



National
Housing
Trust

+ Always Home

Scheme Upgrade Newsletter +

Issue 3 | June 2023

Lower Works Scheme - Aerial View, St. Elizabeth





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+ Message

NHT Managing Director, Mr Martin Miller

The need for shelter is the thread that connects everyone. Regardless of who you are or where you are from, housing is critical.

Since inception, the NHT has understood this need, and has carved out a key space within the housing industry as the premier mortgage financing institution. Over the last 46 years, we've partnered with thousands of Jamaicans to achieve their homeownership goals, while cementing a strong relationship with other market players.

As demand for housing continues to increase, the NHT has ramped up construction outputs, leveraged private-public partnerships, while revising our policies to ensure both accessibility and affordability. Of note is our new External Financing Mortgage Programme, poised to optimise customer experience and improve loan processing and operational efficiencies.

Indeed, we are proud of the solid legacy that we have built in housing Jamaicans across the island. Regardless of the parish, you'll find several NHT communities, some recently built and others not so recent. Part of this legacy is also ensuring that these schemes are still places that our contributors are proud to call home. This is why, under our scheme upgrade programme, we've upgraded several NHT schemes across the island.

In this third issue of Always Home you'll hear about upgrades in St Catherine, St Mary and St. Elizabeth. The truth is if you turn to any page in this or any previous issue, you'll quickly realise that this publication goes well beyond simply highlighting upgrades being undertaken by the NHT. At the heart of this publication are stories of contributors whose lives have been transformed, intersected by a proud celebration of the past and jubilant hope for the future.

-Martin



+ Editorial

Editor, Tameka Hill



I have a list of things I would like to achieve before the age of 40. A few things on my list are travelling to Paris to buy a fragrance, swimming with dolphins and eating food with the natives. The latter has seen me consuming frog legs, then gagging at the after taste. Despite these great and exciting experiences so far, none has brought greater joy or made me happier than owning my home.

As I prepared the third edition of *Always Home*, I realised the importance of not simply upgrading these schemes, but in understanding how these projects recreate the 'aha' feeling often associated with homeownership. It's the tightening in your stomach as you turn your key in the door for the first time, swinging it wide open, as the smell of fresh paint hits your nostril. It's the butterfly feeling that lifts you from the place you stand, until you regain your composure and take your first step inside your new home. These are all akin to what residents experience at the end of each project. As they see their communities renewed and modified, it reminds them of why they bought into this scheme in the first place. It reminds them that there is no greater joy, no greater achievement, than that of acquiring a home, and even better, a home in a well-kept community.

The building of community centres, the rehabilitation of roadways and the building of infrastructure that allows for proper drainage and water disposal can be captured by the lens of the camera as roads, walls and piping, but I have seen it as way more than that. I have seen it as children being able to attend school because the roads no longer flood, as men and women engaging on the sidewalk, talking about the mango tree at Ma'as Tom's house. It's seeing a father teach his son to ride a bicycle, and an elderly woman take a leisurely stroll.

In this issue, we chose to highlight one of the projects being undertaken by the Social Development Department of the NHT. This was important to show that the NHT does not simply build houses and leave our residents to 'figure it out,' we build communities and continue to play an active role in its development and growth.

This newsletter has exposed me to the beauty of what it means to be a homeowner, and how important it is to not simply maintain your property, but to maintain the surrounding environs. As time passes, as goals are achieved, and as our hairs grey; our habitat, our comfort, our place of rest, will Always be Home.

-Tameka



+ A Gardening Oasis in the City

Ruthven Towers





In the middle of the garden, a cauliflower blooms to perfection. Its white crown firm, as the thistle creates the perfect backdrop. The soil beneath provides a beautiful blend of colour. A work of art, a crowning glory.

From the soil spring lettuce, tomatoes, callaloo, spinach, pineapples, cucumber, aloe vera, sweet and hot peppers. I gazed at the luminous vegetation against the architectural beauty called Ruthven Towers. In less than a year since the National Housing Trust handed over 86 keys to residents, the apartment now boasts what is called 'urban gardening,' at the periphery of the entrance to the building.

Despite my lack of knowledge of agriculture, the beauty, lushness and greenery were captivating. Inquiring about the cauliflower, blooming brightly amongst the greenery, I found out it was planted by four-year-old Amelia Wriley. The hands of a child, but the mind and heart of a seasoned farmer.

Little Amelia smiled at me, and despite her four incisors being gifts of the tooth fairy, she warmed my heart, even more so, as she explained the rigours of planting and the insects that often prey on her vegetable.

