrastructure. 	<ul style="list-style-type: none"> • Prepare plans for infrastructure and basic services. • Provide pre-approved plans for persons building on serviced lots or on own lands. • Make available approved extension plans to prospective homeowners. 	<p>Medium-term with effect from 2022</p>	<p>Ministry with responsibility for Housing, Municipal Corporations, Professional Associations, public and private housing developers</p>	<p>HFI, NGOs, NEPA, NWA NWC, JPSCo. and MOHW</p>	<p>Budgetary allocation</p>	<ul style="list-style-type: none"> • Number of pre-approved building plans utilized

A5 Housing Design

A5.1 Introduction

The design, and consequently the construction of a house or any structure, is an expensive undertaking. It is imperative that private or public sector stakeholders consider design, form and structural functionality that are in compliance with appropriate building standards which will allow for the sustainable use of the structure. Durability, sustainability, safety, cost and energy efficiency are key elements in the design process.

With the current demand for housing, further compounded by insufficient land for housing, design initiatives must seek innovative avenues to utilize space in an efficient manner to achieve its full capacity, satisfying the user but without burdening resources.

One such strategy pursued by the Government over the years is the provision of studio units which offered expandable options to be undertaken by the beneficiaries at their own pace and financial capabilities.

A5.2 Policy Measures and Implementation Plan

Government recognizes the direct linkage between housing design and affordability and will therefore:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
A5.2.1 Promote sustainable alternative building material options	<ul style="list-style-type: none"> Encourage the active sourcing of innovative, eco-friendly (energy efficient), disaster resistant and more affordable building materials. Conduct research to aid in the development and promotion of the use of more affordable building materials and methods. Identify and promote the advantages of using alternative materials that meet building code requirements. Encourage private sector involvement in research and development. Encourage insurance sector and lending institutions to insure and finance dwellings made of approved alternative materials. 	<ul style="list-style-type: none"> Engage stakeholders to investigate suitable building materials for the Jamaican condition. Initiate incentive programmes to encourage the development and use of new building materials. Partner in the building of model units to showcase the capabilities of alternative building materials Partner with academic institutions for research and development in building materials and new technologies. 	Medium-term with effect from 2022	Ministry with responsibility for Housing, BSJ, Professional Associations, NHT, Local Universities, and SRC.	HFIs, Private Investors and development agencies (local and international) and UDC	Private Sector and Multi-lateral Agencies input	<ul style="list-style-type: none"> More affordable housing solutions. More durable cost-effective material. Reduction in the cost of energy
A5.2.2 Promote inclusive housing designs	<ul style="list-style-type: none"> Provide an array of options to accommodate targeted populations Promote retrofitting of 	<ul style="list-style-type: none"> Facilitate the provision of housing for groups with 'special 	Short-term with effect from 2022	Ministry with responsibility for Housing, Professional Associations,	NGOs, private developers, HFIs Ministry of Labour	No new resources required	<ul style="list-style-type: none"> Improved access to suitable housing units by

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>existing housing stock to make them suitable for persons with special needs.</p> <ul style="list-style-type: none"> Ensure that housing design standards incorporate the changing requirements of people with special needs. 	<p>needs’.</p> <ul style="list-style-type: none"> Invite professionals to submit affordable housing design prototypes that are inclusive 		Municipal Corporations, Ministry with responsibility for Local Government,	and Social Security, Ministry with responsibility for Gender and UDC.		targeted groups
A5.2.3 Promote standard designs on serviced lots	<ul style="list-style-type: none"> Ensure that the design on serviced lots meet approved minimum requirements. 	<ul style="list-style-type: none"> Design variable housing units to meet affordability capacity. Promote the use of pre-approved housing designs. 	Short-term with effect from 2022	Ministry with responsibility for Housing, Professional Associations, Ministry with responsibility for Local Government, BSJ NEPA, public and private developers	NGOs and HFIs	No new resources required	<ul style="list-style-type: none"> Number of serviced lots meeting minimum standards
A5.2.4 Promote the importance of housing design in the housing delivery process	<ul style="list-style-type: none"> Actively encourage wider acceptance of new residential designs, materials and building practices that enhance accessibility and address environmental concerns Promote eco-housing, low-energy consuming construction and water efficient services. Enforce design standards to 	<ul style="list-style-type: none"> Organise a national educational campaign on the strategies identified. Engage stakeholders concerning sustainable designs 	Short-term with effect from 2022	Ministry with responsibility for Housing, Professional Associations, SRC, NEPA, NHT, HFIs, CBOs and local universities	Other Government Ministries, Media, PDCs, SDC and other specialized government agencies	Private sector funding sources	<ul style="list-style-type: none"> Increase in public awareness and preference for alternative building designs

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>promote the conservation of energy and to safeguard the quality of external spaces.</p> <ul style="list-style-type: none"> Engage end-users to make inputs to inform the housing design process Provide incentives for utilization of environmentally friendly options. 						
A5.2.5 Promote compliance with and enforcement of the Building Act, National Building Code and other supporting legislation and policies	<ul style="list-style-type: none"> Facilitate the strengthening of procedures and institutional capacity for effective compliance and enforcement. Promote requirements for all new buildings to comply with the Building Act/National Building Code. Encourage the retrofitting of existing buildings to meet the standards established by the Building Act/National Building Code. 	<ul style="list-style-type: none"> Promote compliance with the Building Act/Code. Organize workshops with professionals on the relevance of and conformity with the National Building Act/Code. Undertake public education campaign. Commit resources to build human resource capacity to enhance the effectiveness of the State agencies charged with the enforcement of 	Medium-term with effect 2022	Ministry with responsibility for Local Government, Ministry with responsibility for Housing, BSJ, NEPA, NHT, HAJ, JMB, HFIs, Municipal Corporations, IMAJ, Professional Associations and Land and Housing Development Professionals	Universities, SRC	Budgetary allocation and private sector funding	<ul style="list-style-type: none"> Increased compliance with the National Building Act/Code Increased resilience of the housing stock.

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		and compliance with the National Building Act/ Code					

B. Public/Private Sector Partnerships

The following will be considered under this section: Construction Services Sector, Community Participation and Housing Programmes.

B1 Construction Services Sector

B1.1 Introduction

A vibrant construction industry is critically important to the growth of the Jamaican economy. Housing construction, in particular, creates investments and employment, leads to business expansion and drives the financial sector. When the housing industry grows, other related sectors such as cement, steel, and timber benefit. In 2020 the construction industry contracted by 0.8 per cent, when compared to 2019 and was the second consecutive year of decline since 2012. 'Real Value Added' for the industry accounted for 7.9 percent of total 'Real Value Added'. The contraction in industry was a result of a reduction in the Building Construction category, which outweighed an increase in the Civil Engineering category. The decline in the Building Construction category, which was influenced by lower residential and non-residential activities, associated with reduced housing starts; contraction in the build out of commercial office space; and a decline in the renovation and construction of hotels (ESSJ, 2020).

Housing construction in Jamaica is divided into two (2) distinct yet overlapping markets: the formal and the informal. In the formal sector, housing construction takes place in accordance with the relevant regulations and standards guiding development. In contrast, housing construction in the informal sector does not necessarily follow 'formal' legal processes oftentimes taking place outside some or all government regulations.

In 2020 total housing starts for the formal sector were 3,393 units compared to 11,682 units in 2019. The NHT accounted for 1,503 of the starts for the year, representing a decrease of 6,617 units. There were 72 housing starts for Private Developers under the NHT Interim Financing Agreement, relative to no recorded starts in 2019. There were 1,818 starts by the HAJ during 2020 relative to 3,562 starts in 2019. The number of units completed totaled 2,607, an increase of 139 units compared to 2019. Of this total, completions by the NHT were 1,719 units, 323 units fewer than 2019, Private Developers under the Interim Financing Agreement with NHT completed 772 units compared with 215 units in 2019, while HAJ recorded 116 completions in 2020 compared to 211 in 2019 (ESSJ, 2020).

The development of a more viable construction sector will require capacity-building and training of human resources in modern techniques and tools. New information and communication technology, such as electronic networks that facilitate the availability and easy flow of information between all parties concerned with construction activities, would be an essential facilitator for a strong sector. This would have an impact on quality and efficient performance, as well as the fiscal capacity of the sector.

B1.2 Policy Measures and Implementation Plan

Realizing the importance of the construction services sector and bearing in mind the fact that this sector is reflective of the strength of the economy, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
B1.2.1 Promote the application of technological innovations in all aspects of the building industry	<ul style="list-style-type: none"> Encourage increased access to skills training facilities within existing tertiary institutions such as UTech, HEART, JNSC and other training centres to accelerate skills training and certification. Encourage the expansion of the facilities within existing training institutions to improve the quality of skills training being offered. Encourage technological innovation, training, certification, and capacity building among construction workers to enhance their capability. 	<ul style="list-style-type: none"> Design and organise on-the-job training programmes. Facilitate developers proposing the use of alternative building materials especially in low-income housing developments Facilitate internship opportunities through housing agencies for the training of construction workers 	Short-term (Ongoing)	Ministry with responsibility for Housing, Ministry of Education, SRC, IMAJ	Tertiary and Vocational Institutions, JDF	Private sector funding	<ul style="list-style-type: none"> Number of certified personnel added to the labour force in the housing sector
B1.2.2 Promote low-energy construction techniques and materials.	<ul style="list-style-type: none"> Encourage the widespread introduction of low-energy materials and techniques into all segments of the construction industry. Encourage the use of low energy, green technology in the building construction process. 	<ul style="list-style-type: none"> Design and organise timely on-the-job training programmes. Invite stakeholders to demonstrate new techniques and materials and discuss their cost 	Medium-term with effect from 2022	Ministry with responsibility for Housing, IMAJ, BSJ, Professional Associations	NHT, HAJ, Ministry of Science Energy and Technology, UDC, Private Developers, financial institutions, and CBO's	Private sector funding	<ul style="list-style-type: none"> Increase in the use of low energy-consuming construction techniques and materials

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<ul style="list-style-type: none"> Encourage environmentally sustainable adaptation strategies where applicable. 	<p>effectiveness.</p> <ul style="list-style-type: none"> Engage the MoFPS to provide incentives where feasible. Promote the inclusion of material performance into the Building Code where appropriate. Educate small contractors and home builders about existing and emerging green building technologies and techniques and the benefits of using them. 					
B1.2.3 Encourage the mass production of affordable housing.	<ul style="list-style-type: none"> Encourage increased introduction of construction techniques and materials to facilitate mass production 	<ul style="list-style-type: none"> Collaborate with stakeholders on ways to achieve appropriate mass production of houses 	Medium-term with effect from 2022	Ministry with responsibility for Housing, IMAJ, BSJ, Professional Associations	Housing Developers, UDC, NHT, HAJ, JMB	Private & Public sector funding	<ul style="list-style-type: none"> Number of new mass-produced housing solutions
B1.2.4 Promote appropriate construction practices to help prevent adverse effects of potential	<ul style="list-style-type: none"> Ensure full compliance with all applicable laws, codes and regulations concerning construction 	<ul style="list-style-type: none"> Identify and accept construction best practices. 	Short-term with effect from 2022	Ministry with responsibility for Housing, Ministry with responsibility	UTECH and other Tertiary Institutions, Professional	Budgetary allocation and Private sector	<ul style="list-style-type: none"> Safer buildings

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
hazardous events.	<p>activities, for example the Building Act/Building Code.</p> <ul style="list-style-type: none"> Promote strict adherence to occupational health and safety standards on construction sites. Improve technical skills in construction practices. 	<ul style="list-style-type: none"> Increase the frequency of on-site inspections for construction projects. Monitor conformity of construction activities with the National Building Code 		for Local Government, Municipal Corporations, NEPA	Associations and Land and Housing Development Professionals	funding	
B1.2.5 Encourage the expansion of the technical capacity of large and small building contractors	<ul style="list-style-type: none"> Encourage training and certification opportunities through partnerships with educational and professional institutions 	<ul style="list-style-type: none"> Develop a skill bank through training institutions and professionals. Assess the capabilities of the current cadre of contractors with a view to improving their technical capacities. Encourage the registration of unregistered contractors. Introduce appropriate training programmes to improve skill levels. 	Medium-term with effect from 2022	Ministry with responsibility for Housing, Tertiary and vocational training institutions, IMAJ	Ministry of Labour and Social Security, Professionals Association, NHT, Public Procurement Commission	Private sector funding	<ul style="list-style-type: none"> Increased number of registered contractors

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
B1.2.6 Increase the supply of affordable housing solutions through improving the effectiveness of Housing Public Private Partnerships	<ul style="list-style-type: none"> • Review and amend the Housing Public Private Partnership Policy as necessary to improve the effectiveness of the public private partnership process. • Improve and expand the Government's involvement in partnerships with the private housing developers. • Promote the provision of incentives, including tax exemptions in keeping with the Urban Renewal (Tax Relief) Act, to private developers who provide housing solutions within established affordable ranges within the urban space. 	<ul style="list-style-type: none"> • Improve the management of HPPP projects and the processes • Utilization of more suitable government-owned lands for Housing Public Private Partnerships • Develop a repository of best practices in HPPP projects and implement the lessons learnt 	Medium-term (Ongoing)	Ministry with responsibility for Housing, HAJ, NHT	Private developers, HFIs, Municipal Corporations	Budgetary allocation and private funding	<ul style="list-style-type: none"> • Reduction in the cost to private partners which will reduce the mark-up on investment and ultimately reduce the cost to purchasers.

B2 Community Participation

B2.1 Introduction

According to the World Bank, participation is a process through which stakeholders influence and share control over development initiatives, decisions and resources that affect them. Participation implies involving individuals, families, and communities in any part of the project development process. Community participation in housing indicates that communities and beneficiaries should be actively involved in intervention to promote development and reduce housing stress. The rationale for community participation, is not only for people to influence the activities affecting them in relation to housing, but also to participate as this will help the communities to build capacities and empower the communities through skills transfer.

The objectives of community participation as an active process are:

- Empowering individuals in the community
- Building beneficiaries' capacity
- Increasing project effectiveness
- Improving project efficiency and project sharing cost

In community participation, people are the central point of the development process. Their capacity and skills should be developed so that they can negotiate and source material for improving their lives (UNDP, 2000).

Community participation in housing development has a proven track record around the world, for example, in the United States of America, United Kingdom, Canada, Malaysia, Indonesia and Trinidad and Tobago. CBOs have clearly demonstrated that at the community level, local needs are best understood if linkages are made with other local organizations and individuals.

CBOs and NGOs, if given the necessary resources, can provide creative and flexible solutions to develop and manage housing to the benefit of individuals and communities.

B2.2 Policy Measures and Implementation Plan

The magnitude of the housing problem calls for the involvement of Community Based Organizations (CBOs) and Non-Governmental Organizations (NGOs). These groups should have more access to resources, greater participation in decision-making and more responsibility in the design and implementation of policies, programmes and plans. In recognition of this, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
B2.2.1 Facilitate the empowerment of CBOs and NGOs to become involved in the housing provision process	<ul style="list-style-type: none"> • Create and/or enhance linkages with key stakeholders to include CBOs and NGOs e.g. The Habitat for Humanity BRACED project. • Establish a National Registry of CBOs/NGOs involved in housing projects with the appropriate Government agencies. • Encourage capacity building for CBOs and NGOs to participate in decision-making processes. • Facilitate access to housing finance sources • Encourage NGO participation in the provision of social housing 	<ul style="list-style-type: none"> • Organize workshops to sensitize stakeholders on the importance of playing a role in the housing provision process. • Develop a profile of NGOs and CBOs with interest in housing issues. • Train CBOs in the preparation of funding proposals. • Compile and make available, a list of existing funding sources. • Promote awareness and the implementation of the Local Governance Act. • Sensitize communities on the opportunities of housing cooperatives. • Conduct a series of workshops on cooperative modalities. 	Medium-term with effect from 2022	Ministry with responsibility for Housing, CBOs, NGOs, SDC, JSIF,	NHT, HAJ, Municipal Corporations, local tertiary institutions	Local and International Funding Agencies and CDF	<ul style="list-style-type: none"> • Increased number of community-based housing projects
B2.2.2 Promote community housing associations	<ul style="list-style-type: none"> • Promote the creation of community housing associations. • Establish eligibility criteria for potential beneficiaries of the offerings of the associations. • Strengthen the administrative capabilities of CBOs/NGOs to assist with the establishment of these associations. 	<ul style="list-style-type: none"> • Sensitize communities on the opportunities of housing cooperatives. • Conduct a series of workshops on cooperative modalities. 	Medium-term with effect from 2022	Ministry with responsibility for Housing, CBOs, NGOs, SDC,	NHT, Municipal Corporations, JSIF	Local and international grant funding	<ul style="list-style-type: none"> • Increased number of housing cooperatives

B3 Housing Programmes

B3.1 Introduction

Successive governments over the years have provided a variety of shelter solutions through the Ministry with responsibility for housing and related agencies. Housing programmes usually have an associated subsidy element catering to those persons who would otherwise have incomes too low to pay for housing on their own.

B3.2 Policy Measures and Implementation Plan

Housing programmes are one of the mechanisms through which housing policy addresses a country's housing problem and it is through these programmes that the policy objectives and goals are achieved. Therefore, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
B3.2.1 Review and evaluate past locally implemented housing programmes	<ul style="list-style-type: none"> Identify best practices and determine which are implementable in the contemporary housing situation. Examine housing standards as they relate to size and type of housing units and maintenance challenges. Encourage completion of incomplete public housing projects. 	<ul style="list-style-type: none"> Review all forms of incremental housing modalities, e.g., sites and services. Adapt and implement workable strategies identified from the review and evaluation of past housing programmes. Undertake surveys to determine households' satisfaction with their housing to update existing policies and guidelines 	Short- term with effect from 2022	Ministry with responsibility for Housing, HAJ, NHT	JDA and tertiary institutions	International and Local Funding Sources	<ul style="list-style-type: none"> Improved housing programmes and identification of best practices
B3.2.2 Assess existing housing programmes	<ul style="list-style-type: none"> Establish a framework for monitoring and evaluating the viability of existing housing programmes. Ensure alignment of housing programmes with national plans. 	<ul style="list-style-type: none"> Conduct periodic surveys to determine if ongoing housing programmes are having the desired effects 	Short- term with effect from 2022	Ministry with responsibility for Housing, HAJ, NHT	Professional bodies and tertiary institutions	International and Local Funding Sources	<ul style="list-style-type: none"> Best Practices identified and longer lasting housing programmes
B3.2.3 Design and implement programmes	<ul style="list-style-type: none"> Incorporate lessons learnt in the designing of future programmes. Incorporate projected needs in the design of programmes. 	<ul style="list-style-type: none"> Adopt best practices in the design of housing programmes 	Medium- term with effect from 2022	Ministry with responsibility for Housing, HAJ, NHT, NGOs	Professional bodies and tertiary institutions	International and Local Funding Sources	<ul style="list-style-type: none"> Improved access to housing

C. Social Housing

The following will be considered under this section: Special Needs Housing, Indigent/Homeless Housing and Emergency Housing.

C1 Special Needs Housing

C1.1 Introduction

The Housing Policy and Implementation Plan promotes an awareness of and makes provision for the special needs of the poor, women, children in difficult circumstances, the physically challenged, the elderly and displaced. These vulnerable groups often live-in inadequate housing conditions and lack the resources and support to improve their living conditions and quality of life.