"I planted it with my grandma, and I feel good," said the preschooler who highlighted that while she does not like the vegetable, she enjoys seeing it grow. Her mother, Monique Fraser (no stranger to farming) expressed her appreciation for the project, which has seen her nurturing potted cucumber and red peppers on her balcony.

The idea of creating a backyard garden within an urban community, is that of the National Housing Trust through their Social Development Department. Implemented with the mission of creating and maintaining sustainable communities, urban gardening has been one such project undertaken by the department.

"Through this initiative, we supplement the kitchen of our homeowners and encourage environmentally friendly practices," Social Development Officer, Cherton DaCosta said.



Resident, Monique Fraser gleefully shows her daughter, Amelia Wriley, a growing tomato in their urban garden at the Ruthven Towers apartment.



It's a practice he has been executing for the last three decades in several NHT schemes across the island.

"Through projects like this, residents within NHT communities have taken up agriculture as a business, some have gone to school just to study it, and I am happy to see so many communities continuing this practice," he said.

Dr. Caren Blair, a resident of Ruthven Towers, became exposed to farming as a child, as she would often watch and assist her mother in the growing of not just vegetables but flowers as well. Dr. Blair admits that container farming is a new and interesting approach for her, but she remains open to this new journey, and looks forward to learning more and in engaging in hydroponic, a technique that Mr. DaCosta noted is currently being explored by the NHT.

Through partners such as the Rural Agricultural Development Authority (RADA), the Ministry of Agriculture (MOA), the Fisheries Division and Hi-Pro Farm and Gardening, the Trust continues to research different options in increasing and advancing gardening opportunities within several rural, as well as urban communities. Hydroponics, composting, as well as aeroponics are now approaches the Trust wishes to explore, making farming more available to its mortgagors, irrespective of where they live.

With several residents receiving seedlings, pots and potted plants from the National Housing Trust and RADA, Ruthven Towers is slowly becoming a gardening oasis in the heart of the city.



The Trust continues to research different options in increasing and advancing gardening opportunities ...



Dr. Caren Blair smiles brightly as she excitedly waters her growing pineapple.





Dr. Blair may not be a stranger to farming, but container farming is a new and exciting journey she is happy to explore



An aerial shot of Ruthven Towers



ABOVE: Little Amelia delightfully shows Tameka Hill, Corporate and Public Affairs Manager at the NHT, her growing cauliflower





Standing the Test of Time

Whitehouse Housing Scheme



These men have seen the community through its varying stages and continue to meet up and reminisce about times passed, and the changes of the present. From L-R Winston Bedward, Norman Thompson, James Richard and Clive Lobban.



The glittering swirls of metal kiss at the gate's crown. The house, which seems to have been freshly painted in mint, with honey-coloured stones, looks mighty, its glass windows sturdy, flowing behind it, beautiful peach and white curtains. It, like so many houses at Whitehouse housing scheme, stands glorious, enclosed by well paved roads, softened by the curbs on the side.

Developed in 1984, the community is located next to the town of Ewarton and the towering Mount Diablo. Amid the infinite green shrubs that decorate either side of the road, the small orbital road leads to the quiet community which sits in front the greened hills, with their rolling verdant hues.

Four men stroll down the hill, the road smooth and flat. Their hands are in constant movement, each touching the other, vying for attention as they speak. One of them is Norman Thompson, a resident of the community for the past 35 years. He readily admits, that the roads in Whitehouse were well built, overtime, the wear and tear of their use revealed in cracks and shells.

"Just as we were starting to wonder, how and when this road could be repaired, Housing Trust came to our rescue and they paved all the interior roads for us. And it is as good as when we came and saw the road, the last 35 years," Norman said.

What started as a 186 two- and three-bedroom unit community, are now 186 mansions. The men boast that the community roads are so much better than the main one. James Richard, one of the first residents of the community, expressed his excitement at the development of the roads, joking that he gives it a 10, then quickly added out of 12, much to the amusement of the others.

Whitehouse Housing Scheme was selected under the NHT's Scheme Upgrade Programme which started in 2017. Under this initiative, several housing schemes have seen modification of their roadways, drainage system and even the development of community centres for social intervention and change. Through partnership with several agencies such as the National Works Agency (NWA), National Water Commission (NWC) and the Ministry of Local Government and Community Development (MLGCD)/Municipal Corporations, this project has been life changing for many of the residents who live in the Whitehouse development. Adding value to their properties and quality of living.

As the road stretches onward, hugging the greenland, its dark grey hue has welcomed many suns. Many stories will continue to soak in the rays, as well as the many phases of life. The cracks and shells no longer visible and the imperfections gone, all that now remains is splendid tarmac. In the words of resident, Winston Bedward, it really is, simply, "beautiful."



+ A Beautiful Hanging Rose

Hamilton Gardens

The small shih-tzu dog, still chained to the grill of the house, stood on its hind legs. Its bark vigorous and strong. It yanked on the chain, trying effortlessly to make its escape, but with each pull, the chain tugged at its little body. It remained unwavering, against the perceived threat of the men standing at the corner. Its owner, a tall, slender gentleman, opened the door, bending slightly as he released the four-legged warrior. As he beckoned to the men, they walked towards the house, one of them playfully grabbed at the pup, which made a hasty retreat inside the house. This resulted in a loud, chest heaving laugh, as the three men embraced.

This is Hamilton Gardens, a small housing development located on the outskirts of Gregory Park, St Catherine. It is a community that reflects the miraculous tale of urban silence and a moving and naturistically complicated tale of wind and beauty, as Portmore, while popular for its many resources and fast pace of development, is also recognised for its humid temperature.

But Hamilton Gardens is different, as the swaying trees brought with it cool breeze. One of the first National Housing Trust's developments in Portmore, the community enjoys a low crime rate and cohesiveness between residents who have a desire to build and maintain their community. With over 2000 people, Delroy Dobney, President of the association has dubbed the scheme, "an oasis of existence."



Mr. Kelvin Fagan makes a quick stop to greet President of the Association, Delroy Dobney, as he makes his way home in the community of Hamilton Gardens



These cousins meet up before heading to the gazebo to engage in their usual chit chat on a cool Wednesday afternoon



Since its inception in the 1980s, the roadways in the community have had it fair share of deterioration. Over time, many residents complained of feeling overwhelmed as any rainfall could result in flooding.

Resident of the community for the last nine years, Kelvin Fagan said, "It was very difficult, because people would have an overflow of water into their premises. When we would have community meetings, that was the main topic of discussion."

Now, the community, with its smooth roads, which are inviting as they are functional,

attract adults to meet and engage in frivolous conversation, the elderly to take casual walks, young people laughing heartily without a single care and motorised wheels floating so effortlessly along.

"This programme is welcomed by the residents... we are of the opinion that it is well timed and well received," Mr. Dobney said, as he tilted the glasses that rested still above his head.

Hamilton Gardens is one of several communities selected under the NHT's Scheme Upgrade Project. Under this initiative, communities that were built in between 1976 and 1986 will

receive attention in five priorities areas, disaster mitigation works – inclusive of river training, sewage, water, roadways and curbs and other infrastructure.

As several cars made their way steadily along the blissful pathway, the scenery took on an almost meditative quality with its elements; the sunlight glittering from the roofs of the houses, creating beautiful shadows touched against the magnificence of the swaying trees. Hamilton Gardens is Portmore's beautiful hanging rose.



Hamilton Gardens Housing Scheme



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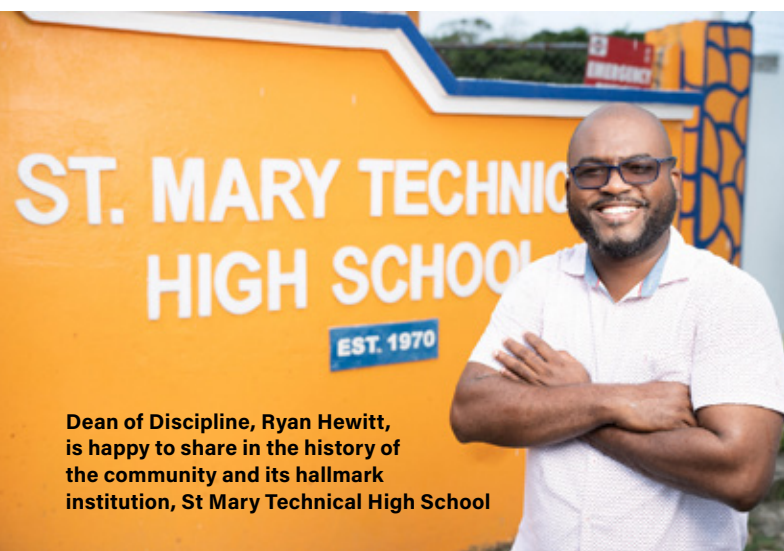
The Ripples of

Renewal

**Orange River,
St Mary**



Mr & Mrs. Seymour Hutchinson, residents of the community for over 40 years, smile at the camera



Dean of Discipline, Ryan Hewitt, is happy to share in the history of the community and its hallmark institution, St Mary Technical High School



Mrs Dorett Hird stops by her neighbour, Mrs Laurice Hutchinson, for comedic relief

Laurice Hutchinson recalls the days she had to replace her shoes with crocs and/or water boots in order to traverse the roads leading to her home in Orange River, St. Mary.