C1.2 Policy Measures and Implementation Plan

Many individuals have special needs that will affect their ability to procure suitable housing solutions. Therefore, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
C1.2.1 Encourage the provision of suitable housing solutions for persons with special needs	<ul style="list-style-type: none"> • Develop a ‘needs based’ criteria to determine families who require state support. • Encourage the allocation of a percentage of public housing solutions to meet the demand of individual with special needs. • Encourage the commitment of resources in both public and private sectors to assist with the improvement of existing housing facilities. • Provide incentives to developers to construct housing for persons with special needs. • Encourage the participation of relevant stakeholders to assist with the housing delivery process. • Encourage preferential credit facilities for persons with special needs. • Encourage shared ownership of housing units. • Develop an information network that will connect special needs persons with available housing opportunities. 	<ul style="list-style-type: none"> • Increase the Special Disabilities Grant to allow persons with disabilities to upgrade and retrofit their dwelling to better suit their needs. • Provide housing solutions for special needs groups. • Solicit the co-operation of all the organizations that represent special needs groups in the planning and implementation process. • Encourage the provision of loans at concessionary interest rates for home purchase by individuals with special needs. • Encourage loans and grants to be made available to organisations through a special funding mechanism. • Promote subsidised housing insurance costs for individuals with special needs. • Promote awareness of the availability of the zero per cent interest rate by the NHT for its contributors with disabilities. 	Medium-term with effect from 2022	Ministry with responsibility for Housing, NHT, HAJ, Municipal Corporations, Ministry of Labour and Social Security, Board of Supervision, Food for the Poor and other NGOs	Ministry of Health and Wellness, PSOJ and Churches	Budgetary allocation	<ul style="list-style-type: none"> • Increased availability of housing solutions for persons with special needs

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<ul style="list-style-type: none"> • Develop clearly defined parameter that defines persons with special needs and categorise these persons. • Develop an evaluation system that determine the level of assistance required by special needs persons after they are identified. • Develop incentives for developers engaged in the development of social housing projects. • Develop a linkage with Municipal Corporations, churches, CBOs and other organizations and groups that have on-ground community reach to identify persons with social housing needs and connect them with the relevant institution(s). <p>Embark on public education drives to sensitize persons about persons with special needs to change their perception and to educate persons with special needs of the assistance opportunities.</p>					

C2 Housing for the Indigent/Homeless

C2.1 Introduction

Indigent Housing is aimed at providing housing assistance for the country's poor including the homeless. The Ministry with responsibility for Local Government and the Board of Supervision has oversight for the provision of Indigent Housing and shelter/housing for the homeless. While the need for indigent housing is great, there is limited financial support to allow for the provision of adequate housing solutions to satisfy need. Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
C2.2.1 Increase housing opportunities for indigent households and the homeless	<ul style="list-style-type: none"> • Encourage the provision of tax and other incentives (as per relevant legislation and the country's fiscal capacity) to NGOs and other players engaged in the construction of housing solutions for the indigent. • Promote sheltered housing (assisted living) accommodation. • Facilitate the provision of homeless shelters in all parishes. • Facilitate the provision of transitional and permanent housing solutions to facilitate the reintegration of homeless persons into society. • Encourage the allocation of resources for the expansion of parish infirmaries and other housing facilities to better accommodate housing need. 	<ul style="list-style-type: none"> • Encourage the involvement of the Private Sector, NGOs and CBOs in the provision and management of indigent housing and housing for the homeless. • Identify appropriate locations for homeless shelters. • Expand the indigent housing programme. • Encourage the renovation and/or expansion of existing indigent housing facilities. • Encourage Municipal Corporations to allocate greater funding to the operation and management of infirmaries. 	Medium-term with effect from FY 2022	Ministry with responsibility for Housing, Municipal Corporations, Food for the Poor, MoFPS and other NGOs and CBOs	Ministry of Labour and Social Security, Ministry of Health and Wellness, Ministry with responsibility for Local Government, PSOJ and Churches	Budgetary allocation and private sources (local and international)	<ul style="list-style-type: none"> • Increased availability of housing solutions for the indigent and homeless.

C3 Emergency Housing

C3.1 Introduction

Housing plays a crucial role in providing a place of safety for individuals and families. The impact of disasters on communities has highlighted the need for coordinated emergency housing programmes at the national level. The displacement of people from their place of abode results mainly from disaster-related events, for example, natural hazards like hurricanes and storms as well as fires, landslips and flooding (Maps 10A and 10B). These displaced persons will have to seek housing assistance outside their immediate environment in places considered to be safe. Events, such as Hurricanes Gilbert and Ivan in 1988 and 2004, respectively, led the Office of Disaster Preparedness and Emergency Management (ODPEM) to expedite action in order to relieve the plight of persons in emergency situations with exceptional housing needs. Accommodation often ranges from emergency shelter to temporary and permanent housing. Notwithstanding the role of the ODPEM, the Minister of Housing is empowered by the Housing Act to take urgent action to attend to the housing needs of persons who have been negatively affected by disasters or those who reside in vulnerable locations.

C3.2 Policy Measures and Implementation Plan

Emergency housing is intended to provide accommodation for persons who have no other immediate housing options available; solutions can be for the short or long term. The Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
C3.2.1 Develop a national emergency housing programme	<ul style="list-style-type: none"> • Establish a mechanism for assisting particularly vulnerable households to undertake precautionary and mitigation measures. • Ensure the provision of adequate, temporary shelters for persons rendered homeless. • Enable Municipal Corporations to respond rapidly to emergency housing needs. • Maintain a stockpile of prefabricated housing components and other systems for use as required in the event of emergencies. • Facilitate the provision of temporary rental housing in emergencies. • Develop a framework for government and non-government intervention in emergencies. • Partner with relevant entities to rehabilitate affected housing stock and/or relocate affected persons. • Develop long-term plans to facilitate the transition from temporary to permanent solutions 	<ul style="list-style-type: none"> • Strengthen and retrofit public buildings to be used for emergency housing. • Solicit financial support from individuals, communities, and commercial enterprises to assist with the retrofitting of unutilized public buildings for emergency housing. • Strategically identify a list of schools, community centres and other facilities to be used as short-term emergency accommodations. • Provision of mobile homes for temporary accommodation • Provide financial support to Municipal Corporations to make land, infrastructure, and housing available for emergencies. • Identify sites for the establishment of 	Short to Long- term with effect from 2022	Ministry with responsibility for Housing, Ministry with responsibility for Local Government, ODPEM, Municipal Corporations , MoFPS	NEPA, SDC, Churches, NGOs, CBOs, the Ministry of Health and Wellness, the private sector, OPM and NHT	Budgetary allocation and private sources (local and international)	<ul style="list-style-type: none"> • Increased availability of emergency housing island-wide

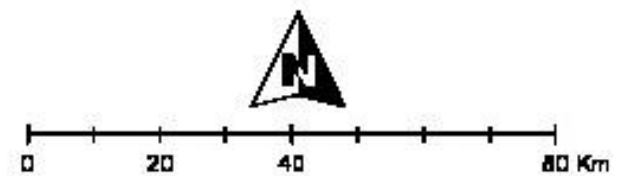
Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<p>emergency housing,</p> <ul style="list-style-type: none"> • Retrofit storage containers “shipping containers” for emergency housing needs. • Procure support for households to assist with the rehabilitation of property affected by natural disasters. • Identify individuals/companies willing to provide prefabricated components or other suitable materials or shelter to house persons in emergency situations. • Provide prefabricated housing units. • Ensure that the requisite infrastructure is in place to support emergency housing 					

MAP 10A: HAZARD PRONE AREAS IN JAMAICA



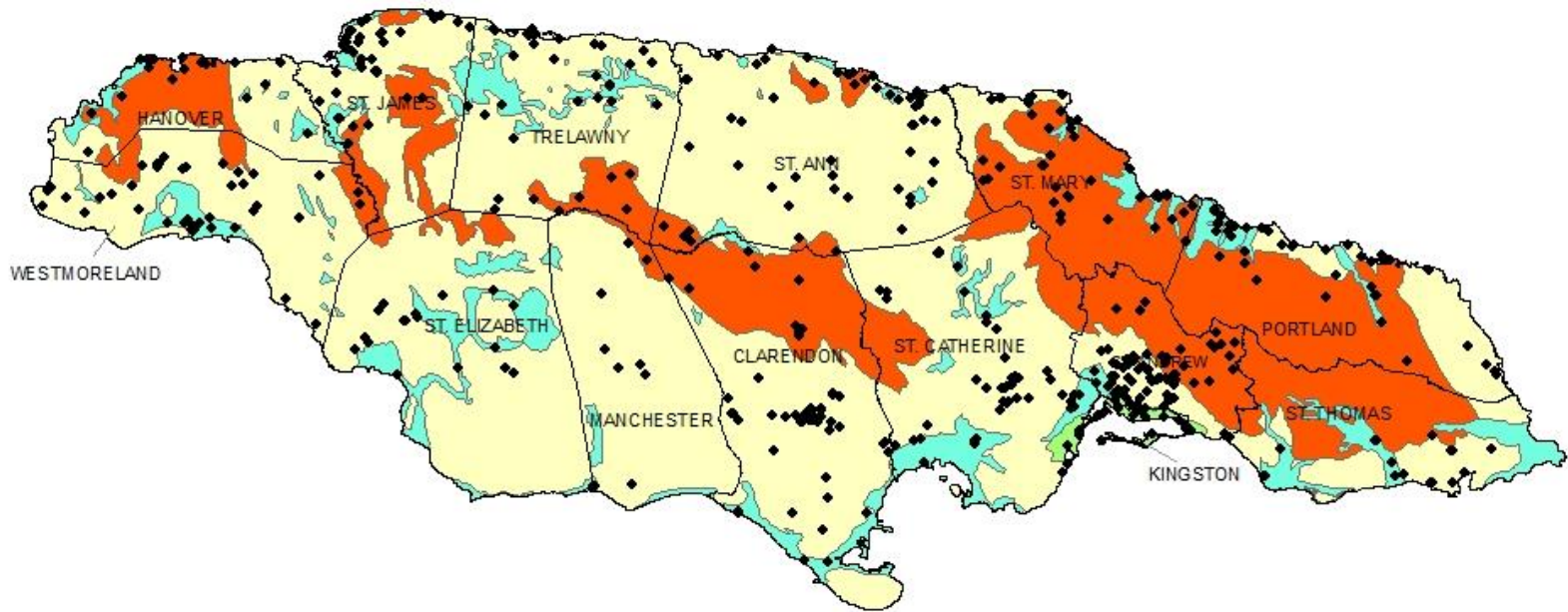
Legend

- High Flood Potential
- High Landslip Potential
- Multiple Hazards
- Parish Boundary








MAP 10A: HAZARD PRONE AREAS IN JAMAICA
SOURCE: UTECH GIS DATABASE

MAP 10B: SQUATTER SETTLEMENTS LOCATED IN HAZARD PRONE AREAS: JAMAICA



LEGEND

-  HIGH FLOOD POTENTIAL
-  HIGH LANDSLIDE POTENTIAL
-  MULTIPLE HAZARDS
-  SQUATTER SETTLEMENTS
-  PARISH BOUNDARY



SOURCE: RAPID ASSESSMENT OF SQUATTING IN JAMAICA, MINISTRY OF WATER AND HOUSING, SQUATTER MANAGEMENT UNIT, DECEMBER 2008, UTECH GIS DATABASE 2009

D. Planning, Management and Governance

The following will be considered under this section: the Ministry and its Agencies, Infrastructure, Housing Rehabilitation and Maintenance, Institutional Arrangements, Research and Development, Land Supply, Housing Tenure and Rural Housing.

D1 Ministry and Housing Agencies

D1.1 Introduction

The role of providing access to housing solutions is being performed primarily by the Ministry with responsibility for Housing and a number of agencies, namely:

- National Housing Trust
- Housing Agency of Jamaica
- Jamaica Mortgage Bank
- Urban Development Corporation

These agencies are charged with the responsibility of increasing the supply and improving the quality of the nation's housing stock. Despite their efforts to increase the supply of housing to meet the growing demand through a range of programmes, for example, innovative mortgage programmes, access to low-cost funds, low-income inner city housing projects, housing subsidies and sites-and-services programmes, the housing shortage experience has not been contained.

D1.2 Policy Measures and Implementation Plan

The Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D1.2.1 Increase the efficiency and effectiveness of the Ministry and housing agencies to respond to housing need and demand.	<ul style="list-style-type: none"> Encourage greater collaboration and sharing of information and technical skills among housing agencies. Encourage more partnerships between housing agencies, to include housing financing and construction. Encourage collaboration between public agencies and consolidate efforts to address squatting. Encourage and support private and public sector partnership in financing, construction, and maintenance of houses. 	<ul style="list-style-type: none"> Review the roles and responsibilities of the Ministry with responsibility for housing and housing agencies. Consolidate public housing entities with mandates that are substantially similar. Divest government housing agencies where the services being provided are more suited to be delivered by a private entity and will also provide better economic benefit. Enhance public and private sector partnership Provide more financial support for housing development. 	Medium-term with effect from 2022	Ministry with responsibility for Housing, OPM, MoFPS, NHT, JMB, UDC, HAJ.	NEPA, NLA Municipal Corporations, the Real Estate Board and other Regulatory Approval Agencies and JAMPRO.	Budgetary allocation	<ul style="list-style-type: none"> More effective and efficient housing entities Increased number of housing solutions

D2 Infrastructure

D2.1 Introduction

Access to good quality infrastructure is vital if communities are to be truly sustainable and inclusive. Housing development does not just involve the construction of houses, but also requires the timely completion of matching infrastructure such as schools, health facilities, police stations/posts, energy and water supply, road network, sewage systems, storm water drainage systems, transportation, and green spaces. These are essential prerequisites for the creation and maintenance of a safe, efficient, and developed environment, suitable for sustaining community life. Without such facilities, people experience substandard living conditions, resulting in great economic and social costs. In order to ensure the creation of a healthy and livable environment, it is absolutely necessary that infrastructure within the areas planned for housing is available in a timely manner and that its quality is adequate.

In the past, the disparity in timing of the availability of housing sites and required facilities has often led to delays in housing development. Monitoring and co-ordination of the planning and implementation of housing related infrastructure have not always been adequate. Disjointed management procedures have taken place sequentially, rather than in a concerted manner, and too little use has been made of private sector expertise and resources.

D2.2 Policy Measures and Implementation Plan

To expand and improve infrastructural facilities and services the Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D2.2.1 Promote the expansion and improvement of infrastructure and services	<ul style="list-style-type: none"> Encourage improvements in the financial capacity of local authorities and statutory agencies responsible for the provision of infrastructure and services. Encourage the development of provisions to ensure that infrastructure projects meet technical, environmental, and public safety standards. Encourage the use of cost-effective, incrementally upgradeable, and environmentally sound technology for infrastructure provision 	<ul style="list-style-type: none"> Clearly outline the roles to be played by developers, local authorities, and the community in the maintenance of physical infrastructure Introduce flexible design standards for physical infrastructure. Review and enforce infrastructure maintenance guidelines. Vigorously collect property taxes Encourage collaboration and coordination among all agencies with responsibility for providing infrastructure. Encourage developers to turn over infrastructure in developments to facilitate their proper maintenance 	Short to Medium-term with effect from 2022	Ministry with responsibility for Housing, NHT, NEPA, NWA, NWC, JPSCo, Municipal Corporations, JSIF, Ministry of Health, Ministry of Education, Youth and Information and the Ministry with responsibility for Local Government	WRA, Ministry with responsibility for Environment and Climate Change, MNS, PDCs, SDC, and private developers	Budgetary allocation and private sector funding	<ul style="list-style-type: none"> Increased access to infrastructure services
D2.2.2 Promote simultaneous development of infrastructure	<ul style="list-style-type: none"> Promote and encourage integrated land development. Encourage acceleration in the 	<ul style="list-style-type: none"> Strengthen the capacity of organizations/institutions responsible for the 	Long-term with effect from 2022	Ministry with responsibility for Housing, Ministry with	WRA, MNS, PDCs, SDC, and private	Budgetary allocation and private sector	<ul style="list-style-type: none"> Increased access to infrastructure services

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
(physical and social) in housing projects	<p>preparation and update of parish development plans/orders.</p> <ul style="list-style-type: none"> Support the enforcement of planning guidelines and legislation. 	<p>development, implementation, and monitoring of development plans/orders.</p> <ul style="list-style-type: none"> Monitor the preparation and implementation of the development plans/orders. Incorporate stakeholders' input at all levels of the planning process. 		responsibility for Local Government, NHT, NEPA, NWA, NWC, JPSCo, Municipal Corporations, JSIF, Ministry of Health	developers	funding	<ul style="list-style-type: none"> Improved coordination for infrastructure development
D2.2.3 Integrate housing infrastructure requirements with the broader national, regional, and local development plans	<ul style="list-style-type: none"> Promote five-years rolling master plans to guide the development of housing within the framework of the National Settlement Strategy and Spatial Plan. Promote housing developments that provide for all the requisite physical infrastructure and social amenities, to include transportation and security services. 	<ul style="list-style-type: none"> Establish a taskforce to undertake plan preparation. Ensure integrated housing development in alignment with the National Spatial Plan. 	Long-term with effect from 2022	Ministry with responsibility for Housing, NWA, Municipal Corporations	HFIs, NEPA and MoFPS	Budgetary allocation and International Funding	<ul style="list-style-type: none"> Increased access to infrastructure services
D2.2.4 Work in concert with the local planning authorities (Municipal	<ul style="list-style-type: none"> Promote adherence to development planning regulations and standards. Improve collaboration between 	<ul style="list-style-type: none"> Ensure that the development approval process is adhered to for all developments. 	Long-term with effect from FY 2022	Ministry with responsibility for Housing, Municipal Corporations,	NWA, NWC, JPSCo, Telecommunication	Budgetary allocation	<ul style="list-style-type: none"> Shorter time for turnover of new developments to Municipal Corporations and

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
<p>Corporations and NEPA) and infrastructure providers to ensure that housing developments are supported by adequate infrastructure, which are developed in accordance with applicable standards</p>	<p>the Ministry with responsibility for Housing (and its agencies) and the Local Planning Authorities, to ensure that developments are undertaken in accordance with applicable standards and in a manner that is technically and environmentally sound, while maintaining public safety standards</p>	<ul style="list-style-type: none"> Solicit and integrate the input service providers (e.g., JPSCo., NWC) in the creation of development plans. Encourage greater collaboration between the planning authorities and service and infrastructure providers 		<p>NEPA</p>	<p>providers</p>		<p>reduction in housing developments with inadequate infrastructure</p>

D3 Housing Rehabilitation and Maintenance

D3.1 Introduction

Preserving and improving the country's housing stock is more important now than ever. Attempts to address the shortcomings of the housing sector cannot be achieved merely through the construction of new solutions. Ways must therefore be found to halt and reverse the decay that has led to many blighted neighbourhoods.

It is generally accepted that the participation of residents is essential in programmes and projects aimed at improving the urban habitat. This holds true not only for squatter settlements upgrading and sites-and-services projects but also for rehabilitation and repair programmes (UNCHS, 1982).

D3.2 Policy Measures and Implementation Plan

Government has realized the importance of rehabilitation and maintenance of the existing housing stock, in particular the inner-city areas, where such housing stock are in a state of serious decay. Since on-going rehabilitation and maintenance are critical to the preservation of the diverse housing stock, the Government will adopt the following policies:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D3.2.1 Promote the rehabilitation and maintenance of existing housing stock	<ul style="list-style-type: none"> Encourage the expansion of tax relief for rehabilitation in targeted urban neighbourhoods in keeping with relevant legislation and as per the country's fiscal capacity. Promote partnerships between public agencies and community organizations to achieve rehabilitation objectives. Actively encourage renovation and preservation of the housing stock at a national level. Promote the rehabilitation and maintenance of older government-built housing schemes, to make them more resilient to intensified levels of natural hazards. Upgrade the physical infrastructure of tenements owned by the Government and divest the housing solutions to the occupants (as practicable) through 	<ul style="list-style-type: none"> Promote awareness of existing housing rehabilitation and maintenance funds for example NHT, Credit Union, etc. through a soft loan low interest window. Encourage HFIs to provide low interest loans to facilitate the rehabilitation and maintenance of the housing stock. Organize community workshops to train householders in 'do-it-yourself' projects. Sensitise homeowners to the advantages of preservation and renovation. Encourage the provision property tax incentives and other types of financial assistance for the maintenance and rehabilitation of dwelling units. Set up a window so that homeowners can access building materials through special credit arrangements and/or discount vouchers to the poor. Offer technical assistance to homeowners undertaking 	Long-term with effect from 2022	Ministry with responsibility for Housing, UDC, NHT, HFIs, NGOs, CBOs, Municipal Corporations, MoFPS	IMAJ, JNHT, TEF, landowners, KRC	Budgetary allocation and private sector funding	<ul style="list-style-type: none"> Reduced demand for new housing units Improvement in the quality of the housing stock

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>individual and communal ownership arrangements.</p> <ul style="list-style-type: none"> Promote special programmes for repairs and renewal of residences. Encourage the enforcement of existing provisions regarding the maintenance of properties. 	<p>rehabilitation and maintenance work.</p> <ul style="list-style-type: none"> Encourage the payment of property taxes. 					
D3.2.2 Embark on a comprehensive programme of urban renewal (Map 11)	<ul style="list-style-type: none"> Develop an Urban Renewal Policy and Action Plan Encourage the development of plans/orders that identify areas for urban renewal. Facilitate redevelopment of housing stock within areas targeted for urban renewal. Promote and facilitate collaboration between housing agencies and private developers to undertake a programme of renewal across major 	<ul style="list-style-type: none"> Encourage the utilization of the urban renewal tax incentive programme. Encourage HFI's to provide special windows to facilitate an increase in the urban stock within blighted areas. Create an oversight urban renewal body in collaboration with other stakeholders to drive the urban renewal process Revisit areas zoned under the Tax Incentive Programme for urban renewal, to include select areas which are presently excluded but has the 	Long-term (Ongoing)	Ministry with responsibility for Housing, UDC, MoFPS, NGOs, CBOs, Municipal Corporations, Ministry with responsibility for Local Government	HAI, HFIs, JNHT, NHT, TEF, NEPA, PDCs, KRC and landowners	Budgetary allocation, international and private sector funding	<ul style="list-style-type: none"> Number of units provided within the urban renewal programme Improvement in the quality of the urban housing stock

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>urban centres.</p> <ul style="list-style-type: none"> • Promote a more coordinated and strategic approach to stimulating and attracting private capital in areas in need of urban renewal. • Support reduction in the bureaucracy associated with the urban renewal process as a result of the legislative framework and operational procedures. • Support a paradigm shift that encourages developments that address the current symptoms of infrastructure deficits including traffic congestion, poorly planned and design townships and insufficient social amenities. 	<p>requisite development potential.</p>					

D4 Institutional Arrangements

D4.1 Introduction

There have been many criticisms throughout the years about the time it takes to get the necessary statutory approvals to implement housing projects in Jamaica. This has resulted in numerous constraints and increasing costs to housing delivery.

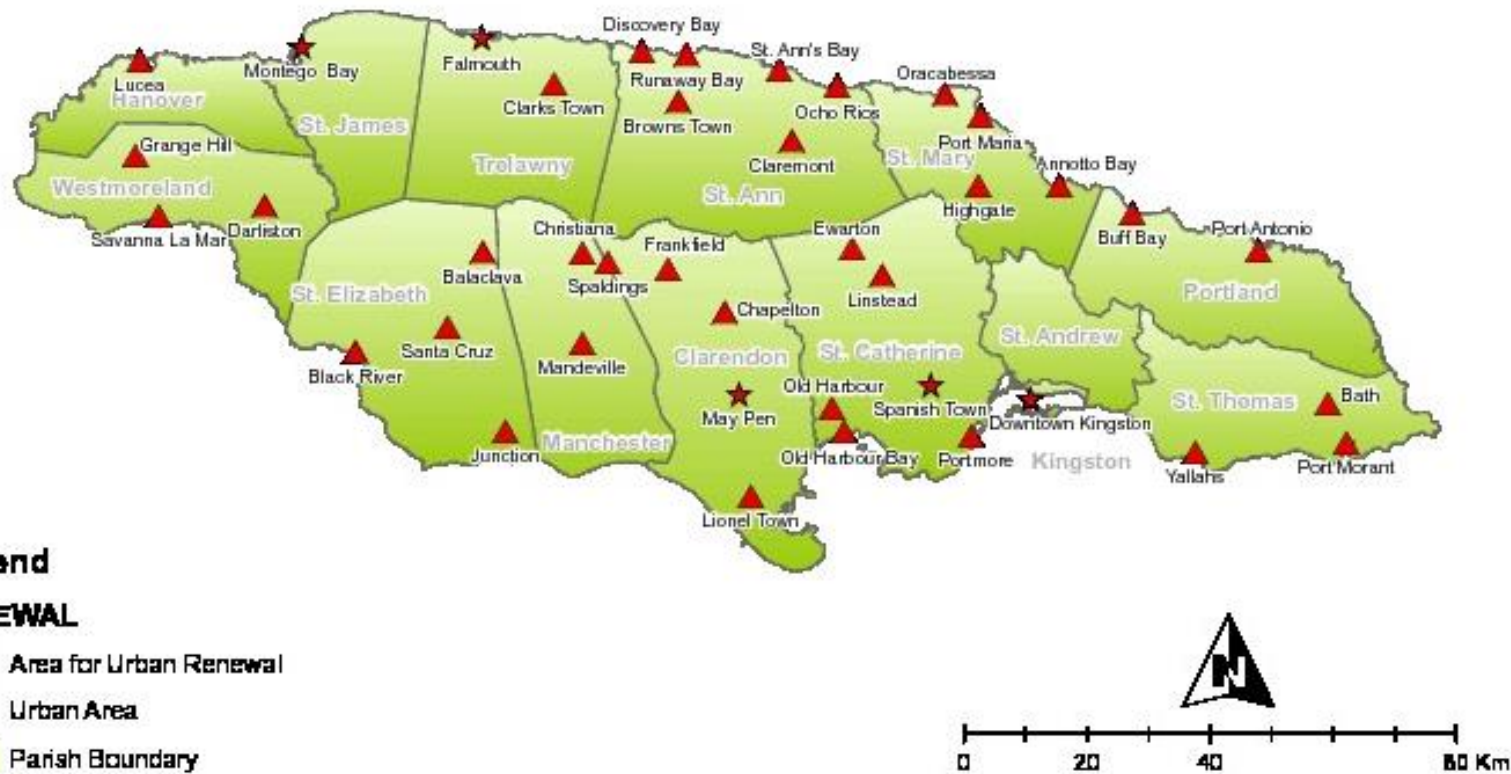
Housing provision requires strong and cost-effective institutions, acting as facilitators, capable of using modern technology efficiently and effectively. Accordingly, emphasis should be placed on strengthening the housing sector institutions and related research organizations, to establish replicable and sustainable models for affordable housing. The present institutional arrangement dealing with housing is fragmented, overlapping and lacking clearly defined roles. The streamlining and rationalizing of the current institutional arrangements into a coherent long term strategic policy framework will significantly contribute towards improved housing delivery and affordability.

In order to implement the housing policy in an effective and efficient manner, it is crucial that the roles of central and local governments, housing agencies and private sector organization be well defined within an institutional framework. Based on the current arrangements, both central and local governments have authority to monitor housing development and planning approvals. Additionally, the proposed devolution of power under local government reform establishes the need for appropriate responsibilities to be given to the local authorities and communities.

D4.2 Policy Measures and Implementation Plan

In recognition of the varied but critical role of public institutions in the housing sector and the efficiency to be achieved through the strategic coordination of efforts and resources, the Government will:

MAP 11: PROPOSED AREAS FOR MAJOR URBAN RENEWAL: JAMAICA



MAP 11: PROPOSED AREAS FOR MAJOR URBAN RENEWAL: JAMAICA
SOURCE: STATISTICAL INSTITUTE OF JAMAICA & MINISTRY OF LOCAL GOVERNMENT 2010

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D4.2.1 Streamline and rationalize the existing public sector housing and planning institutions and promote effective and efficient arrangements with the private sector for the provision of housing	<ul style="list-style-type: none"> • Encourage increased coordination and collaboration among public sector agencies involved in housing. • Reform Government Agencies involved in housing production and financing. • Encourage the coordination of development control regulations. • Promote harmonization of the development approval process. • Encourage improvement in the technical and management capabilities of the local authorities. 	<ul style="list-style-type: none"> • Prepare and implement development orders/plans and monitor their implementation. • Identify bottlenecks in the development approval process. • Improve the communications system (internal and external) to provide timely information on the status of development applications. • Build the administrative and technical capacity of personnel to increase efficiency 	Short-Medium term (Ongoing)	Ministry with responsibility for Housing, MoFPS, Ministry with responsibility for Local Government.	NEPA, UDC, NWC, HFIs and NWA JPSCo, Municipal Corporations and other approval agencies	Budgetary allocation	<ul style="list-style-type: none"> • Reduction in timeline for implementation of projects

D5 Research and Development

D5.1 Introduction

The use of appropriate technology and utilization of alternative and low-cost materials will be crucial to the housing supply process. Experience has shown that appropriate technologies and design standards can greatly reduce costs and promote greater access to infrastructure and services.

D5.2 Policy Measures and Implementation Plan

Recognizing the importance of building materials, construction technology and appropriate research to reduce the cost of housing, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D5.2.1 Promote Research and Development (R&D) to support the housing supply process	<ul style="list-style-type: none"> Promote Research and Development (R&D) in housing technologies and best practices. Encourage increased collaboration among research units in the public and private sectors and educational institutions. 	<ul style="list-style-type: none"> Encourage tertiary institutions and professional associations to participate in research projects. Organize housing expositions to showcase the work of practitioners and scholars. Support conservation practices and integrate energy conservation measures into design and construction. Promote the use of indigenous materials. Encourage the provision of fiscal and/or other incentives towards Research and Development. Promote effective coordination of public and private sector agencies in R&D. Compile and maintain a shared housing data and information system 	Short to Long-term	Ministry with responsibility for Housing, SRC, BSJ, NEPA, UDC, Local and International Universities and Research Institutions, LICJ	PIOJ, STATIN, NHT, Local and International Partners e.g., ECLAC, HABITAT for Humanity	Budgetary allocation and local and international funding sources	<ul style="list-style-type: none"> Reduced cost of housing by the application of appropriate technology

D6 Land Supply

D6.1 Introduction

Land is one of the principal inputs for housing. Its identification, allocation and servicing are the three critical components of the housing supply process (Map 12). A well-functioning housing system requires access to sufficient and suitable land at a reasonable price.

Land values, lack of available land, land transfer cost, land regulations, land distribution, illegal land occupation and encroachment of commercial development into neighbourhoods previously dominated by residential uses, have all combined to reduce the supply of available housing. These challenges have made affordable housing increasingly difficult to provide, particularly in the urban centres.

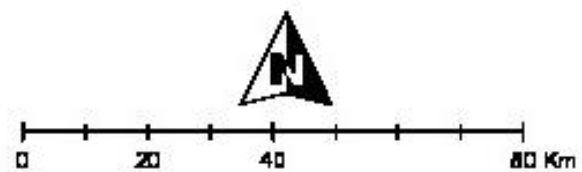
Land supply and its availability are among the main sources for solving the country's housing problem, as a steady supply of land is necessary for meeting housing demand and minimizing instability in the housing market.

MAP 12: PRIORITY AREAS FOR FUTURE HOUSING BY PARISH



Legend

- ★ High Priority
- Low Priority
- Parish Boundary



MAP 12: PRIORITY AREAS FOR FUTURE HOUSING BY PARISH
SOURCE: UTECH SALISES STUDY 2002

Calculations undertaken by UTech/SALISES in 2009 to inform this policy document estimated that an average of 1,372 acres (555.23 hectares) of land is required annually to facilitate the construction of solutions to address the annual housing need (see Appendix 8: Schedule IV). This signals the urgent need for a land identification and/or acquisition and development strategy.

There are three main sources of vacant land for new housing development in and around urban areas: infill plots, incomplete peripheral subdivisions, and agricultural land at the urban periphery. A high development priority should be accorded to available infill plots. These lands have easier access to existing infrastructure and as such, housing investment in infill plots are more economically efficient on one hand. On the other hand, however, the quantity of land in infill plots in the consolidated built-up areas of the city is not large.

The provision of land for housing in Jamaica consistently poses the problem of inaccessibility engendered by such variables as population growth, affordability, historical ownership pattern and the constraints of upland areas. These factors are both causes and defects of our historical and current land tenure patterns and have determined how land has been allocated in the post-emancipation period.

According to the UTech/SALISES Survey, persons who did not own the property on which they were living indicated interest in purchasing the property if given the opportunity; 53 per cent said they would do so either alone (41 per cent) or with a mate (38 per cent), mostly through mortgage payment (89 per cent). The proportion of households who would purchase the property tended to decrease slightly the higher the quintile, with 52 per cent of the wealthiest, compared with 63 per cent of the poorest households. In terms of geography, 61 per cent of households both from rural areas and those from other towns, would purchase the property given the opportunity; only 42 per cent of households from KMA would do so.

D6.2 Policy Measures and Implementation Plan

The availability of land is a key factor in determining the rate of progress and responsiveness of the housing sector and therefore the Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D6.2.1 Improve land availability and accessibility	<ul style="list-style-type: none"> • Increase land supply, consistent with the National Settlement Strategy and Spatial Plan. • Encourage the elimination of transfer tax from lands provided as gift by government agencies with their own statute and legal personality and private owners to the Minister of Housing for low-income housing development. • Encourage the acceleration of the land titling and registration process. • Encourage timely transfer of lands for housing development. • Promote review and update land divestment policy. • Facilitate access to affordable and 	<ul style="list-style-type: none"> • Identify additional land for housing in all parishes. • Revise the Parish Development Orders as necessary. • Expand the Land Administration and Management Programme (LAMP) by strengthening the institutional capacity to accelerate the land registration process. • Provide an adequate supply of land together with supporting infrastructure. • Acquire abandoned land and existing structures in blighted areas. • Increase land use density, particularly in urban areas where adequate infrastructure exists. • Establish a joint assessment team to inspect housing sites for appropriateness. • Revise the tax policy as it relates to some transfer of lands to the Minister of Housing. 	Short to Long-term (On-going)	Ministry with responsibility for Housing, Municipal Corporations, NEPA and other state agencies to include NHT, UDC, HAJ, SCJ Holdings, MoFPS, NWA, NWC and NLA	Private landowners including the Churches, MICAF, Forestry department,	No new resources required	<ul style="list-style-type: none"> • Acreage of new land brought into housing

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>suitable land.</p> <ul style="list-style-type: none"> Promote the use of infill plots. 						
D6.2.2 Adopt innovative arrangements regarding security of land tenure	<ul style="list-style-type: none"> Promote provisions for legitimate landowners to be issued a 'Certificate of Possession' in the interim of obtaining a formal land title in carefully managed circumstances 	<ul style="list-style-type: none"> Advance the land titling process. Support the automation of the land titling and registration process. Embark on public education drives to educate persons on the varied means of acquiring land titles. Recognize Certificate of Possession as a formal document towards security of tenure 	Short to Medium-term (Ongoing)	Ministry with responsibility for Housing, NLA, HAJ, UDC, NHT	Private landowners, MoFPS and Government Agencies in possession of lands	Budgetary allocation	<ul style="list-style-type: none"> Increased number of persons with formal tenure arrangements
D6.2.3 Ensure that lands earmarked for development are serviced with the requisite infrastructure in a timely manner	<ul style="list-style-type: none"> Promote the effecting of infrastructural works in areas identified for housing development 	<ul style="list-style-type: none"> Facilitate the involvement of service and infrastructure providers in the preparation of Local Development Plans. 	Medium to Long-term with effect from 2022	Municipal Corporations, NEPA, Ministry with responsibility for Local Government, NWC, JPSCo, Telecommunication Providers	NWA, Ministry with responsibility for Housing, Private developers, NHT, CBOs, and NGOs	Budgetary allocation	<ul style="list-style-type: none"> Improved access to infrastructure for new developments and existing developments

D7 Housing Tenure

D7.1 Introduction

Housing tenure describes the legal status under which people have the right to occupy accommodations. The most common forms of tenure are homeownership (houses owned outright or mortgaged) and renting. Renting may comprise social rented housing and private rented housing. In many countries house ownership is an important indicator of social well-being. The ownership of a house represents, for most people, the investment of a lifetime. Alternative tenure arrangements are less widely used, but nonetheless have the potential to increase the range of affordable housing options to meet changing consumer preferences and needs.

According to the Jamaica Survey of Living Condition (JSLC 2017), 60.6 per cent of households were housed in owner-occupied units and 22.8 per cent in non-owner-occupied units but rent-free accommodation. Just over 15.5 per cent of households lived in rented accommodation. The remaining 1.1 per cent of households was squatting. Ownership generally accords the highest degree of security of tenure.

Many Jamaicans do not have adequate tenurial security over their houses. This pattern of insecure tenure is undoubtedly one of the salient features and causes of the housing crisis in the country. Secure tenure allows persons, whether in the formal or informal sector, to access credit to purchase, build or improve their housing.

D7.2 Policy Measures and Implementation Plan

In ensuring access to legal housing solutions for all, Government will:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D7.2.1 Support formal tenure arrangements for ownership and rental	<ul style="list-style-type: none"> Facilitate a wide range of options for those wishing to rent or to own. Encourage improvements in the quality and increase the quantity of rental and owner-occupied units. Encourage the development and maintenance of rental properties. Facilitate the implementation of a social rental housing programme. Encourage the implementation and promote awareness of the provisions of the amended Registration (Strata Titles) Act, the Rent Restriction Act, and the Registration of Titles Act. 	<ul style="list-style-type: none"> Offer incentives to landlords providing self-contained facilities. Offer incentives to developers who explicitly create houses for rental. Provide incentives to developers to widen housing choices. Promote rent-to-own, lease purchase and other tenure arrangements 	Short-term with effect from FY 2022	Ministry with responsibility for Housing, NHT, Housing developers, the Rent Board, and the Real Estate Board.	Landlords and Tenants	No new resources required	<ul style="list-style-type: none"> Percentage increase in legal tenure status (homeownership and rental accommodation)
D7.2.2 Explore, identify, and adopt new and innovative housing tenure	Undertake research to identify innovative tenure	<ul style="list-style-type: none"> Sensitise developers of alternative tenure 	Medium-term with effect from	Ministry with responsibility for Housing,	Private Developers	No new resources	<ul style="list-style-type: none"> Percentage increase in legal tenure

<p>arrangements</p>	<p>arrangements including those with lease arrangements.</p> <p>Adopt and implement best practices befitting local situation</p>	<p>arrangements and the benefits to them.</p> <ul style="list-style-type: none"> • Educate the public about varied tenure arrangements. 	<p>2022</p>	<p>NHT, HAJL</p>		<p>required</p>	<p>status (homeowners hip and rental accommodation)</p>
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D8 Rural Housing

D8.1 Introduction

While it is recognized that Jamaica is becoming increasingly urbanized, a significant portion (approximately 48 per cent) of the population resides in the rural areas. However, this proportion has been declining, particularly where agriculturally based employment is contracting and where critical mass is not strong enough to attract or support alternative sources of employment.

Rural communities face a unique combination of housing problems. Abandonment and rural to urban drift, have led to the underdevelopment of many rural areas, brain drain and unattractiveness of rural areas. Poverty remains a significant problem in rural areas. According to the Jamaica Survey of Living Conditions (2017), urban areas recorded the same level of poverty as rural areas which traditionally had a higher level of household poverty.

Historically, rural housing has received inadequate attention, partly due to the lack of an adequate institutional arrangement for dealing with rural housing problems, and partly because of the diversity of land tenure arrangements and the non-saleable nature of the land on which houses are built. A great deal of attention should therefore be directed at addressing rural housing issues.

New houses in rural areas should be located and designed to integrate well with their physical surroundings and be generally compatible with the conservation of sensitive areas such as natural habitats, the environs of protected structures and other aspects of heritage.

D8.2 Policy Measures and Implementation Plan

Tackling the housing shortage and fulfilling the housing needs of rural Jamaica is an important task to be undertaken. Government will therefore:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
D8.2.1 Facilitate the development, improvement, and maintenance of the rural housing stock	<ul style="list-style-type: none"> Encourage Housing Financial Institutions to provide financial support for rural housing. Promote a sustainable process of shelter improvement and maintenance in rural areas. Promote aided self-help housing. Support improved effectiveness and efficiency of land titling programmes to address tenure issues through LAMP, NLA's Government Land Settlement Programme and the Ministry's Land Titling Programme 	<ul style="list-style-type: none"> Encourage HFIs to expand their services in the rural areas to assist low-income earners. Offer subsidized micro-loans for rural housing construction and improvements through micro-financing systems and institutions. Support flexible borrowing criteria to facilitate rural borrowers. Further develop a cash-subsidy-based programme, under which assistance is provided to rural families for constructing dwelling units in conjunction with the CBOs. Sensitize the rural population to the available offerings by HFIs. Mobilize communities to 	Medium-term with effect 2022	Ministry with responsibility for Housing, NHT, HFIs, HAJ, Sugar Worker's Housing, MoFPS, Ministry of Labour and Social Security, Ministry of Agriculture and Fisheries, International Donors	Municipal Corporations and International Agencies	Loans and grants to CBOs and Credit Unions	<ul style="list-style-type: none"> Increased availability of funds for rural housing solutions

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		adopt self-help measures along with other aid support.					
D8.2.2 Promote and encourage the development of rural areas	<ul style="list-style-type: none"> • Provision of the requisite physical infrastructure, social amenities, and employment opportunities in rural areas • Encourage the decentralization of critical services. • Encourage housing developments in locations easily accessible to supporting infrastructure 	<ul style="list-style-type: none"> • Provide incentives to developers that undertake developments in rural areas 	Long-term with effect from 2022	Ministry with responsibility for Housing, NHT, HAJ, Ministry with responsibility for Local Government, Municipal Corporations.	MICAF, MoFPS and International Agencies	Budgetary allocations	<ul style="list-style-type: none"> • Increased number of housing developments in rural areas

E. Legal Framework

E1. Legislation

E1.1 Introduction

Legislation and regulations pertinent to spatial development and settlement planning, under which the housing sector falls, have developed in a piecemeal manner. This has been somewhat reactive rather than proactive and has failed to either anticipate or direct development actions sufficiently. The consequence of this on the sector is the acute shortage of affordable and safe housing especially for those directly affected by the various housing legislation.