The housing development, which was completed by the National Housing Trust in 1982, consists of 25 two-bedroom units nestled in Richmond Valley, which is known for its arable farm lands. After all, the parish itself, is often highlighted for its variety of agricultural resources.

The rehabilitation of the streets in Orange River comes as a part of the NHT's Scheme Upgrade Programme. The project targets the upgrades of several infrastructures for communities developed by the National Housing Trust between the 1970s and 80s. Since its implementation in 2017, several communities have and continue to see major renovation and advancements.

The initiative has had a ripple effect, as with the repairs to the roads come repairs to people's homes. President of the Citizen's Association, Rev Seymour Hutchinson, notes that work done to their roads has not just simply lifted the community but has also lifted their spirits, and has seen several residents making their own personal repairs to their properties. It's an action that, Rev Hutchinson believes, will increase the value of properties and that of the overall community.

With the St Mary Technical High School squarely located in the scheme, the improvements to the roads have made it more than a place where vehicles traverse, but a place of memories, where children walk the small terrain to get to school every morning, where a middle-aged man was spotted manoeuvring his way in order to get his products in and outside the community. The roadways in Orange River are not simply small fixes, they speak to the community, with every road connecting lands and people.

"It was really rough [and] terrible with the marl and potholes," Rev Hutchinson stated, with his wife adding, "we were always begging for help, always reaching out, but no help came." But help did come and through the upgrade programme, the community now has smooth paved roads; open and freeing.

Now, the area once decorated with pot holes and silt, sports children laughing and playing hopscotch, teenagers running in the rain, and some older folk engaging in chit chat. With each story, their eyes sparkled and outlined by wrinkles that tell a thousand more stories. The curves and junctions within Orange River lead to a beautiful place, they lead to home.



+ A Town of Firsts



Lower Works, St Elizabeth





It would appear residents Juliet Johnson and Bernel Williams have found their inner kids. The scene is a delight to President, Errol Bennett.

The greatness of a community is most accurately measured by its contribution to history and the triumphs shared in its past that have become landmark achievements. Black River in St Elizabeth is, indeed, a great town, known for several firsts. Black River was the first town in Jamaica to be lit by electricity in 1893. It was the first on the island to have automobiles in 1903. In addition, the telephone system was installed in the town 10 years after the instrument was invented. Most importantly, this is where one of the first NHT financed scheme was built, called Lower Works Housing Scheme.

The community, which provides housing for over 2500 people, is one of 40 projects completed under the National Housing Trust's (NHT) Schemes Upgrade Programme. Under this initiative, over 100 schemes, built between 1976 and 1986, have been and will be upgraded and modifications done to several priority areas. Lower Works benefits from road rehabilitation and repair to its drainage system, adequately managing water accumulation during heavy rainfall.



A man takes a leisurely stroll down the road with his very faithful companion

"We had some major challenges, [as] most of the road surfaces were poor [and] the drainage system in need of repair, in general. So, it was dusty, and [we tried] to get funding from others...but no one could absorb the cost or cover the cost of such a project," Errol Bennett, President and resident of the association for the last 40 years, said. The NHT came in and fixed that. Now, residents sing a different tune.

One of the scheme's first homeowners, Bernel Williams, noted, "The Housing Trust add [sic] to the development – an upgrade to the area."

As the grey clouds loom over the mountains, which created a picturesque backdrop for the houses that lie underneath, slow moving cars drove by. The smooth glide of the tyres running across the roadways becomes the sound of monotony. The stupor broken by the honk of a horn, a greeting of welcome and a form of gratitude.