One of the principal pieces of legislation identified as having mixed consequences on the housing sector is the Rent Restriction Act of 1944 (amended in 1983). The Rent Restriction Act which has been amended 11 times, with the latest being in 1983, plays a significant role in the regulation of the relationship between landlords and tenants. It provides the covenants, rules and standards to govern their behaviour and generally sets out the legal framework within which they operate.

The Act was developed at a time when tenants were being seriously disenfranchised and is perceived to be skewed towards their protection, as most of the prohibitions, restrictions and penalties in the Act is in relation to Landlords.

Notwithstanding this apparent skew, rent control has been justified as a means of creating a balance, such that the ones with the greater bargaining power, stronger financing and ease of access to the levers of the law do not have the unfettered ability to operate to the detriment of the others; and the others without strong bargaining power, being granted enforceable statutory rights that protect and give them leverage and certainty.

To achieve and maintain this balance however, it is recognized that the law must be responsive to changes that happen naturally in any society over time so that it continues to adequately address current demands.

As such the Ministry with responsibility for Housing is taking steps to amend the Rent Restriction Act to strengthen the outdated provisions in order to address the current challenges in the rental industry being faced by both landlords and tenants. Additionally, the Act in its present state does not adequately address the problems currently being faced by landlords and tenants. Among the main recommendations being proposed are:

Guidelines for the use and refund of Security Deposit:

- The general thinking behind the requirement for tenants to pay a security deposit is that this will provide an insurance for the landlord against a tenant vacating the premises leaving behind unpaid rent, utility bills and damage to the property in excess of reasonable deterioration caused by everyday use. The current Act does not make provisions for the collection and use of Security Deposits. This is now the norm rather the exception in our society

Expansion of the Powers of the Rent Assessment Board to include the Recovery of Possession:

- The matter of Recovery of Possession is currently being dealt with by the Parish Courts. The perennial complaints of long waiting periods for courts to adjudicate the matter of landlords recovering possession of their premises oftentimes result in landlords being extremely frustrated as by the time cases are dealt with the tenants often leave owing several months/ years of rent.
- Expand the powers of the Rent Assessment Board by bringing recovery of possession under its portfolio. This would allow a landlord the option of having their matter heard either by the Parish Court or the Rent Assessment Board.

The Government has signalled its commitment to ensuring that the updated Rent Act as far as possible provides equity for tenants and landlords. In addition, it is expected to promote a more viable rental market in Jamaica.

E1.2 Policy Measures and Implementation Plan

A process of legislative rationalization pertinent to the housing sector must begin to accept in substantive manner, local and historical spatial settlement patterns of development. These patterns must be used to inform and guide the legislative reform process. Government will therefore:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
E1.2.1 Update and rationalize all legislation pertaining to housing provision	<ul style="list-style-type: none"> Amend the Rent Restriction Act to allow for mutual protection of landlord and tenant. Promote the review of the Local Improvements Act and the Town and Country Planning Authority Act to bring the subdivision of lands under a single Act. Promote the review of the TCPA Act to better facilitate the provision of housing including an increase in housing density. 	<ul style="list-style-type: none"> Expedite the review and amendment of the Rent Restriction Act. Review the Local Improvements Act and the TCPA Act and bring the subdivision of lands under one of the subject Act. 	Long-term (Ongoing)	Ministry of Justice, Ministry with responsibility for Housing, Ministry with responsibility for Local Government, Ministry with responsibility for the Environment, Cabinet Office, TCPA, NRCA/NEPA, Rent Board, Realtors' Association, Parliamentary Council, and Real Estate Board, Ministry of Legal and Constitutional Affairs	Municipal Corporations, NHT	Budgetary allocation	<ul style="list-style-type: none"> Number of updated and rationalized laws/legislation
E1.2.2 Review and rationalize policies that impact the provision of housing	<ul style="list-style-type: none"> Promote policies and programmes that provide appropriate and workable responses for safe, affordable, adequate, and legal housing solutions. 	<ul style="list-style-type: none"> Expedite the finalization of the National Housing Policy and Implementation Plan Review the HPPP Policy to ensure its 	Medium-term with effect from 2022	Ministry with responsibility for Housing, NHT, UDC, HAJ, Municipal Corporations.	HFIs, Private developers, NGOs, and Charitable Organizations	Budgetary Allocation, Private funding sources and International Aid Agencies	<ul style="list-style-type: none"> Increased number of housing solutions

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<ul style="list-style-type: none"> Define the roles and responsibilities of partners in the execution of selected housing solution approaches 	<p>effectiveness in providing affordable housing solutions.</p> <ul style="list-style-type: none"> Adapt and implement best practices. Strengthen the capacity of housing partners and appropriate state institutions to respond to issues and challenges presented by best practices 					
E1.2.3 Encourage proper enforcement of existing legislation	<ul style="list-style-type: none"> Promote the utilization of existing legislative provisions to ensure that housing developments conform to development standards and conditions of approval 	<ul style="list-style-type: none"> Support the process to give greater financial autonomy to the Municipal Corporations. Strengthen the inspection/enforcement arm of Municipal Corporations and commit more resources to the enforcement arm also foster greater collaboration with the security forces 	Medium-term with effect from 2022	Ministry with responsibility for Housing, Ministry with responsibility for Local Government	Municipal Corporations	Budgetary allocation and improvement in existing and new income generating mechanisms	<ul style="list-style-type: none"> Better management of new and existing housing developments and less occurrences of degeneration

F. Squatting

F1 Squatter Settlements

F1.1 Introduction

Defined as the illegal occupation of land and/or buildings (Anthony, 1979:3), squatting has remained a serious issue in Jamaica despite the efforts by Government to arrest the problem through regularization of long-standing squatter communities. According to a 2008 survey of squatting, an estimated 20 per cent of Jamaica's population resides in squatter settlements (MWH, 2008: 3). Sixty-six per cent of squatter settlements were in existence for twenty years or more, while 18% for between 11-19 years. Cumulatively, this means that 84% of squatter settlements have been in existence for more than 10 years (MWH, 2008:10). Kingston and St. Andrew accounted for the largest (17%) of the map squatter settlements; followed by St. Catherine (11%), then Hanover and Clarendon (10% each).

The proliferation of squatter settlements is due in large measure to the accelerated urbanization which has taken place within the last four decades. In 1960, the percentage of the Jamaican population living in urban areas was 32 per cent or 515,136 persons. By 2001, 41 years later, it had jumped to 52.1 per cent or 1.354 million people. The urban population is expected to rise to just over 1.8 million by the year 2030 (United Nations, 2008).

Besides from the increase in squatting as a result of rapid urbanization without the requisite infrastructure, services and housing opportunities, there are a myriad of issues that contribute to squatting. These include the: lack of enforcement which results in developments without approvals and permits; lack of forward planning and growth of the tourism and other industries without adequate housing provisions for the workers of these industries. Other contributory factors are urban blight, the lack of sufficient affordable housing solutions and the abandonment of former slum clearance programmes.

According to Tindigarukayo (2005:10-12), within the last four decades or so, the incidence of squatting has increased in Jamaica mainly due to the following factors:

(i) Substantial rural-urban migration: Rapid urbanization in Jamaica, as indicated above, may be explained by three inter-related processes: gross inequalities in land distribution, favouring big farmers at the expense of peasants who are left with marginal arable land for cultivation; unusually high levels of food importation in Jamaica, thus making small-scale farming in the countryside a very unprofitable venture; and prevalence of poverty in rural Jamaica, partly because of the two preceding factors, forcing the youth to migrate to urban centres in search of employment.

(ii) Acute housing shortage: Rapid urbanization, unaccompanied by an equal growth in the provision of affordable housing, has aggravated the problem of squatting in Jamaica. In the absence of affordable accommodation, new arrivals in urban centres have no choice but to squat.

(iii) Economic hardships: New arrivals from rural to urban centres are mostly either unemployed or under-employed. Some of these new arrivals, therefore, capture land not only for residential purposes, but also for commercial and agricultural purposes.

(iv) Political patronage: As a survival strategy, individual squatter settlements in Jamaica have had to declare their political allegiances to either of the two major political parties (PNP and JLP). To ensure continued loyalties, political leaders of these two parties have often supported and enhanced the activities of their respective squatter clientele.

(v) Availability of idle land: The prevalence of idle land, owned by either the crown or absent landlords, has enticed the needy, the landless and the homeless to squat.

(vi) A collapsing plantation, agriculture: Globalization has reduced sources of revenue which were previously available to the poor. A case in point is the erosion, through WTO measures, of trade preferences on agricultural products from Jamaica, including sugar and bananas. In addition, other local areas of production in Jamaica, including beef, dairy, and poultry have been adversely affected by the unrestricted dumping of cheaper goods from the richer neighbours to the north, whose highly industrialized levels of production and economies of scale have worked to their advantage. As a result of the above two measures, the displaced growers and farmers have joined the ranks of the new poor, who migrate to urban centre looking for a living and end up squatting.

Squatting is also a consequence of natural and man-made disaster such as hurricanes, flooding and fire that have rendered people homeless. In such situations, the inability of the government to provide housing solutions in a timely manner results in persons resorting to squatting.

Most squatters live in poor environmental, unsanitary and unsafe conditions. Despite the relatively mountainous nature of the country, 55% of squatter settlements are located on lands which are relatively flat. These lands are mostly within flood plains and along coastal areas. Seventeen per cent of the settlements are located on moderate slopes, while 6% are on lands described as very steep. Locally squatter settlements comprise a lack of/poor physical infrastructure and social amenities (MWH, 2008:11).

People tend to squat mainly on state land because of its accessibility, delay in the processing of leases, lack of enforcement and supervision by the relevant authority and excessive fragmentation of existing squatter settlements by extended family and friends of sitting squatters, all in the hope that they will be issued with a lease or sale by the State at a later date.

Most peripheral urban squatter settlements have the potential to play a positive and productive role in cities. Factors such as the age of a settlement and its location should be evaluated carefully before governments decide to evict or relocate squatter populations.

F1.2 Policy Measures and Implementation Plan

The government recognizes the social, economic and environmental challenges associated with squatter settlements and will adopt policies to:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
F1.2.1 Institute measures to eliminate squatting (Appendix 9)	<ul style="list-style-type: none"> Develop a Squatter Management Policy and Action Plan to guide intervention. Work with MDAs and private landowners to contain the expansion of existing squatter settlements and prevent the development of new settlements. Accelerate the squatter regularization programme. Relocate squatters as necessary within budgetary allocation, particularly those residing in vulnerable areas. Encourage the establishment/ review/amendment, and enforcement of legislation to address squatting. Encourage the enforcement of the relevant provisions of the Building Act/Building Code to mitigate illegal construction activities. 	<ul style="list-style-type: none"> Identify suitable lands for the relocation of targeted squatter settlements. Relocate squatters to new sites where regularisation in existing locations is not feasible. Sensitise squatters on their roles and responsibilities in the regularisation process. Encourage industry specific housing e.g., tourism and agriculture. Seek low interest international loans and/or grants to facilitate the development or upgrading of infrastructure. Restructure and strengthen the capacity of the Squatter 	Long-term (Ongoing)	Ministry with responsibility for Housing, NLA, HAJ, NHT, UDC, Ministry of Health and Wellness, NEPA, ODPEM, Municipal Corporations	CBOs, NGOs, JCC, PSOJ, TEF, NSWMA, MNS Private Landowners, Bauxite Companies, Ministry with responsibility for Local Government, Service Providers, Regulatory Agencies and Civil Society	Budgetary Allocation and Private Sector contribution	<ul style="list-style-type: none"> Number of squatter settlements converted to legal ownership

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<ul style="list-style-type: none"> • Promote the restructuring and strengthening of the capacity of public agencies to effectively monitor and manage squatting. • Undertake public education initiatives to inform citizens of the disadvantages of illegal land occupation. • Accelerate the provision of low-cost housing solutions. • Encourage the provision of incentives to developers who offer low-cost housing solutions. • Empower private landowners in land management security processes. • Revisit best practices of previous slum upgrading and clearance programmes. • Incorporate self-help housing and community development best 	<p>Management Unit to work effectively in coordination with other government agencies.</p> <ul style="list-style-type: none"> • Seek the assistance of private sector developers in the management of the regularisation process. • Empower Municipal Corporations and entities that own or manage government lands to monitor and regulate squatting on these lands. • Ensure that regularized settlements meet minimum development standards. • Identify low-cost and non-traditional building materials for squatter 					

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>practices in regularization and relocation initiatives.</p> <ul style="list-style-type: none"> • Encourage the provision of suitable and affordable housing solutions in special zones, example along tourist belts. • Develop procedural guidelines to address squatting on state and private lands 	<p>housing solutions.</p> <ul style="list-style-type: none"> • Encourage private/public and community partnerships in the squatter regularisation programme. • Aggressively monitor government lands to prevent further squatting. • Encourage private landowners to monitor their lands to prevent squatting. • Install and upgrade physical infrastructure (roads, water, electricity, drainage, and sewerage) • Institute suitable interventions to encourage repayment of expenditure on infrastructure and housing where 					

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<p>applicable.</p> <ul style="list-style-type: none"> • Undertake a National Squatter Survey to facilitate planning, intervention, and sustainable solutions. • Provide alternative and adequate facilities for residential accommodation. • Create partnerships with building research institutions. • Partner with and incentivise NGOs, CBOs and private developers to undertake redevelopment work in squatter settlements especially as it relates to physical infrastructure. • Facilitate social intervention programmes to encourage 					

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
		<p>peaceful co-existence among residents and neighbouring communities.</p> <ul style="list-style-type: none"> Promote training programmes to improve social and personal skills. Undertake land banking to deal with resettlement activities 					
F1.2.2 Ensure that the necessary resources are available to mitigate and address squatting	<ul style="list-style-type: none"> Identify sources of funding to mitigate and manage squatting. Establish funding mechanism to support interventions to address squatting. Implement an effective management system to ensure proper utilization of resources committed to addressing squatting 	<ul style="list-style-type: none"> Commit additional budgetary resources to facilitate squatter intervention activities. Establish a squatter upgrading intervention fund 	Medium to Long-term (Ongoing)	Ministry with responsibility for Housing, NHT, HAJ, UDC, MoFPS	Ministry with responsibility for Local Government, Private landowners	Budgetary Allocation and Private Sector contribution	<ul style="list-style-type: none"> Number of Squatter Settlements regularized Decrease in the rate of development of squatter settlements.

G. The Natural Environment

G1 Housing, the Environment and Climate Change

G1.1 Introduction

The natural environment encompasses all living and non-living things occurring naturally on earth or some region thereof. The biophysical environment is the biotic and abiotic surrounding of an organism or population and includes the factors that have an influence on their survival, development and evolution. Environmental quality is inextricably linked to economic and social well-being, as a healthy environment with the ability to carry out its functions is vital to the provision of clean water and air, food, disaster risk reduction services, recreational services and the provision of all-natural resources needed for economic development in key sectors, including housing.

A healthy natural environment, therefore, is critical to national prosperity. Human activities have varying impact on the natural environment. For example, the processes of urbanization and industrialization have caused changes to the natural environment, through the construction of cities and the development of industries that contribute significantly to pollution. Housing and infrastructural development among many other activities have resulted in negative impacts to ecosystems through deforestation, biodiversity loss and disruption of natural water sources which has compromised the ability of the natural environment to carry out its functions and may also impact climatic variability and change. Conversely, natural hazards may pose disastrous impacts to human settlements and threaten life. Sustainable housing and infrastructure solutions, therefore, are an important part of the national response to the housing/environment interface, in keeping with the goals and planned outcomes of Vision 2030 Jamaica-National Development Plan.

As it relates to housing, environmental concerns are focused on the provision of a healthy, safe, supportive living space that is sustainable within the natural environment. It is important to consider the concept of sustainability when the relationship between housing and the environment is being examined, as the main task is balancing how one impacts the other. On one hand the concern is regarding what is used, taken away, or altered. On the other hand, it relates to what is replaced, preserved, or enhanced. Sustainable housing strikes a balance between both; in other words, sustainability in housing refers to the provision of shelter in harmony with the environment.

According to Barnett and Browning (1995) cited in Parrott (1997), sustainable building should: make appropriate use of land; use water, energy, lumber, and other resources efficiently; enhance human health; strengthen local economies and communities; conserve plants, animals, endangered species, natural habitats; and protect agricultural, cultural, and archaeological resources. According to the Planning Institute of Jamaica (2022), Jamaica's susceptibility to natural hazards has proven to be a major threat to the stability of human settlements and infrastructure. Between 2001 and 2021 Jamaica experienced 14 storm events (including five major hurricanes) and several flood events. These events combined resulted in loss and damage amounting to approximately \$128.54 million; in one case (Hurricane Ivan, 2004), this amounted to 6.8 per cent of GDP (Planning Institute of Jamaica, 2022).

Jamaica is a Small Island Developing State with approximately eighty-two per cent (82%) of its population living along the coastline, or within 5km of the coast. With increased development activities taking place within the coastal zone, an increased proportion of the population is

vulnerable to disasters. The most threatened settlements are those that have been created outside the formal physical planning system, and do not meet the required planning and building standards. Based on current trends, it is likely that climate change impacts will increase the vulnerability of human settlements to floods, storm surges, sea level rise and hurricanes (Climate Change Policy framework for Jamaica, 2015).

Improper disposal of sewage also results in significant negative impact on the environment. Only 22 per cent of the population in Jamaica is connected to a sewerage network. Effluent from sewage treatment plants, other types of sanitation facilities, and industrial discharge, pollute the environment and endanger people's health. For example, 75 percent of sewage waste disposal systems are soak away systems which have a potential to contaminate groundwater sources especially in densely populated areas. The lack of wastewater treatment capacity creates a potential for faecal matter to enter the environment and contaminate both coastal waters and freshwater sources. Thirty-six percent of freshwater sources show increased levels of faecal matter or faecal bacteria (National Water Sector Policy and Implementation Plan, 2019- MEGJC).

Poor solid waste disposal practices also impact the environment negatively. With the limited resources of the National Solid Waste Management Authority (NSWMA), several rural and informal communities are not on the service grid and these residents resort to improper practices including burning, throwing refuse into sink holes and in gullies or drain channels. The alternative methods practiced by these residents often result in flooding, contamination of surface and underground water sources, soil and air pollution.

G.1.2 Policy Measures and Implementation Plan

The Government recognizes the symbiotic relationship between housing and the environment, and specifically the impact that housing developments can have on the environment and will therefore adopt policies to:

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
G.1.2.1 Ensure that housing developments are in harmony with the natural environment	<ul style="list-style-type: none"> • Promote the prioritization of sustainable land use planning. • Promote provisions under relevant Planning Legislation to allow for “area specific” development standards and requirements, for example reduced standards for squatter regularization projects without compromising safety and resilience. • Encourage the implementation of policies and enforcement of legislation to guide settlement and infrastructural planning and development. • Support strengthened collaboration among entities involved in the development process. • Encourage strengthening of institutional capacity to enforce development standards 	<ul style="list-style-type: none"> • Ensure that green building technologies and renewable energy provisions are instituted in the development approval process. • Amend existing policies and legislation to provide for environmentally friendly developments 	Long-term with effect from 2022	Ministry with responsibility for Housing, NEPA	Ministry with responsibility for Local Government, Municipal Corporations, WRA, MICAF, NWA, NWC	No new resources required	<ul style="list-style-type: none"> • Reduced negative environmental impacts resulting from housing developments

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
G.1.2.2 Support and promote sustainable and climate resilient housing developments within the national climate change framework	<ul style="list-style-type: none"> Encourage and support the development of housing solutions and supporting infrastructure that are climate resilient. Encourage the retrofitting of housing solutions to bolster resilience to the effects of climate change. Promote practices within the housing sector that mitigate the anthropogenic sources of climate change 	<ul style="list-style-type: none"> Enforce the provisions of the National Building Act/Code Encourage the use of climate resistant material and design in new developments. Encourage retrofitting of existing buildings and the upgrade of infrastructure to make them climate resilient Design new buildings and retrofit existing ones to conform with the Net Zero Building framework 	Long-term with effect from 2022	Ministry with responsibility for Housing, NEPA, MSET	Ministry with responsibility for Local Government, Municipal Corporations, Ministry with responsibility for Climate Change, Ministry with responsibility for the Environment, NHT, HAJL, international development entities, and private developers	Local and international Funding	<ul style="list-style-type: none"> Increased use of climate resilient and climate friendly building materials
G.1.2.3 Reduce and manage the development of settlements in areas	<ul style="list-style-type: none"> Promote and encourage the use of Geographic Information Systems (GIS) and other science- 	<ul style="list-style-type: none"> Establish no-build zones. Encourage the 	Long-term with effect from 2022	Ministry with responsibility for Housing, NEPA, ODPEM,	Municipal Corporations, JCF, MICAF, UDC, Private	Budgetary allocation	<ul style="list-style-type: none"> Reduction of the number of settlements being

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
prone to natural hazards	<p>based decision-making tools to inform the development planning process.</p> <ul style="list-style-type: none"> Utilize available resources, including universities, to continuously identify, map and assess areas that are prone to natural hazards such as flooding, landslides, and earthquakes. Work in concert with local planning authorities to prevent development in areas delineated as unsafe or 'no build' zones. Embark on public education programmes regarding the negative impacts of inhabiting hazard prone areas 	<p>use of technologies in determining sites for development.</p> <ul style="list-style-type: none"> Develop vulnerability matrix to identify areas susceptibility to disasters and implement corrective or response measures 		Ministry with responsibility for Local Government	developers, tertiary institution		developed in hazard prone areas
G.1.2.4 Support and promote initiatives that incorporate green building technologies	<ul style="list-style-type: none"> Undertake further research on green building technologies and smart technologies also identify best practices. Adopt best practices that 	<ul style="list-style-type: none"> Incentivise developers to undertake developments that incorporate certain levels of green 	Long-term with effect from FY 2022	Ministry with responsibility for Housing, NEPA, Ministry of Science, Energy and Technology	Ministry with responsibility for Environment, Ministry with responsibility for Local Government,	Budgetary allocation	<ul style="list-style-type: none"> Increased use of green building technology in housing developments

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	<p>fits local conditions.</p> <ul style="list-style-type: none"> Work in concert with development approval agencies to encourage developers to incorporate green building technologies into housing developments. For example, energy and water efficient systems; developments that support native landscape and utilize indigenous materials 	<p>building technologies.</p> <ul style="list-style-type: none"> Encourage HFI to offer special interest rates to persons retrofitting existing buildings with green building technologies. Fund research and development of green building and energy efficient technologies 			Municipal Corporations		
G.1.2.5 Establish systems to allow for proper solid waste disposal and sewage treatment and disposal	<ul style="list-style-type: none"> Modernize and improve the efficiency of residential, electronic, and other forms of waste collection and disposal systems and mechanisms including systems that allow for the separation and containerization of waste at source for recycling and composting. Encourage the 	<ul style="list-style-type: none"> Embark on public education campaign. Encourage separation at source by homeowners. Improve the facilities for the collection and disposal of solid waste 	Long-term with effect from 2022	NSWMA, Ministry with responsibility for Local Government, NWC	Ministry with responsibility for Housing, Ministry of Health and Wellness, Ministry of Science, Energy and Technology, Municipal Corporations, WRA	Budgetary allocation	<ul style="list-style-type: none"> Improved and efficient solid waste collection and disposal mechanisms

Policy Measure	Strategy	Activity	Time Frame	Actors	Partners	Resources	Measurable Output
	improvement of existing sewage treatment facilities and promote the development of facilities for new developments and for existing developments that are without. <ul style="list-style-type: none"> • Integrate sustainable waste disposal techniques into new and existing developments e.g., recycling and waste to energy components 	and sewage.					

CHAPTER 4: KEY STAKEHOLDERS AND THEIR ROLES

Introduction

Successful implementation of the plan needs the participation of all stakeholders because their activities and inputs are crucial in the achievement of policy goals. The key stakeholders include:

Government Ministries and Agencies

The government ministries and departments complement and support the Ministry with responsibility for Housing in the execution of its goal. Their roles and responsibilities are summarized in Table 4.1.

Private Sector Organizations and Professional Bodies

These organizations are endowed with both human and financial resources that could be deployed to the housing sector to complement government programmes, projects and resources. Such organizations include Professional Bodies, Financial Institutions and Housing Development Agencies. Thus, the Ministry with responsibility for Housing is collaborating with the private sector in identifying needs and meeting the housing demand as well as providing suggestions on the policy direction that will enhance public-private partnerships.

Regional and International Organizations

The Ministry with responsibility for Housing collaborates with regional and international organizations including UN-HABITAT, the Caribbean Development Bank (CDB), the Canadian International Development Agency (CIDA) and various Foundations in technical cooperation and other spheres of development. These partners also provide expertise and new ideas that guide the Ministry's operations.

NGOs, CBOs and Other Special Interests Groups

Non-Governmental Organizations, Community Based Organizations and other special interest groups are involved in the planning and implementation of the Ministry with responsibility for Housing programmes and activities. Food for the Poor and HABITAT for Humanity have excellent working relationships with the Ministry with responsibility for Housing.

TABLE 4.1: PUBLIC SECTOR STAKEHOLDERS - ROLES AND RESPONSIBILITIES	
Ministry/Government Agencies	Key Consideration
Ministry of Economic Growth and Job Creation	Facilitate the provision of housing and water by devising resource management measures to enhance the social and economic well-being of the nation, while ensuring that proper environment practices are enforced; ensure the provision of adequate supportive infrastructure.
Ministry of Finance and the Public Service	<ul style="list-style-type: none"> • Ensure efficient allocation and facilitate mobilization of financial resources.
Ministry of Transport and Mining	<ul style="list-style-type: none"> • Provision of a safe and efficient transport system and the oversight and regulation of the mining sector by the implementation of integrated solutions that will reduce vulnerability to geological hazards.
Ministry of Local Government and Rural Development	<ul style="list-style-type: none"> • Approval of plans, review of development standards and enforcement of regulations
Ministry of Industry, Investment and Commerce	<ul style="list-style-type: none"> • Support the growth and development of the construction industry.
Ministry of Agriculture and Fisheries	<ul style="list-style-type: none"> • Advance the development of a modern, efficient and internationally competitive agricultural sector and the sustainable management of these resources to promote food security and contribute to rural development.
Ministry of National Security	<ul style="list-style-type: none"> • Exercise overall responsibility for the security and public order of Jamaica.
Ministry of Education, Youth and Information	<ul style="list-style-type: none"> • Enabling/facilitating of a global innovative and competitive training system that will enhance Research and Development within the housing sector.
Ministry of Health and Wellness	<ul style="list-style-type: none"> • Ensure the provision of quality health services and promote healthy lifestyles and environmental practices.
National Housing Trust	<ul style="list-style-type: none"> • Mobilize resources through compulsory contributions to finance housing.
Housing Agency of Jamaica	<ul style="list-style-type: none"> • Undertake housing development on behalf of the GOJ.
Jamaica Mortgage Bank	<ul style="list-style-type: none"> • Provide short-term financing for residential construction and infrastructure development and insuring mortgage loans.

Urban Development Corporation	<ul style="list-style-type: none"> • Provide leadership in urban planning and development.
National Environment and Planning Agency	<ul style="list-style-type: none"> • Provide the urban and regional planning framework through which sectoral policies and national investments can be co-coordinated as well as to integrate planning, environmental and sustainable development policies, programmes and practices.
National Works Agency	<ul style="list-style-type: none"> • Ensure adequate, safe and easy access to and from residential, commercial and industrial developments.
National Land Agency	<ul style="list-style-type: none"> • Create and manage a modern national land information system to support sustainable development.
National Water Commission	<ul style="list-style-type: none"> • Provide water and sewage treatment services to their customers across the island.
Water Resources Authority	<ul style="list-style-type: none"> • Manage, protect and control the allocation and use of Jamaica's water resources.
Office of Disaster Preparedness and Emergency Management	<ul style="list-style-type: none"> • Develop and implement policies and programmes for the purpose of achieving and maintaining an appropriate state of national preparedness.
Planning Institute of Jamaica	<ul style="list-style-type: none"> • Provide leadership in national economic policy management and effective monitoring and evaluation of programmes undertaken by the Government.
Rent Assessment Board	<ul style="list-style-type: none"> • Establish the rental for all commercial and residential premises; receive and settle landlord and tenant disputes.
Real Estate Board	<ul style="list-style-type: none"> • Regulate housing developments.
Social Development Commission	<ul style="list-style-type: none"> • Mobilize government, community leaders, citizens and non-governmental organizations in community development initiatives.

CHAPTER 5: LINKAGES WITH OTHER POLICIES AND PLANS

This Housing Policy and Implementation Plan was formulated in tandem with other social, economic and environmental policies targeting development inequities, urban decay and regional blight, safety, security and poverty reduction. In fact, a reciprocal relationship between housing and the broader social policy agenda is critical. For example, housing stress can potentially undermine social and labour market programmes aimed at assisting specific target groups.

The strategic direction of the government as articulated in Vision 2030, recognizes the synergy of housing with sectors dealing with land use/management, infrastructure support and services, disaster management, waste management, neighbourhood planning, regional and urban planning, zoning regulations, building codes, security, health, community development, legislation, governance, construction, employment and income.

The self-reinforcing nature of these connections also suggests that housing policies can be made more effective if social supports are incorporated. As a result, identifying effective approaches for addressing housing stress and exclusion is vital if progress is to be made on an array of socio-economic policy issues and returns on housing investments are to be maximized.

The National Housing Policy and Implementation Plan therefore furthers its commitment to the aims and objectives of the following policies and plans.

Vision 2030 (2009)

Vision 2030 is a long-term national development plan which is aimed at enabling Jamaica to achieve developed country status by 2030. The goal of Vision 2030 is to make *“Jamaica the place of choice to live, work, raise families, and do business”*, and the guiding principles which put people at the centre of Jamaica’s transformation.

According to the plan, by 2030 every household should be living in a well-constructed dwelling unit. This plan recognizes that in order for that objective to be achieved, and to satisfy the housing needs of all Jamaicans, strategies must be put in place to close the housing affordability gap.

This Housing Policy and Implementation Plan is one of the outcomes of Vision 2030 aimed at achieving and facilitating better utilization of resources in the public and private sectors, in order to satisfy the demand for housing in a coordinated and economical manner and to respond to the diverse needs of the disadvantaged and vulnerable groups in the society.

Housing Public-Private Partnership (HPPP) Policy (2008)

The HPPP Policy was developed to ensure that the best, technically sound, financially viable and economically affordable solutions are obtained to meet the national shelter needs through planned, sustainable communities.

This is a policy of the Ministry with responsibility for Housing and governs Public-Private Partnership developments being undertaken under the Housing Act (1968) on lands owned by the Government.

The partnership also provides guidance for developments being undertaken on privately owned lands, but which are being facilitated by the Ministry. The HPPP also serves as a guide to the collaborative process of housing development embarked on by the Ministry and other government agencies involved in the implementation of housing solutions.

The HPPP is inextricably linked to the National Housing Policy and Implementation Plan which encourages private sector initiatives through the utilization of government owned, private and joint venture resources for housing and community development. Through this initiative, the government is able to partner with private developers, contractors, CBOs and NGOs in addressing issues such as inner-city redevelopment.

National Land Policy (1997)

The National Land Policy was developed out of the recognition that land is very important to all aspects of human life. The goals and objectives of this policy are to ensure the sustainable, productive and equitable development, use and management of the country's natural resources. The policy also aims to complement socio-economic development initiatives of the country. It challenges and seeks to remove inefficient, onerous and outdated legal, administrative, management and other barriers that affect the planning, use, control, development, protection and conservation of Jamaica's physical resources.

It also seeks to ensure that measures are taken to reserve Classes I and II agricultural lands, as well as lands containing mineral reserves and those important for the recharging of the water resources, and that there is adherence to the settlement strategy.

The National Land Policy speaks to establishing development limits for urban and rural settlements to safeguard against urban sprawl, and encroachment on agricultural lands. The policy also reflects the recognition that dealing with land is a complex issue requiring the consideration of a wide range of influencing factors and players.

The policy also recognises that there is continuous and increasing competition for available land. It therefore addresses the political, psychological and sociological factors which may have serious repercussions for locational decisions made to accommodate the multiplicity of uses and users.

A major part of the land information and data management system, with which the policy is preoccupied, will assist in closing the locational dilemma of where housing development should be and by extension, analysing the locational characteristics of current housing developments. To this end, information on land use, tenure, physical and locational attributes, land value and vulnerability is important in deciding on locations for housing development.

The National Housing Policy and Implementation Plan complements the objectives of the National Land Policy as it stipulates the need for improved availability and access to land through a number of policy measures including accelerating the land titling process and establishing a land divestment policy among other initiatives.

Jamaica's Settlement Strategy (1997)

This policy was designed to provide the framework through which the capacity of small and intermediate settlements would be strengthened to generate more widespread and equitable development.

The national settlement strategy also provides the spatial framework to guide socio-economic development, so that urbanization would proceed on a rational basis. The policy supports urbanization as a natural accompaniment to economic growth which can become a crucial agent for social and economic progress. The Strategy acknowledges that comprehensive planning and management of human settlements can contribute significantly to economic development, which is an integral part of the housing sector. As such the National Housing Policy and Implementation Plan seeks to address the issue of housing shortage through the provision of affordable housing solutions in order to achieve growth.

National Transport Policy (2007)

Transportation is vital in fostering economic growth and development. The National Transport Policy covers all modes of transport. This policy seeks to guide the overall development of the transportation sector and to provide the framework for the development of environmentally-sound transport infrastructure and services, in support of sustainable economic and social growth.

This policy comprehensively addresses the issues of the development, regulation, and maintenance of the transportation sector in Jamaica. Transport infrastructure and service such as roads, rails, ports and terminals are critical to the housing process.

Master Plan for Sustainable Tourism Development (2002)

The Master Plan for Sustainable Tourism Development seeks to diversify Jamaica's tourism product. The industry exerts such a powerful influence on settlement patterns, infrastructure and town planning and the use of natural resources, that allowing unplanned development to take place can lead to social and environmental degradation. Therefore, all expansions in the tourism sector must be planned with these factors in mind.

The aims of this Master Plan are as follows:

- To provide a comprehensive planning framework for the development of the industry.
- To elaborate a vision of the future direction, shape and composition of the industry that can serve to guide the actions of the huge number of stakeholders to a common goal and purpose.
- To detail the timing and sequencing of the major programmes, roles and responsibilities of key players, institutional arrangements and resource requirements needed for bringing the vision to fruition.

Draft National Science, Technology and Innovation (ST&I) Policy (2019-2029)

The Science, Technology and Innovation Policy will provide the basis for deepening the application of Science and Technology as drivers of innovation, to benefit and advance all aspects of national development and Jamaica embracing and becoming more engaged in using ST&I in deriving greater economic, social and environmental benefits for the country.

ST&I is essential to the development and management of agriculture, agro-processing, energy, waste, biodiversity, education, adaptation to climate change, the management of hazards and crime prevention and control. As a cross cutting enabler, ST&I plays a fundamental role in the creation of wealth, economic growth and development and the improvement of the quality of life of all citizens. In addition, it helps to generate employment, enables the design and commercialization of new products and services; reduces poverty, improves education, health, nutrition and trade; and builds new capacities that are essential in the 21st century.

National Policy for Persons with Disabilities (2000)

The traditional approach towards disability was largely one of health care, rehabilitation or charity. Negative perceptions and attitudes towards disability have resulted in the isolation and exclusion of persons with disabilities from the mainstream of society. As a result, they are faced with a number of problems, especially in the areas of education, training, employment, medical care, housing and recreation.

The Policy provides a framework for agencies of government to cooperate in developing and implementing policies designed to provide equal opportunities for people with disabilities in all aspects of life. One of the main objectives of the policy has been to enrich the lives of persons with disabilities by promoting individuality and freedom of choice and independence by reducing the level of isolation experienced by such persons so as to encourage integration in all aspects of society.

The Policy seeks to address these issues in order to remove some social barriers and foster greater determination within the population of persons with disabilities to achieve the goal of full integration in society. As such, the National Housing Policy and Implementation Plan addresses design and construction strategies to facilitate those with disabilities.

Jamaica National Policy For Gender Equality (2011)

The National Policy for Gender Equality (NPGE) outlines Jamaica's commitment towards gender equality. It encapsulates expected outcomes in order to achieve gender equality. The NPGE encourages the Jamaican community to recognize that development policy, as a multidimensional process, must involve the reduction of gender inequalities as an integral element of achieving broad-based equitable growth. This contributes to good governance by highlighting and integrating the concerns of women and men in the Government's development policies, plans and programmes. In this respect, the NPGE provides an enabling environment for achieving the goal of fairness and socio-economic justice for women and men in keeping with the objectives of Vision 2030.

The purpose of the (NPGE) is to mainstream gender, within a human rights-based framework, in all state institutions and their apparatuses, in partnership with private sector, non-governmental and civil society organizations, to ensure that females and males have equal access to opportunities, resources, and rewards in order to eliminate discrimination based on gender and to promote sustainable human development.

Jamaica National Environmental Action Plan (JaNEAP) (1999 – 2002)

This Action Plan documents the major environmental problems facing Jamaica and formulates the appropriate policy framework, institutional arrangements, legal instruments, strategies, programmes and projects to address and mitigate these problems. JaNEAP is a national plan containing many actions that are intended to support the National Sustainable Development Strategy. It is intended to continue the process of addressing the commitments undertaken by the Government of Jamaica towards AGENDA 21 - Conservation and Management of Resources for Development and the Small Island Developing States (SIDS) Programme of Action.

NEPA has the overall mandate for environmental management but there are various other public agencies/organizations involved in environmental planning and management. A list of indicators included in the document, which provides the basis for measuring, over time, the outcome of these actions. It is also both national as well as sector specific, hence no single agency can undertake the responsibility for implementing the entire plan. Since housing and the environment are inextricably linked, the National Housing Policy and Implementation Plan recognizes the value of integration with the goals and objectives of JaNEAP.

Jamaica Energy Sector Policy 2009 - 2030

Jamaica's national energy policy will support Vision 2030 Jamaica – National Development Plan provides the enabling environment for the achievement of the national outcome of “a secure and sustainable energy supply for our country” as articulated in the Plan and the implementation of the two national energy strategies: to diversify the energy supply and to promote energy efficiency and conservation. It also provides support for the achievement of two other national strategies articulated in the Plan, namely “adaptation to climate change” and “to contribute to the effort to reduce the global rate of climate change”.

The national energy policy will ensure that linkages are established with other sectors such as agriculture, transport, construction, bauxite, and finance to achieve policy coherence and fulfill the country's energy goals.

Forest Policy for Jamaica (2015)

Jamaica's forest resources are indispensable for our social, economic and environmental development. The Forestry Policy sets out primary goals and priorities pertaining to the conservation and protection of forests and the sustainable management of forest lands and watersheds. It also deals with strategies and tools for implementation of these goals, including community participation, promotion and regulation of forest industries, forest research, public

education and forestry training, incentives and funding and monitoring. It also outlines the mandates and roles of Government agencies involved in the management of forest land.

The Government of Jamaica recognizes the importance of involving local communities, the private sector, landowners and non-governmental organizations in the planning, implementation and monitoring of activities to support forest conservation and development in the national interest. The National Housing Policy and Implementation Plan recognizes the importance of ensuring that adequate land is provided for housing. However, it ensures that the provision of suitable land is not in contravention with protecting the island's forest reserves.

Mining and Quarrying Sector Plan (2009 - 2030)

The mining and quarrying sector represents a critical component in the national development of those countries such as Jamaica that are endowed with exploitable mineral resources. Mineral exploitation, including mining and quarrying, and their related activities are important direct and indirect contributors to the development of modern economies.

This policy focuses on promoting sustainable development and contributing to the ongoing modernization of the minerals industry. This includes proposing amendments to minerals-related legislation, introducing new ones, developing programmes and projects to facilitate the industry's continued development and efficiently managing mineral-bearing lands. The policy is also intended to provide the sector with careful spatial and environmental planning to reconcile its development with competing land use for other sectors including tourism, agriculture and housing.