So many stories are being written, so many stories to tell. As a gentleman passes, a panting dog by his side walks in glorious majesty, both being brought

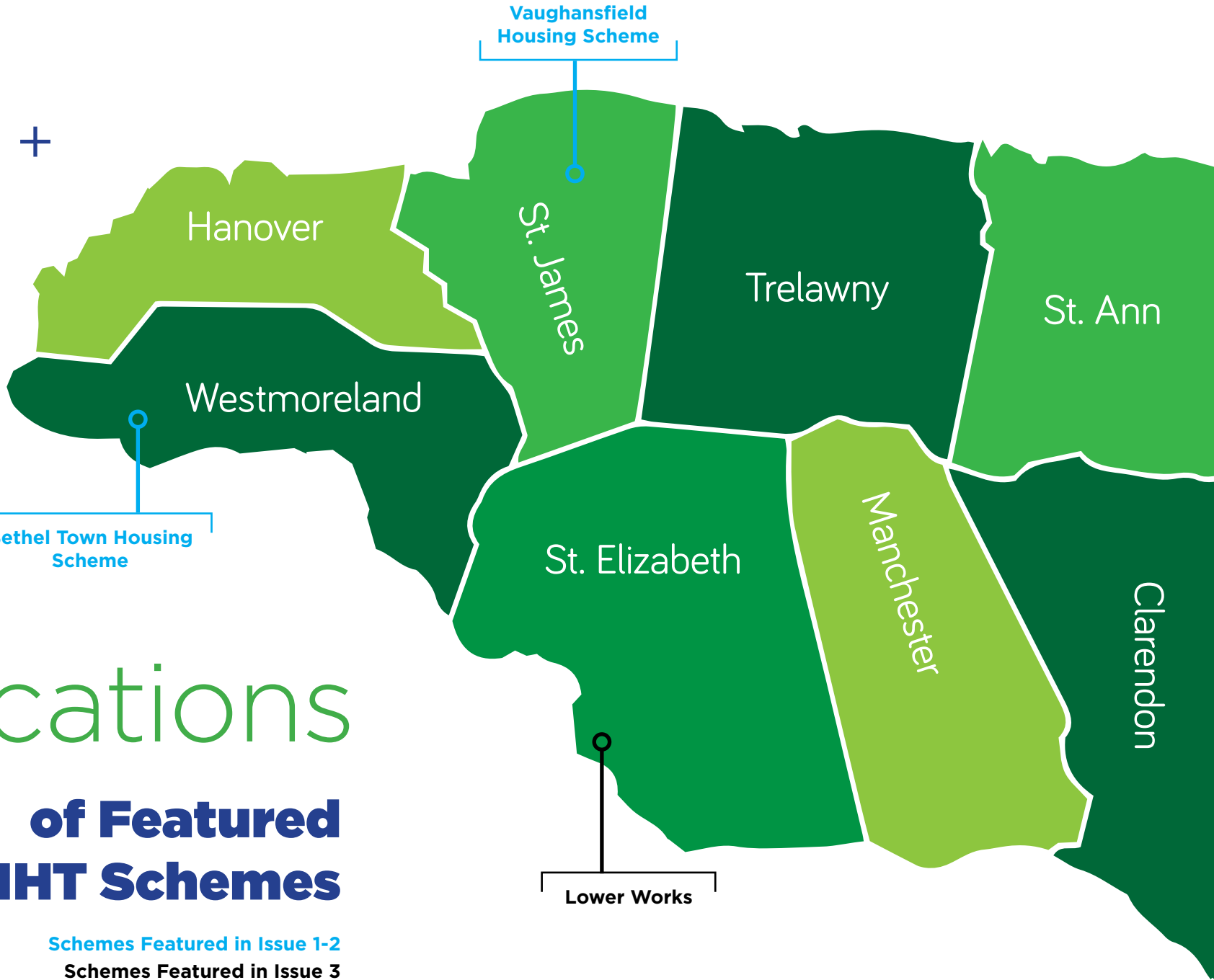
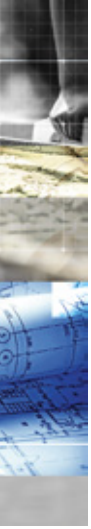