National Minerals Policy (2010 - 2030)

The purpose of this Policy is to establish a formal framework that outlines Jamaica's approach to managing its mineral resources and developing this industry so as to contribute to sustainable national development. It arises out of a necessity to:

- create a single, coherent national approach for the Minerals Industry, which will develop the enabling environment to encourage further investment and promote diversification and development of the industry.
- consider the rationalization of the numerous pieces of legislation governing the industry.
- revise the land-use and land management framework to allow for sequential planning and so optimize the benefits of exploiting the country's mineral resources, while minimizing negative social and environmental impacts.

The current National Minerals Policy relates to housing development and general urbanization. As the policy relates to urbanization, significant sterilization of mineral resources and hampering of the industry's economic growth could emerge as major problems if the country fails to adhere to the concept of sequential land use planning. The Minerals Policy seeks to promote steps to minimize the country's dependence on bauxite.

Jamaica Water Sector Policy and Implementation Plan - (2019)

The policy provides a framework for the management and regulation of the water resources of Jamaica with a view to its sustainable development and optimal use, to satisfy all the water supply needs of the island in an efficient, cost effective and timely manner.

The policy objectives are:

1. To improve institutional arrangements for integrated water resources management.
2. To protect watershed areas, ecosystems, catchments and networks, and promote effective programmes for water conservation and protection.
3. To include research, adaptation and implementation of scientific and technological innovation to sustain ecosystems services of water.
4. To put in place the policy, programmes and physical structures for climate adaptation and energy efficiency in the water sector.
5. To allow for private sector participation in the water sector
6. To facilitate and increase investments in the water sector.
7. To ensure economic efficiency by considering pricing and other economic incentives.
8. To effectively manage water supply in Utility and Non-Utility Service Areas by ensuring equitable sharing of the water resources in the twenty-six (26) Watershed Management Units (WMUs).
9. To increase resilience to climatic shocks, such as drought.
10. To encourage rainwater harvesting, both as a primary source of access and as a drought management mechanism.
11. To ensure effective management of wastewater.
12. To provide sufficient water for achieving food security by improving irrigation services.
13. To ensure effective flood water control.

National Policy on Poverty and National Poverty Reduction Programme (2017)

Within the overall framework of Vision 2030 Jamaica, the Policy and Programme aim to eradicate extreme poverty and reduce absolute poverty at the national and sub-national levels. The intermediate outcomes of the policy are the strengthening of the institutional and legislative environment and providing a framework of cooperation among state and non-state actors for sustainability of the poverty reduction efforts.

The National Policy on Poverty and National Poverty Reduction Programme together constitute a responsive instrument of the Government of Jamaica to the need to institute a systematic and

accountable framework to implement, coordinate, monitor and evaluate measures to address poverty and vulnerability.

A Construction Industry Policy (2014)

The Jamaican construction industry is fairly well established, and comprises a wide range of service offerings, with skills spanning virtually every area of construction activity. The Construction Industry Policy statement outlines a framework that will assist the construction industry in Jamaica to meet the challenges and take advantage of opportunities in the short to medium term (5-7 years); this will set the stage for the ultimate entrance of the industry in the long term, into the international arena on a meaningful scale. It affirms Government's commitment to facilitate economic growth and to assist key industries to maximize their contribution to the growth of an internationally competitive economy.

The Policy document will apply to all segments of the construction industry. The successful implementation of the Policy and the achievement of the goals will depend on the support and collaboration of all the industry participants. Consistent with the model of economic growth that it has committed to, the Government's primary role in the construction industry will be that of enabler and facilitator, providing the framework within which the private sector might act as the main engine of growth. Given the centrality of construction outputs on the quality of life, and in support of all economic and social activities, the Government will pay particular attention to the regulatory aspects of the industry.

Jamaica National Hazard Mitigation Policy (2005)

This Policy provides a framework for integrating hazard mitigation into all policies, programmes and plans at national and community levels. It sets out the broad goals and guiding principles for hazard reduction and thus informs the development of national hazard mitigation plans. The Policy seeks to foster community-based approaches through the active participation and partnership of communities, governmental and non-governmental organizations, the private sector and development partners who will be actively involved in the conceptualization, design and implementation of hazard-risk reduction measures. The Policy also provides basic guidelines for the realization of the benefits of these hazard-risk reduction measures in overall management to support the sustainable development process. Essentially, the National Hazard Mitigation Policy informs the National Housing Policy and Implementation Plan through established guidelines as to the identification and utilization of suitable housing sites island wide, which ensure the safety of all Jamaicans.

National Population Policy (1992)

The goal of the National Population Policy is to improve the satisfaction of basic human needs and the quality of life of the Jamaican people in areas such as housing, health and nutrition, education, transportation and environmental conditions. The Policy seeks to ensure that the population does not exceed the number of persons that can be supported by the nation at a satisfactory standard of living. Therefore, an average growth rate not exceeding 0.8 per cent per annum is deemed as satisfactory in fulfilling this objective and achieving the ultimate goal of zero population growth. The

realization of the goal of the National Population Policy is hinged on addressing issues relating to population growth and size, fertility, internal migration, gender, the young and the aged and the environment. In essence, the National Population Policy establishes the carrying capacity of the population as it relates to the maximum number of inhabitants that can be provided for without excessive economic burden. The National Housing Policy and Implementation Plan complements objectives of the National Population Policy in catering to the shelter needs of the populace within the carrying capacity established, which is an essential component in achieving a satisfactory standard of living.

National Crime Prevention and Community Safety Strategy (2010)

In recognition of the need for a more integrated multi-stakeholder approach to the safety challenges facing citizens and communities, the Crime Prevention and Community Safety Strategy was developed utilizing a participatory and coherent approach with other ministries. This would result in the implementation of policies designed to prevent crime, and reduce violence, particularly youth and gang related violence. The development of the Crime Prevention and Community Safety Strategy was led by the Crime Prevention and Communities Safety Branch in the Ministry of National Security's Policy Directorate. The core resource team includes the Jamaica Constabulary Force, the Ministry of National Security, the Planning Institute of Jamaica and the Social Development Commission along with the collaborative efforts of other ministries, departments and agencies. This strategy is invaluable to the National Housing Policy and Implementation Plan in addressing the persistence of criminal activities on building sites and in completed housing developments.

National Security Policy for Jamaica (2014)

The National Security Policy (NSP) cohesively integrates the country's major security policies, goals, responsibilities and actions into an overall master strategy for the fulfillment of the vision for national security for Jamaica. The NSP combines the use of the political, economic, social, information and security instruments for national power and influence, including the military. It clarifies the institutional framework within which the armed forces and civil institutions of the state will coordinate their activities to create an integrated and cohesive national security network to safeguard the national interest. It prescribes the complementary roles and responsibilities of the public and private sectors, as well as civil society, in supporting national security. The Policy aims to transform attitudes, processes and practices to efficiently address the challenges facing the country. The Policy supports the goal of the National Housing Policy and Implementation Plan in providing adequate security as an aspect of satisfying housing needs for all Jamaicans.

Final Draft Agricultural Sector Plan 2009

The agricultural sector is an essential contributor to GDP, employment, foreign exchange earnings and rural life. The Agricultural Sector Plan speaks to the transformation of the agricultural sector with its focus on the production of high-value commodities and contribution to national food security. The plan aims to achieve its goals through a sustained, research oriented, technological, market-driven and private sector-led revolution, which revitalizes rural communities and creates strong linkages with other sectors.

The Plan represents a critical component to several areas of national development including transport, housing distribution, tourism, urban and regional planning, environmental management and mining and quarrying, among other areas. As such, the Agricultural Sector Plan is critically linked to the National Housing Policy and Implementation Plan. The Plan seeks to address concerns relating to land use. One of the major concerns it highlights relates to the loss of agricultural lands to human settlement and housing developments. Agricultural lands are being lost to housing developments and now cover less than 40% of total land area. Also, rural to urban migration has increased the problems of squatting, uncontrolled development of land, deforestation and watershed degradation. Therefore, the Agricultural Sector Plan speaks to the need to ensure sustainable use of prime agricultural land and its resources. It stipulates actions such as the coordination of land use planning initiatives on agricultural lands with other competing land uses including mining, quarrying, housing and commercial development.

Urban Planning and Regional Development Sector Plan 2009 – 2030

The Sector Plan is geared towards supporting the economic and social development of parishes island wide within a coordinated, coherent and mutually beneficial framework. The Plan targets areas of concern including inequality and poverty, unavailability of affordable housing, squatting, environmental degradation, fragmented subdivisions, urban sprawl, and unbalanced regional development among a myriad of other concerns. Essentially, current development policies are insufficiently comprehensive and far-reaching to address these inter-related problems. However, innovative urban and regional planning (based on sustainable principles) play an important role in developing a comprehensive planning framework. The Plan speaks to promoting clear-cut policies, programmes and plans; decentralizing power and decision making and optimizing the use of resources. In addition, it facilitates the development of multi-sectoral and spatial linkages; identifies the growth potential of areas, and the most effective means of harnessing this potential; and informs market decisions by revealing trends in the economy, society and the natural environment.

National Industrial Policy (1996)

The National Industrial Policy established a framework for the industrial development of Jamaica, enabling a competitive environment in which all Jamaican-based firms would be in a position to operate at internationally competitive levels. The Policy targeted four essential components, namely, macro-economic policy, industrial strategy, social policy and environmental policy. It is concerned with investment, productivity and growth in the sectors producing tradable goods and services in the economy. The Policy was also designed to promote growth through the initiatives of the private sector. As an all-embracing document, the Policy highlighted the need to increase investments, stem environmental degradation and improve the quality of rural life. Essentially, the Policy recognizes that economic development cannot be pursued in isolation of environmental protection and management. Therefore, sustainable use and management of the environment is a critical component of the Policy, as it seeks to deal with economic and social implications pertaining to the exploitation of natural resources. The National Housing Policy and Implementation Plan harmonizes with these endeavours as it seeks to promote environmentally sound practices and the sustainable use of resources in the construction of housing.

CHAPTER 6: MONITORING AND EVALUATION

Broad participation, an inclusive approach and regular evaluation are important for long term success in both policy development and programme delivery and therefore the implementation of this Policy and Implementation Plan will be effected through consultation with and partnerships between the MEGJC and other stakeholders.

The Government is committed to implementing this Policy through the development of appropriate action plans, which will outline the mechanism through which the policy goals and objectives will be achieved and by detailing the strategies, roles and responsibilities, and the timeframe within which this will be done.

Housing is an important part of the strategy for the alleviation of poverty and employment generation with direct implications for the socio-economic well-being of individuals. In the formulation of criteria and indicators, a collaborative approach involving all stakeholders will be used. Applicable and appropriate standards and the country's commitment to sustainable development will be considered.

The National Housing Policy and its supporting implementation plan will be reviewed every five years to ensure continued relevance and effectiveness. A progress report with respect to its impact and achievements will be presented to Cabinet on a regular basis. The MEGJC will be responsible for the evaluation of the policy and for data collection.

CHAPTER 7: CONCLUSION

Jamaica is experiencing a significant housing shortage, especially in the low to middle income categories. A minimum of 15,000 housing solutions is required annually up to 2030 to address this shortage. There are two generic concerns of the housing sector: (1) cost/affordability and (2) location. All other concerns can be linked to these two. The generic concern of cost/affordability dominates the report and is manifested in the current profile of mortgage products and interest rates by formal private and public sector institutions which automatically exclude 80 per cent of the population on a single income from affording basic core shelter, services and secure titles. Despite considerable investment in, and efforts of successive governments with support from international aid agencies, the housing problem continues to be a challenge in terms of the growth of squatter settlements, spiraling house and land costs, overstressed infrastructure, the increasing struggle of the poor, and the despairing efforts of the vulnerable and the disadvantaged to safe, affordable, adequate, and legal housing.

The total funds available through existing finance institutions present a hard limit upon the number of housing solutions that have been produced over the last 25 years. This situation has been made significantly worse by the far greater increase in housing costs compared with incomes. The movement in housing costs over the last 30 years has far outstripped the movement in wages, with the consequence that effective demand of the minimum wage worker has diminished from being able to afford a two-bedroom house on a single salary in 1979, to being required to combine 10 minimum wages to purchase the same house in 2022.

An equally important concern is that of location. Squatting is the most highly visible manifestation of the acute housing shortage, as well as of challenges related to suitable locations for housing. It is a clear indication of the need for social housing. This includes housing for the indigent as well as subsidized rent or shared equity to compensate for limited consumer affordability.

Location has therefore proven to be as important as cost/affordability. Land is one of the principal inputs for housing. Its identification, allocation and servicing are the three critical components of the housing supply process. A well-functioning housing system requires access to sufficient serviced land at a fair price. Land values, lack of available land, land transfer costs, land regulations, land distribution, illegal land occupation and encroachment of non-conforming uses into residential neighbourhoods, have all combined to reduce the supply of available housing stock. These challenges have made affordable housing increasingly difficult to provide, particularly in the urban centres.

From these somewhat broader issues and concerns of the sector both locally and globally, some specific issues can be recognized and appreciated. Among the major domestic challenges that this housing policy has identified as affecting the housing sector in Jamaica are:

- Persistent poverty and socio-economic disenfranchisement
- High cost of building material

- Low-income levels which prove inadequate to sustain mortgage payments at existing house prices
- High and burdensome land administrative costs
- Speculative land cost (land pricing)
- High and burdensome rent cost and limited rental units
- Untimely and inefficient stock renewal and replacement cost
- Shortage of affordable housing finance in the public and private sectors
- The high level of debt to Gross Domestic Product with the consequential heavy commitment to debt servicing of local and external debt by the government which serves to dry up government's direct intervention in housing construction
- Outdated zoning regulations and practices
- Lack of enforcement mechanisms and compliance with development and planning regulations
- Increasing rates of urbanization and urban sprawl, and
- Increase in frequency and severity of natural phenomena and the increasing vulnerability of structures leading to disasters

The National Housing Policy has identified:

- current levels of housing stress
- affordable and appropriate housing supply
- community development approaches to support and enhance housing options and
- the need to create a socially just national housing system

This policy is premised on three (3) major guiding principles:

- increasing the flow of housing resources to all segments of the population, in particular to the poor, while at the same time reducing the direct governmental role in housing production
- ensuring wide-spread home ownership opportunities by developing functioning institutions in the private and public sectors that can facilitate delivery of decent, safe and affordable housing solutions for all Jamaicans; and
- maintaining a fair and stable operating environment for the private property market by ensuring adequate land supply and the provision of supporting infrastructure

The principal issues which emerged from the situational analysis were used to group the policy objectives in the relevant categories identified in the TOR and out of the analysis (see Table 3.1). These categories are as follows:

- A. Public/Private Sector
- B. Affordability
- C. Housing Subsidies
- D. Planning, Management and Governance
- E. Legal Framework
- F. Squatting

The above categories allowed for the non-exclusive allocation of the policy objectives of this study, while acknowledging the cross-cutting nature of some of these objectives which called for subsidiary treatment in other categories. The overlap was deemed permissible since there is great connectivity among the elements which were further developed. Indeed, pursuing the discussion allowed for the policy implications to be identified and recommended. These recommendations formed the basis of the fuller articulation in the implementation plan.

This study was carefully undertaken given the centrality of safe, affordable, adequate, and legal housing for social, economic and political development in Jamaica. It was very important to have undertaken this study because the situational analysis (the review of existing data, policy measures, and the UTECH/SALISES housing survey) and the specific examination of the several policy issues have indicated the most urgent need for an integrated policy on housing and its supportive elements. Some radical shifts towards this new policy have been identified, as well as proposals for strengthening the number of programmes and governance arrangements which have yielded as much success as they can in their present form. The legal and administrative proposals are as essential to successful policy outcomes as are the financial proposals and partnerships with the stakeholders.

The policy includes an implementation plan which embodies recommendations and identifies strategies and a range of activities to be undertaken to achieve safe, legal and affordable housing solutions for all by 2030.

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APPENDICES

APPENDIX 1

RESEARCH METHODOLOGY FOR THE UTECH/SALISES SURVEY

1.1 Sampling of respondents for the survey

The sample size for this survey was 2,550 household heads which, in relation to the total number of household heads of 748,329 across Jamaica, has a margin of error of plus/minus 2 per cent (+/-2 per cent). Using this sample size, the proportional distribution of respondents among the 14 parishes, as indicated in Table 1.1 below, was based on the 2001 Jamaican population census.

TABLE 7.1: A BREAKDOWN OF THE SAMPLE BY PARISH

Parish	Total households	Sample size
Kingston	28,200	90
St. Andrew	164,513	540
St. Thomas	28,210	90
Portland	23,916	90
St. Mary	32,167	120
St. Ann	45,378	150
Trelawny	21,733	90
St. James	49,741	150
Hanover	20,283	90
Westmoreland	42,029	150
St. Elizabeth	41,687	150
Manchester	51,425	150
Clarendon	64,669	240
St. Catherine	134,378	450
Total	748,329	2,550

Source of Parish Household data: Jamaica Census 2001

1.2 The Interview Process

The survey was carried out among Jamaican household heads, randomly selected from across the island using maps prepared by the Statistical Institute of Jamaica (STATIN) for each parish. Trained interviewers on the reserve list of the Statistical Institute of Jamaica (STATIN), who are located in every parish in the island, were hired to conduct the interviews.

Twenty-eight interviewers were invited for a briefing at the Sir Arthur Lewis Institute of Social and Economic Studies, University of the West Indies, on October 3, 2008, and were provided with survey instruments for the pilot study. Results of the pilot study were discussed between interviewers and survey investigators on October 10, 2008.

Field interviews began in the week of October 12, 2008, and were completed on Friday, January 16, 2009. At least three factors were responsible for the delay in the completion of field interviews: (i) delays in the printing of the survey instrument by one and a half weeks, due to the huge volume of work; (ii) the Christmas season which made field interviews unattainable and, most important of all, (iii) persistent rains during the month of November 2008, which hampered the movement of interviewers to the field.

APPENDIX 2

TABLE 7.2: HOUSING COMPLETION 1982 – 2020			
Year	Private Sector	Public Sector	Total
1982	1 210	5 019	6 229
1983	2 108	2 406	4 514
1984	392	2 740	3 132
1985	265	1 556	1 821
1986	59	2 121	2 180
1987	62	2 046	2 108
1988	150	2 426	2 576
1989	200	3 616	3 816
1990	667	2 132	2 799
1991	899	2 904	3 803
1992	2 699	2 504	5 203
1993	3 573	2 474	6 047
1994	5 128	2 822	7 169
1995	2 599	7 974	10 784
1996	556	2 077	2 633
1997	80	4 331	4 411
1998	791	2 011	2 802
1999	1 286	5 712	6 998
2000	370	4 599	4 969
2001	164	3 031	3 195
2002	630	4 443	5 073
2003	828	3 139	3 967
2004	866	4 966	5 832
2005	1 310	2 876	4 186

Housing Completion 1982 – 2020 (Cont'd)			
Year	Private Sector	Public Sector	Total
2006	569	3 101	3 600
2007	1 173	1 509	2 682
2008	814	4 459	5 273
2009	802	2 652	3 454
2010	1 547	1 452	2 999
2011	2 026	1 618	3 644
2012	1 658	2 676	4 334
2013	3 939	1 621	5 560
2014	670	1 613	2 283
2015	156	2 226	2 382
2016	97	1 323	1 420
2017r	145	1 212	1 357
2018r	203	2 214	2 417
2019r	426	2 042	2 468
2020p	348	1 719	2 067

Source: Economic and Social Survey of Jamaica (ESSJ) (various years). Kingston: Planning Institute of Jamaica.

p: Preliminary

r: Revised

APPENDIX 3

TABLE 7.3: HOUSING QUALITY INDEX (HQI), 2006-2010, 2012 - 2017											
Indicator of Housing quality	Percentage of Households										
	2006	2007	2008	2009	2010	2012	2013	2014	2015	2016	2017
Walls of Concrete Block and Steel	65.1	66.6	72.0	70.8	70.7	69.1	75.4	68.4	68.1	70.2	74.0
Exclusive Use of Water Closet	57.2	56.8	62.9	60.9	63.2	64.8	69.9	66.8	65.9	71.7	72.9
Indoor Taps	48.5	50.6	53.9	53.9	54.0	54.0	56.0	51.4	49.2	51.3	51.2
Electricity for Lighting	90.0	90.3	92.7	92.9	92.9	93.1	93.9	93.3	94.9	94.1	93.6
Exclusive Use of Kitchens	93.6	93.1	92.9	92.9	93.2	92.6	94.1	93.9	92.6	94.1	94.5
International Standard for No. of 1.01 Persons per Habitable Room	50.0	51.2	53.8	54.1	55.2	58.4	60.7	62.9	62.2	59.7	62.6
HQI	67.4	68.1	71.4	70.9	71.5	72.0	75.0	72.8	72.2	73.5	74.8
<i>Source: Jamaica Survey of Living Condition (JSLC) 2017</i>											

APPENDIX 4

EXISTING LEGISLATION

The following legislations are pertinent to the housing system in Jamaica.

▪ Land and Housing Legislation

Housing Act (1968)

The Ministry of Housing has the largest Housing Mandate for the provision of units through various agencies including the Ministry itself. The Minister of Housing is a corporation sole and has “perpetual succession with a capacity to acquire, hold and dispose of land and other property of whatever kind” – Section 3 (1).

In addition, “all land and other property of whatever kind vested in the Minister in pursuance of this Act shall be held by him for the purposes of this Act” – Section 3 (3). The Act deals with:

- Preparation and approval of Schemes.
- Emergency Housing Schemes.
- Effect and Obligations consequent upon approval of slum clearance or improvement scheme.
- Acquisition of land.
- Completion of Schemes and Consequential Powers and Duties.
- Further Powers (for example - Granting loans for the erection of dwelling houses, assisting in housing improvements etc.).
- Preparation, approval and completion of schemes prepared by housing associations.
- General Powers (for example - Establishment of the housing fund, and exemption from personal liability).

Rent Restriction Act (1944)

The Act has been amended over the years to accommodate changes with respect to rental property. The Act applies to “all land which is building land at the commencement of this Act or becomes building land thereafter and to all dwelling houses and public or commercial buildings whether in existence or let at the commencement of this Act or erected or let thereafter and whether furnished or unfurnished” – Section 3 (1).

The Act does not apply to dwelling houses in which payments are made for boarding; building land while let on a building lease, or a renewal or continuance of a building lease for a term of 25 years or more.

Urban Development Corporation Act (1968)

The Urban Development Corporation through the UDC Act is a statutory body to “carry out and or secure the laying out and development of designated areas.” Its main focus is on land assembly and primary development of urban areas. However, associated secondary development such as housing can be undertaken to fulfil the needs of those in the designated areas.

The Restrictive Covenants (Discharge and Modification) Act (1960)

Covenants can be positive or negative. The most common freeholds are those which prohibit the building of more than a specific number of houses on a parcel of land, and those which restrict the use of the property to that of a dwelling house only. The covenants run with the land and can only be modified or discharged by the Courts. A building scheme for a particular area of land has the effect of rendering each purchaser and his successors in title subject to the restrictions and of conferring on them the benefits of the scheme between themselves and other purchasers in the scheme. Covenants also include the distances of houses from all boundaries, gates opening inward etc.

In Jamaica, particularly in certain housing schemes, there is a tendency for these to be violated. Owners build on property boundaries without due regard for neighbours, change the design of facades (for example - Town houses) or quite frequently use the premises for commercial purposes. A lot of the housing stock has been lost to illegal changes of use, which have created nuisances to adjoining owners who can use the justice system under this Act to remedy the said nuisance. In other cases, the nuisance can continue through lack of enforcement, and in time the entire scheme can lose its residential use. It is not unusual to see houses being advertised for sale or rent with a provision that “it can be used for commercial use” without any permission being sought to change the use under the Town and Country Planning Act. This scenario creates problems (for example - residential roads are now being used for commercial, industrial or through traffic).

The Financial institutions, however, usually do not grant mortgages unless the pertinent covenant(s) are modified or revoked. This is done through the justice system, and advice is sought from the Town and Country Planning Authority and the Local Authority before a decision is made. However, the violation of these covenants and loss of the housing stock can continue if no loans are required.

Generally, covenants are too often ignored either through ignorance or indiscipline.

▪ Finance Legislation***National Housing Trust Act (1976)***

The National Housing Trust was established in 1976 to administer the National Housing Trust Act. Under the Act resources are mobilized to finance shelter through compulsory contributions. Under the law employers are required to remit to the NHT a sum equal to 5 per cent of their wage bill. Two percentage points of 5 per cent are on behalf of the employees and 3 per cent on the employer’s behalf. The compulsory contributions provide the financial resources of the Trust at a weighted rate of 1.2 per cent.

The NHT is both a financier and developer. It provides interim financing for housing projects. The following housing solutions are offered by the Trust under its Act: Scheme Units, Build on own Land, Home Improvements, Open Market, Serviced Lots, House Lots, Combined Mortgage Programme and Group Financing – Joint Venture Facility.

Mortgage Insurance Act (1960)

The primary mandate of the Mortgage Insurance Act and attendant regulations is to afford prospective homeowners the opportunity to access affordable mortgages whilst providing tangible security for lenders. The Act provides for the establishment of a Mortgage Insurance Fund through which the Jamaica Mortgage Bank can insure loans provided by approved mortgage granting institutions, as per specific requirements outlined in the Act.

In 2014, Section 4 (1) (b) (i) of the Mortgage Insurance Act (1960) was amended to allow for an increase in the aggregate per-centum of the appraised value of the property on which a mortgage indemnity insurance can be granted from 90% to 97%.

The amendment was intended to:

- Make mortgages more accessible to the average Jamaican in their quest to acquire a house and relieve them of the burden of a high down payment.
- Permit the Jamaica Mortgage Bank (JMB) to stimulate competition in the mortgage market, by expanding the Mortgage Indemnity Insurance (MII) scheme.

▪ **Planning and Development Legislation**

Local Improvements Act (1914)

This Act deals with the subdivision of land which is not “development” under the Town and Country Planning Act. The administration of the law is in the hands of the various Municipal Corporations who:

1. may grant permission with or without such conditions as they deem fit; or
2. may refuse permission

These actions are taken after receiving recommendation of the Chief Technical Director and the Government Town Planner. If there is any objection to the said recommendations, the Municipal Corporations must give the agencies a ‘hearing’ before a further decision is made. The decision of the Corporation has to be ratified by the Minister before the sub-division is deemed approved or refused. Stated another way, control of subdivisions of land is locally in the hands of the Municipal Corporations and centrally in the hands of the Minister.

“Subdivision” of Land is not defined in the law although “the sale of land” is. The Law is to control the subdivision of land for the purpose of building thereon or for the purpose of sale.

Town and Country Planning Act (1957)

This Act deals with Planning permission for “development” which is defined as “the carrying out of building, engineering, mining or other operations in, on, over or under land, or the making of any material change in the use of any buildings or other land.” – Section 5 (2). It is under this Act that the private sector obtains planning permission for the construction of houses. The Act also indicates operations or uses of land not deemed to be “development”. By virtue of the Act, the Municipal Corporations are the Local Planning Authorities. However, the Minister could appoint a person or body to be the Local Planning Authority (for example - Negril Green Island Local Planning Authority). These exercise planning functions within their respective areas, unless the planning area has been “called in” by the Town and Country Planning Authority, in which case, that Authority makes the planning decisions.

The Town and Country Planning Authority is appointed by the Minister, and its main functions are:

1. The Preparation of Development Orders after consultations with respective Local Planning Authorities
2. Planning Decisions in “called areas”; and
3. Enforcement

The Development Orders are the instruments which give effect to planning as they initiate and maintain the control machinery. Consequently, if there are no Development Orders in an area there can be no planning control, and there will be no need to seek planning permission in those areas. Approximately 10 years ago, only 67% of the Island was under planning control. The entire island is now covered by Development Orders, and thus subjected to planning control.

The Act provides for an appeal to the Minister who may allow or dismiss the appeal, or reverse, or vary any part of the decision of the local planning authority or the Town and Country Planning Authority.

All applications for planning permission must be lodged at the Local Planning Authority of the parish in which the development is located. The Local Authority may submit such plans to NEPA for advice or to the TCPA as the case may be, for a planning decision. All applicants must conform to the decision given, and failure to do so will result in enforcement. Further, it is illegal to build without planning permission in these areas.

The Act does not bind the Crown, and consequently, development undertaken under the Housing Act is exempt from its provision.

Registration (Strata Titles) Act (1969)

Lands under the Registration of Titles Act may be subdivided into strata lots in accordance with a strata registered by the Registrar of Titles. This Act is increasingly being used specifically in the housing sector, as it relates to multi-family developments, apartments, and a mixture of townhouses and apartments. In these circumstances land is subdivided in accordance with a strata plan. In addition to the strata lot, there is common property which is not included in any strata lot in such a plan. Rather the common property is owned equally by each strata lot. Such housing developments

are usually located in urban areas where densities are high and central sewage and other infrastructure facilities are available.

Registration of Titles Act (1889)

This Act deals with the proper procedures and guidelines for obtaining 'Registered Titles' for parcels of land. Security of tenure is fundamental to the provision of housing and land. Applications for titles are made to the Registrar of Titles, who checks that the provisions of the Act are met before titles are issued (e.g., certain conditions of approval imposed by the Municipal Corporations). The Act recognizes Common Law titles. However, a common practice is to purchase land and only obtain a surveyor's diagram and go no further until a situation demands a title, which may prove difficult, as no subdivision approval was ever received.

The Building Act (2018)

The Building Act covers the island and deals with the structural integrity of buildings. Permission has to be sought from the Municipal Corporation governing the subject parish before construction commences. Failure to do so will result in enforcement measures and may even result in demolition. The Building Act is supported by the National Building Code for Jamaica, which comprise a series of regulations for different categories of building work. The National Building Code covers, inter alia, minimum standards and controls for building work and building use or supervision of buildings and building work; functional and performance requirements for buildings and building work.

▪ Environmental Control

Natural Resources Conservation Act (1991)

The Act established NRCA as a statutory body corporate with the responsibility for executing the powers of the Act. Of particular significance are the following:

1. The Act binds the Crown.
2. The entire island falls under the Act.
3. The Authority grants Permits and Licenses, but the Minister has that power under appeal.
4. All environment permits and licenses are lodged at NEPA.

With respect to the Housing aspect, the following developments require permits:

- a) Subdivisions consisting of 10 lots or more.
- b) Housing developments (including apartments) consisting of 10 houses (including units) or more.

However, it must be borne in mind that an environmental permit does not imply that a planning or building permission will be granted, or vice versa. The permit however indicates that the

Environmental Permit is not permission to build, as other approvals, for example, planning and building, are necessary.

- **Special Groups**

- ***The Disabilities Act (2014)***

The Act makes provisions to protect and safeguard the welfare of persons with disabilities in Jamaica. The main objectives of the Disabilities Act are to: encourage all Jamaicans to recognize and accept the principle that Persons with Disabilities (PWDs) have the same fundamental rights as any other person; promote individual dignity, freedom of choice and independence of PWDs; make sure that PWDs are able to take part effectively and are included on an equal basis with others in all aspects of national life; prevent or prohibit discrimination against PWDs; promote acceptance of PWDs and respect for their differences as human beings. The Disabilities Act 2014 identifies several key areas for the full inclusion of persons with disabilities such as the right to Education & Training; the right to Employment; the right to Adequate Healthcare and Accessible Facilities and the right to housing and to enter premises.

APPENDIX 5

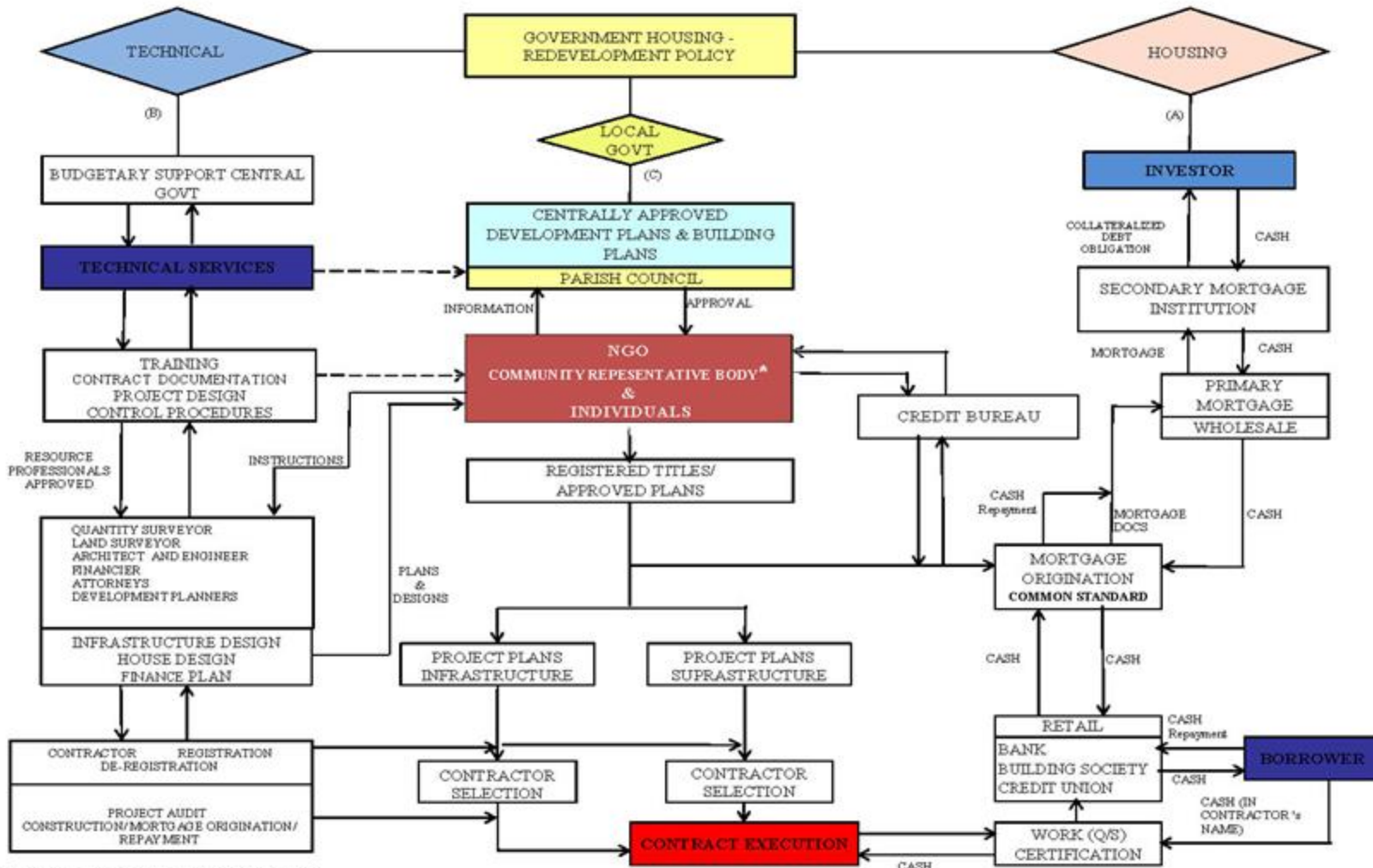
EXPLANATORY NOTES FOR THE MODEL OF MICROFINANCE FOR HOUSING CONSTRUCTION AND DEVELOPMENT

1. The Microfinance model comprises three sectors
 - (A) Finance
 - (B) Technical Support
 - (C) Project Execution
2. The model pivots around Project Execution (C), for which individuals or groups will be responsible – both in a legal sense via recourse to registered titles and operationally via responsibility for performance.

Government will be supportive by providing adequate staffing and related resources to Municipal Corporations to enable plans to be approved in a timely manner.
3. The individuals or NGOs will obtain Registered Titles for their plots, prepare plans and have them approved, and thereafter execute contracts with registered eligible contractors who will undertake the work, to completion, as shown in panel (C).
4. The pivot activity (C) is supported by (A) and (B). Technical Services (B) will be provided by Government approved Technical Teams comprising Land Surveyors, Architects & Planners, Engineers, Quantity Surveyors, Attorneys and Community Development Officers with appropriate support staff. They will earn their fees directly from work performed for Individuals and NGOs – but in the beginning Government may provide limited budgetary support via part proceeds of the SMM activity, to accelerate credibility.
5. The Technical Services Group will be responsible:
 - For providing training for NGOs & Individuals in; Contract procedures and documentation, project design and control and in legal and social responsibilities under contracts.
 - For providing line functions; Surveying, Attorneys, Design, leading to approved plans. Communities or Individuals will have the option of providing their own
 - services to the prescribed standards and will eventually achieve this without assistance.
 - For maintaining a list of eligible contractors and will have authority to de-register non-performers. They will also monitor contracts by maintaining a central database of contract progress.
 - For project audit which will be randomly performed but will be automatically triggered by any predetermined early warning “red flag”.

MODEL OF MICROFINANCE FOR HOUSING DEVELOPMENT AND CONSTRUCTION

Sums = \$100,000 - \$3,500,000
Home Improvement to Build on Own Land



*Purchasers/ Industry/ Group Leaders/ Security Forces

Source: UTECH/SALISES STUDY 2009

6. The Housing Microfinance will be conducted through a number of accredited (MFI) Microfinance Institutions, which will have access to the SMM to replenish their loan funds through appropriately originated mortgages. Borrowers' credit will be ascertained via certified Credit Bureau and each MFI will be linked with accredited Debt Recovery institutions. The MFI will be responsible for keeping the system liquid by providing timely payment of duly authenticated certificates to the borrowers account with safeguards that automatically "pass through" payments to the accredited contractor. It is envisaged that the payment system will be electronically based. Repayment – via salary deductions, remittances or informal sector activity will be linked to a common database. It is also expected that the tax base will be expanded by the list of certified businesses and self-employed individuals.
7. MFIs are expected to possess their own deposit bases, as for example, the Credit Unions, but will be expected to leverage their deposits and or grant funds through their links with Microfinance Investment Vehicles (MIV) as outlined in Appendix 5 and panel 22 (Deutsche Bank).
8. The model applicable to housing will be applied with suitable modification to companion employment generating activities for which possession of Registered Titles will be the preferred security⁷. In Jamaica's sophisticated society the community bonds so influential in Grameen Bank's use of unsecured loans, may be less effective. Observe the write-off ratio⁸ Brazil 52.51 per cent, Peru 10.54 per cent, Pakistan 7.14 per cent, where religion and other ethical influence maybe less effective.

⁷ DeSoto model

⁸ Deutsche Bank Report December 2007 Microfinance

APPENDIX 6

TYPES OF SUBSIDIES

Supply Side, Demand Side and Location Specific Subsidies

Subsidies must be evaluated according to their purpose, effectiveness and their cost. Subsidies are of two (2) generic types: (1) Supply Side and (2) Demand Side:

- **Supply Side**

Supply side subsidies are aimed at inducing producers to increase supply or to deliver output at a reduced price.

In Jamaica, Housing Supply Side subsidies include:

- Relief of developers from payment of Stamp Duty and Transfer Tax under the Housing Act.
- Relief of HPPP partners from import duties on materials and equipment imported for the relevant projects.
- Reduced land costs to the developer, sometimes at a peppercorn rate. This may apply to sale of Government's lands whether under HPPP or not.

- **Demand Side**

- Sale of land to (low-income) beneficiaries at reduced costs. Typically, these benefits are given to squatters as part of an upgrading programme.
- Non-recovery of Development Costs
 - Sometimes Government deliberately underprice development and does not aim at full cost recovery, generally aiming at a price which it estimates that consumers can afford.
 - More often the subsidy has been unintentional when the beneficiaries simply refuse to pay and after a few salutary visits of Government Officers, Government simply surrenders and writes off the balances on the basis that the costs of collection outweigh the value of the sums collected.
 - Recent experience of PRIDE projects include both elements of supply side subsidies to encourage communities to improve their infrastructure, and demand side subsidies in the write-off of NHDC/HAJ balances when it became clear that management of both the delivery of physical infrastructure and of collection for cost recovery were ineffective.
- Interest Rate Subsidies are demand side subsidies, usually administered by a public financial institution such as the NHT, which obtains funds via payroll deduction from employees and calculates affordable repayments around 25 - 30 per cent of beneficiaries' incomes. Interest Rate Subsidies are attractive as they can be efficiently

and fairly administered in as much as beneficiary selection is concerned. The value of the subsidy can be measured as the difference between market rates charged by Banks and Building Societies currently or in the future and the actual rate charged to the beneficiaries. In the case of the NHT, a scale of 0 per cent to the lowest group to 6 per cent for the highest, currently applies.