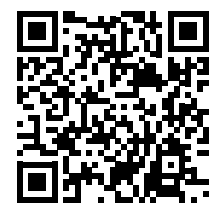
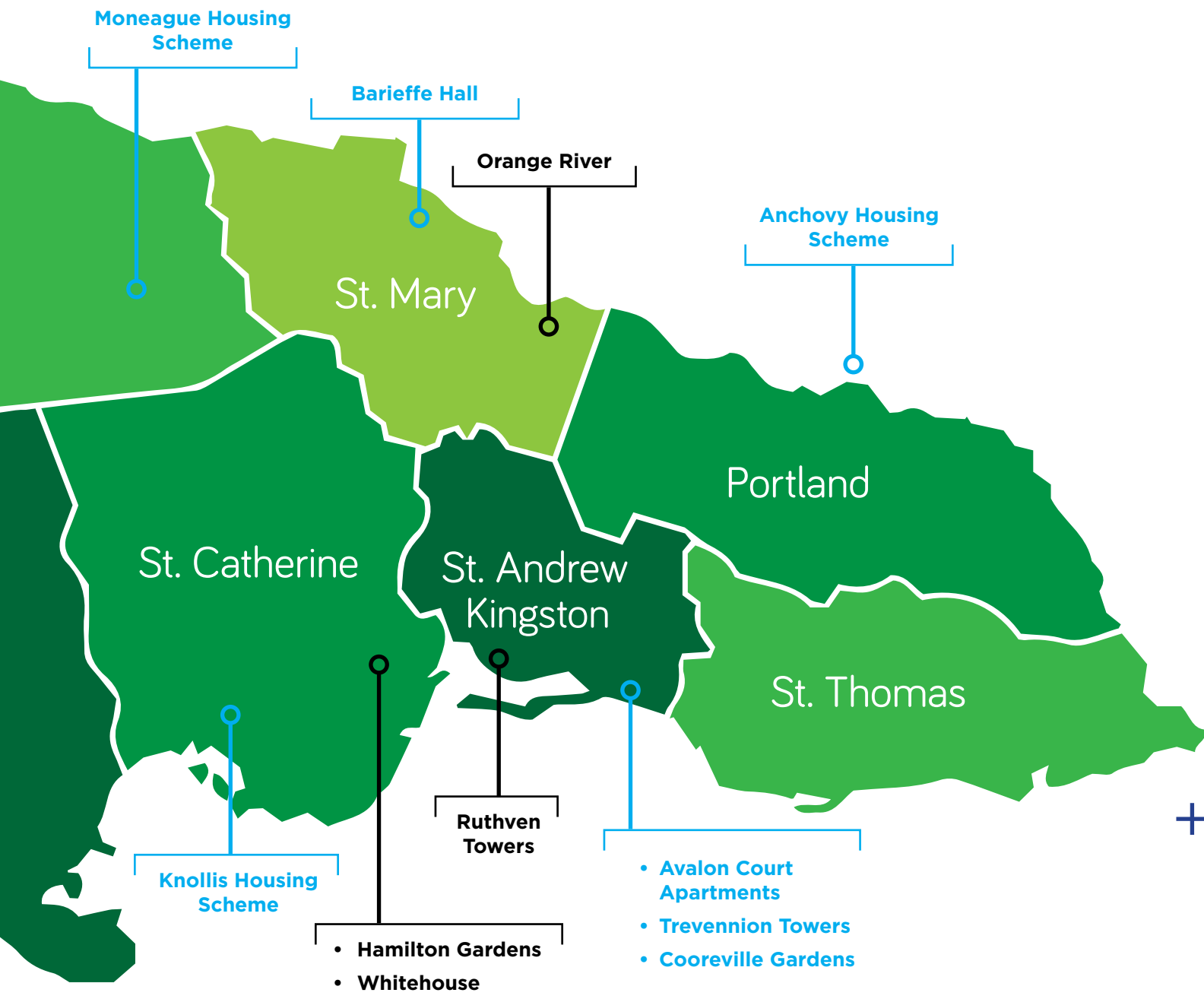
The wide, open road presents a beautiful escape for this resident who rides on his motorcycle on a cloudy day in Lower Works, St Elizabeth

together by, not fate, but the pup's devotion to follow him wherever he goes. A lady walks towards her car, parked on the side of the road, she lightly touches her head before heading back to the house. Almost a complete rewind, she exits the house, before hissing loudly and re-entering. As she walks through her doors, she stands, stares at the door, retracing her steps to ensure she has not forgotten anything, again. She is finally ready, she closes the door behind her, entering her car, she drives away, smiling and waving with her neighbours as she does. Even the animals have their stories, as an older man pulls his goats away from the road and towards the pasture. He argues at their pig-headedness, the animal chews unconcerned. These beautiful roads, connect and guide. They represent not just journeys to a destinations, but they are toward untrodden paths that create timeless tales, stories that form parts of history.

As Errol asserts, the renewed confidence of community members has created an urge to enter the NHT's Best Schemes Competition. Perhaps what awaits here is another first the town of Black River.







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