Such schemes internationally, and NHT is no exception, tend to end up being inequitable as the value of benefits awarded to upper income groups far exceeds the value of benefits awarded to lower income groups. This has been confirmed by recent NHT research which shows that persons with wages exceeding \$120,000 per month obtained 61 per cent of benefits while persons earning \$20,000 per month obtained less than 4 per cent of benefits; this represents a deviation from the intended purpose of the Act. It is important to recall that \$16,000 per month is earned by 25 per cent of the population as identified by the UTech/SALISES survey while 70 per cent earn less than \$40,000 per month.

- Other less direct finance demand subsidies include Government support for a secondary mortgage market to lower the average cost of market-based mortgage finance. The form of these subsidies may vary, from underwriting mortgage guarantee insurance or financial guarantee insurance or even to guarantee inflation indexed financial instruments. It is one of the objectives of this policy to introduce these indirect finance subsidies on a sufficient scale to encourage the rapid growth of the long-term finance markets.
- Rent Restrictions are demand side subsidies designed to limit the amounts consumers are obliged to pay for accommodation and to avoid price-gouging by greedy landlords. Year to year allowable rent increases are determined by reference to a cost of living index. The problem has been that the cost of construction, which has a high import content and is therefore highly sensitive to persistent currency devaluation, has risen far out of line with the general cost of living and incomes over the past quarter of a century. As replacement costs have risen, controlled rents have risen by substantially less, with the result that one object of policy, affordable rents to consumers, has worked adversely to another object of policy – obtaining an adequate supply of rented accommodation. Because policy has, in effect, asked the investor to bear the difference between affordable rents and replacement costs (that is the subsidy), the supply of rented accommodation in rent-controlled areas has dried up.⁹ Policy will level the playing field via Revised Regulation and will revive the rental market using consumer rental subsidies where necessary.

⁹ Nobel Economist Abraham Solow in Applied Economics predicts this result and supported his prediction with evidence of rental shortages all over the USA where Rent Restrictions apply.

- **Location Specific Subsidies**

1. As far as possible the principles of *Smart Growth*, emphasizing compact development with complementary mixed residential and commercial development, will be employed. This development pattern naturally creates opportunities for:

- Differential pricing of similar units.
- Land price appreciation especially in commercial areas.
- Increase in property taxes based upon increased values.
- Increased densities which make more efficient use of infrastructure and lower average cost.

The value created will be delivered as demand side direct consumer subsidies to increase effective demand of lower income groups within mixed developments.

2. Many situations, such as squatter settlements in Montego Bay and Ocho Rios, require retrofitting of infrastructure and housing on the grounds of Public Health and Environmental issues or to improve road access by Police, Ambulance and Fire Services to preserve public order. Traditionally, costs incurred are not fully recovered as the infrastructure has typically been priced to consumers at an average estimated value that they can now afford, or no recovery is attempted.

Cost recovery in these circumstances is highly uncertain because:

- (a) Consumers very often feel that Government owes them some political obligation for which land and services are a reward and are therefore not motivated to pay. They are often justified in this belief by the action of politicians, some of whom use housing benefits to gain votes.
- (b) They receive the subsidy, in total, upfront and the Government has little recourse in cost recovery as outsiders cannot be introduced and therefore repossession is pointless.

The solution to (a) is social and political, one in which Government is committed to establishing effective site-specific community organizations, in keeping with the principles espoused by Habitat for Humanity's '*Cities without Slums*' which are capable of overcoming biases and can integrate the goals of the community with the wider society.

The solution to (b) lies in valuing the land and services at market prices, and creating commensurate mortgages, but provide periodic cash refunds to beneficiaries whose receipt is contingent upon management of cost recovery and maintenance of facilities by each community organisation and the individuals within it. Special forms of tenure as reflected in Mutual Home Ownership Trusts will be required to give effect to this approach. Cost recovery is critical, as the large number of solutions required makes it necessary that funds expended revolve, and further, that they provide an actuarial basis to

assess portfolio risk in determination of interest rates and eligibility of schemes for mortgages.

3. Shared Equity will be applied in low-income situations in which the beneficiary will obtain a percentage in proportion to his ability to pay while the balance which represents social investments will be retained by the mutual home ownership trust or other appropriately named entity. The beneficiary will have the opportunity to buy into the home ownership trust share in the property by making regular mortgage payments and surplus payments as he is able to afford.

4. Rent Restrictions

The Rent Restriction Act will be modified to create incentives for the supply of rental accommodation by private investors. Rental units will also be provided in special circumstances by the state, as part of social housing.

HOUSING SUBSIDY FUND

Essentially, formal agreement with Ministry of Finance and Public Service regarding the method of creating subsidies proposed in the Housing Policy and Implementation Plan (refer to Schedule III) involves:

- a. Calculating the level of taxes that will be earned from the expanded housing programme.
- b. Calculating current tax levels earned.
- c. Identifying the difference between the two levels which represents an increment of taxes resulting from the housing programme.
- a. Sharing the increment between the housing Fund for the provision of housing subsidies and the Consolidated Fund.
- b. Providing an estimate (\$25b or appropriately scaled sum) of expected of increased tax revenue annually as the basis for putative \$12.5b in subsidies.
- c. In this way, the funding of Social Housing and of Subsidies generally can have a rational basis for its accumulation.
- d. Its distribution will be addressed separately, based upon the principle of maximizing direct demand side subsidies, as stated elsewhere in the Housing Policy.
- e. Dialogue with the Ministry of Finance and Public Service.

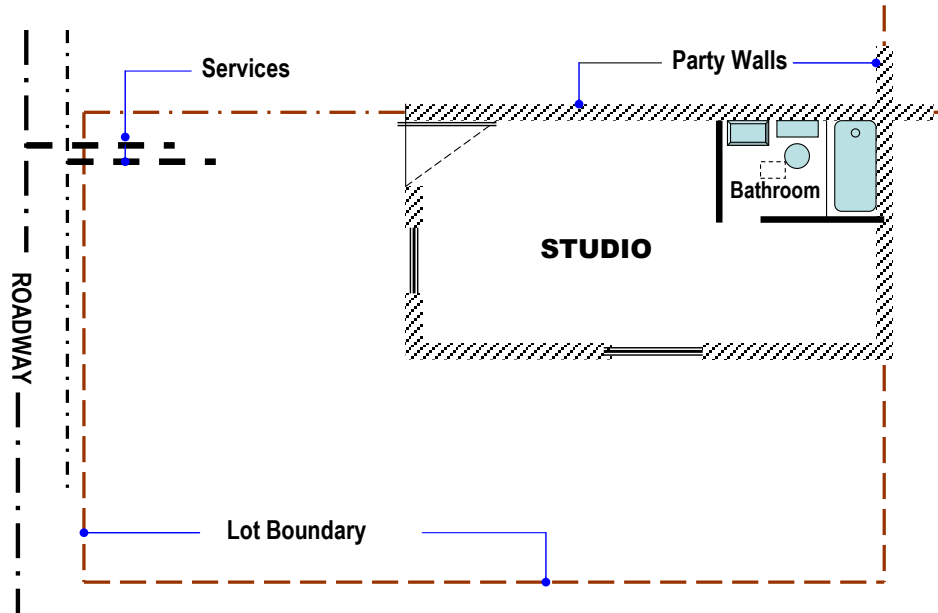
Schedule III										
Real Sector Subsidies										
	Rate									
Value of Taxes on the Housing Programme (A)										
Import Duties	0.1									
GCT	0.175									
Transfer Taxes	0.05									
Stamp Duties	0.025									
Property Taxes										
Contractor's Levy	0.02									
Any Others										
Total (A)	0.37	29,415,000,000	29,483,155,682	35,412,700,000	41,410,400,000	179,062,733,333	179,062,733,333	179,062,733,333	678,839,000,000	
Value of Taxes at Current Production Levels (B)										
Import Duties										
GCT										
Transfer Taxes										
Stamp Duties										
Property Taxes										
Contractor's Levy										
Any Others										
Total (B)	0.37	10,357,040,000	10,357,040,000	10,357,040,000	10,357,040,000	51,785,200,000	51,785,200,000	51,785,200,000	196,783,760,000	
Incremental Value of Taxes on the Housing Programme										
(A) - (B)		19,057,960,000	19,126,115,682	25,055,660,000	31,053,360,000	127,277,533,333	127,277,533,333	127,277,533,333	482,055,240,000	
Proposed Share of Increment to be used for Subsidies	0.5	9,528,980,000	9,563,057,841	12,527,830,000	15,526,680,000	63,638,766,667	63,638,766,667	63,638,766,667	241,027,620,000	
% Total cost of Programme		0.119861384	0.120011963	0.130893637	0.138730164	0.131497734	0.131497734	0.131497734	0.131371679	

Source: UTECH/SALISES STUDY 2009

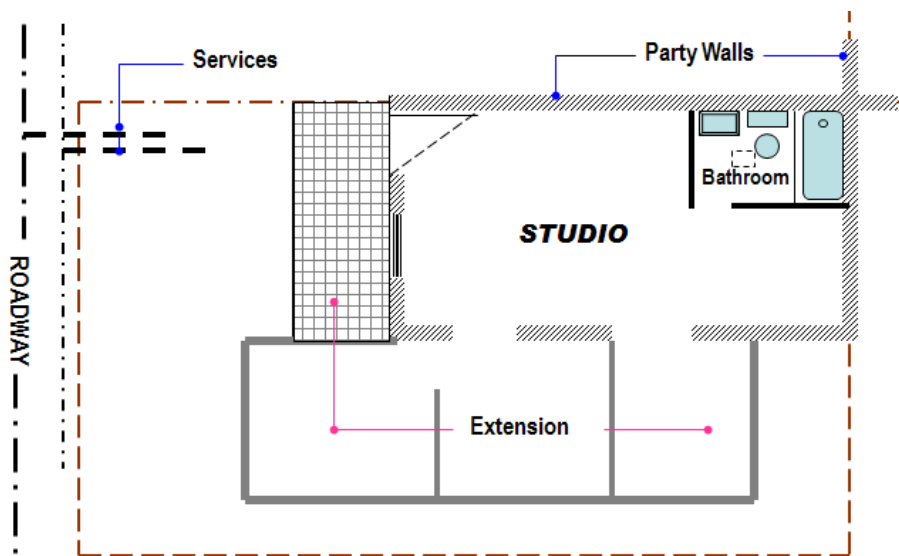
APPENDIX 7

INCREMENTAL HOUSING

These units are intended for low-income families. Houses would be constructed in such a manner as to allow expansion as family size and resources expand.



Basic Unit: [shelter space 200 sq. ft and lot size 24" × 42"]



Expanded Unit

Source: *Towards A Shelter Policy and Strategy for Jamaica: UNCHS and UNDP 1997*

APPENDIX: 8

Schedule IV

Land Requirements of the Housing Programme

		2011-2012	2012-2013	2013-2014	2014-2015	2016-2020	2021-2025	2026-2030	Total 2010-2030
	Total Need	15,000	15,000	15,000	15,000	75,000	75,000	75,000	285,000
	0.33 Rural	4,950	4,950	4,950	4,950	24,750	24,750	24,750	94,050
	0.67 Urban	10,050	10,050	10,050	10,050	50,250	50,250	50,250	190,950
10 units/acre	Rural	495	495	495	495	2,475	2,475	2,475	9,405
17 units/acre	Urban	603	603	603	603	3,015	3,015	3,015	11,457
	Total Acreage	1,098	1,098	1,098	1,098	5,490	5,490	5,490	20,862
	Squatter Redev.	7842	7842	7842	7842	39211	39211	39211	149000
	0.35	2,745	2,745	2,745	2,745	13,724	13,724	13,724	52,150
	10	274	274	274	274	1,372	1,372	1,372	5,215
	Total Land for Housing Programme(Acres)	1,372	1,372	1,372	1,372	6,862	6,862	6,862	26,077

Source: UTECH/SALISES STUDY 2009

APPENDIX 9

SQUATTING

Squatter communities total 745; include approximately 600,000 people; and are estimated (see Schedule V) to cost \$16.2b per annum up to 2030 to be rehabilitated by redevelopment or relocation. In a severely constraint financial situation the immediate task is to develop a methodology to determine:

- Squatter affordability and repayment capability, therefore determining the recoverable and the subsidy components of the programme.
- A priority order of rehabilitation of sites according to: social, economic, or security threat or opportunity.
- A method to incorporate former squatters into urban renewal programmes as decanting policies have failed historically. Since squatters' livelihoods are dependent upon their location, they tend to return in the absence of incentives or coercion.
- Priority order of delivery of services when there are financial constraints, potable water, sanitary sewage disposal, road access etc.
- A procedure to ensure efficient, accountable, delivery of services and effective repayment compliance. The absence of these capabilities was the downfall of Operation Pride.

The process of developing an effective methodology will be undertaken by the Ministry with responsibility for Housing.

Schedule V Urban Renewal - Squatter Removal/Relocation/Redevelopment													
Settlements	Squatter		Unit Cost	Total Cost	2011-2012	2012-2013	2013-2014	2014-2015	2016-2020	2021-2025	2026-2030	Total2010-2030	
	Population	Households											
Settlement Distribution	108	86,400	21,600	3,500,000	75,600,000,000								
Kingst. & St. Andrew	115	92,000	23,000	2,500,000	57,500,000,000	3,780,000,000	3,780,000,000	7,560,000,000	20,160,000,000	20,160,000,000	20,160,000,000	75,600,000,000	
St.Catherine	76	60,800	15,200	1,750,000	26,600,000,000	2,875,000,000	2,875,000,000	5,750,000,000	15,333,333,333	15,333,333,333	15,333,333,333	57,500,000,000	
Clarendon	26	20,800	5,200	1,750,000	9,100,000,000	1,330,000,000	1,330,000,000	2,660,000,000	7,093,333,333	7,093,333,333	7,093,333,333	26,600,000,000	
St.Elizabeth	25	20,000	5,000	1,750,000	8,750,000,000	455,000,000	455,000,000	910,000,000	2,426,666,667	2,426,666,667	2,426,666,667	9,100,000,000	
Manchester	64	51,200	12,800	1,750,000	22,400,000,000	437,500,000	437,500,000	875,000,000	2,333,333,333	2,333,333,333	2,333,333,333	8,750,000,000	
Westmoreland	24	19,200	4,800	3,500,000	16,800,000,000	1,120,000,000	1,120,000,000	2,240,000,000	5,973,333,333	5,973,333,333	5,973,333,333	22,400,000,000	
Hanover	71	56,800	14,200	1,750,000	24,850,000,000	840,000,000	840,000,000	1,680,000,000	4,480,000,000	4,480,000,000	4,480,000,000	16,800,000,000	
St.James	39	31,200	7,800	1,750,000	13,650,000,000	1,242,500,000	1,242,500,000	2,485,000,000	6,626,666,667	6,626,666,667	6,626,666,667	24,850,000,000	
Trelawny	64	51,200	12,800	1,750,000	22,400,000,000	682,500,000	682,500,000	1,365,000,000	3,640,000,000	3,640,000,000	3,640,000,000	13,650,000,000	
St.Ann	48	38,400	9,600	1,750,000	16,800,000,000	1,120,000,000	1,120,000,000	2,240,000,000	5,973,333,333	5,973,333,333	5,973,333,333	22,400,000,000	
St.Mary	50	40,000	10,000	1,750,000	17,500,000,000	840,000,000	840,000,000	1,680,000,000	4,480,000,000	4,480,000,000	4,480,000,000	16,800,000,000	
Portland	35	28,000	7,000	1,750,000	12,250,000,000	875,000,000	875,000,000	1,750,000,000	4,666,666,667	4,666,666,667	4,666,666,667	17,500,000,000	
St.Thomas	745	596,000	149,000	-	324,200,000,000	20,000,000	16,210,000,000	16,210,000,000	32,420,000,000	86,453,333,333	86,453,333,333	86,453,333,333	324,200,000,000
88 JS/US\$					3,684,090,909	227,273	184,204,545	184,204,545	368,409,091	982,424,242	982,424,242	982,424,242	3,684,090,909
Average Settlement		800											

Source: UTECH/SALISES STUDY 2009

Appendix 10

List of Participating Entities in the Policy Development Process

Entities Represented on Technical Review Committee

Office of the Prime Minister

Office of the Cabinet

Ministry of Economic Growth and Job Creation

Ministry of Local Government and Rural Development

Ministry of Industry, Investment and Commerce

Ministry of Agriculture and Fisheries

Ministry of Finance and the Public Service

Jamaica Mortgage Bank

Housing Agency of Jamaica Ltd.

National Housing Trust

National Environment and Planning Agency

Planning Institute of Jamaica

Urban Development Corporation

National Works Agency

Real Estate Board/Commission of Strata Corporation

Building Societies Association of Jamaica

Jamaica Developers Association

U.W.I SALISES, Mona

Utech, Built Environment

Incorporated Masterbuilders Association of Jamaica

Caribbean Association of Housing Finance Institutions

Jamaica Institute of Architects

Jamaica Realtors Association

Gore Development Ltd.

Portico Ltd.

Office of Disaster Preparedness and Emergency Management

Social Development Commission

Consulted Entities

World Bank

Jamaica Social Investment Fund

Planning Institute of Jamaica

National Housing Trust

Technical and Public Discussion Sessions – Participants

Office of the Cabinet

Ministry of Transport and Mining

Ministry of Local Government and Community Development (**currently** Ministry of Local Government and Rural Development)

Ministry of Finance and the Public Service

Ministry of Economic Growth and Job Creation

Urban Development Corporation

Social Development Commission

Housing Agency of Jamaica Limited

National Housing Trust

Office of Disaster Preparedness and Emergency Management

Tourism Product Development Company Ltd.

National Land Agency

National Works Agency

Montego Bay Chamber of Commerce

St. James Municipal Corporation

UWI Mona Western Campus

Northern Caribbean University, Western Campus

Northern Caribbean University

University of Technology Jamaica, Western Campus

Realtors Association of Jamaica

Jamaica Tourist Board, Montego Bay

Tourism Enhancement Fund

Jamaica Institute of Engineers, Western

Jamaica Institute of Engineers

Constructive Concept

WAW Development

Paradise Real Estate

Northwest Construction & Development

Gabe Designers and Contractors Ltd.

Four K's Limited

Mafessanti Builders and Contractors Limited

B & M Construction and Block Factory

FCP Construction and Engineering Ltd.

National Water Commission

Real Estate Board

Caribbean Association of Housing Finance Institutions

Jamaica Developers Association

Rent Board

Rural Water Supply Limited

Victoria Mutual Building Society

Jamaica National Building Society

Scotia Jamaica Building Society

Food For the Poor

Planning Institute of Jamaica

National Environment and Planning Agency

Construction Resources and Development Centre

Women's Resource & Outreach Centre Ltd.

Fair Trading Commission
Kingston and St. Andrew Municipal Corporation
Jamaica Mortgage Bank
Jamaica Institute of Planners
SALISES, UWI, Mona
Jamaica Institute of Architects
University of Technology Jamaica
Portico Ltd.
Gore Development Ltd.
WIHCON Properties
Friendship Foundation
Phoenix Vista Citizen's Association
Portmore Municipal Corporation
Waterford Community Development Committee
Cumberland Community Development Committee
National Housing Trust – St. Catherine
New Day Bauxite Ltd.
Statistical Institute of Jamaica
St. James PDC
Trelawny Municipal Corporation
Montego Bay Regional Office (MEGJC)
St. James Municipal Corporation
Barnett Ltd.
Jamaica Constabulary Force
Jamaica Property Company Ltd.
Bank of Nova Scotia
Ena Wong Sam Ltd.
Molodoy Development Ltd.
Price Waterhouse Coopers

ESP Ltd.

Fya designs (JIA)

Williams Enterprise

Pan-Jam Invest

Provided Comments

Office of the Prime Minister

Ministry of Local Government and Rural Development

Ministry of Finance and the Public Service

Ministry of Finance and the Public Service, Taxation Policy Division

Ministry of Health & Environment

Ministry of Industry Investment and Commerce

Ministry of National Security

Ministry of Science, Energy and Technology

Ministry of Foreign Affairs and Foreign Trade

Ministry of Labour and Social Security

Ministry of Tourism

Ministry of Education, Youth & Information

Ministry of Justice

Planning Institute of Jamaica

National Environment and Planning Agency

Jamaica Mortgage Bank

Caribbean Association of Housing Finance Institutions

National Housing Trust

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