



National
Housing
Trust

+ **Always Home** +

Scheme Upgrade Newsletter +

Issue 4 | October 2023

New Town Housing Scheme - Aerial View, Clarendon





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+ Message

NHT Managing Director, Mr Martin Miller

When the NHT opened its doors in 1976, it proudly pledged to help Jamaicans to achieve their goal of homeownership. Almost half a century later, the NHT's commitment to housing remains unchanged.

Through strategic policy improvements and mortgage financing arrangements we continue to build pathways toward homeownership. Our newly implemented External Finance Mortgage Programme (EFMP), expands the financing options available to our contributors while allowing the NHT to channel more of its resources to developing more low-income housing solutions.

On that note of affordable housing, under the NHT's 4-year housing programme, the Trust expended over \$248 billion in housing and delivered over 22,000 units. Over the next two years we intend to further leverage construction efficiencies through our Guaranteed Purchase and New Developer's Programme to deliver a further 17,000 housing starts.

Beyond construction and development, we are also committed to ensuring that these communities remain places and spaces that individuals are proud to call home, regardless of how long ago they were built. Through our Community Renewal Programme we have upgraded over forty communities through physical infrastructures, drainage systems and roadways. We see housing as a part of the sustainable development needs and goals of our country. Housing combined with safe and self-sufficient communities are the foundation of national development.

Through partnership and a love for people and country, we will continue to build a better and stronger Jamaica.

Martin



+ Editorial

Editor, Tameka Hill

Each issue of Always Home brings with it, a new perspective of what the National Housing Trust does, and the impact of housing on the country's development.

This volume gave me a new set of lens through which to see the work of the NHT, how the organisation operates in the fulfilment of its mandate, and its contribution to nation building. I've spoken a great deal in the past issues of the work of the NHT and how it aids in community development. But, of key importance is partnership, especially the partnership between the NHT and its contributors.

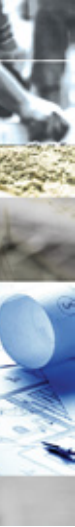
Our contributors are an integral part of the sustenance and longevity of their communities. How a community is perceived is intensely reliant on how mortgagors protect, fight for, and maintain them. Community associations and groups help in highlighting small issues existing in the communities and annihilate them before they become a fence that separates and divides. Through our Social Development Officers, the NHT partners with residents of NHT communities in building and maintaining relationships with their neighbours, far and wide, through competitions, environmental projects, varying events and activities.

When we think of schemes upgrade, we cannot limit it to simply the implementation of physical infrastructure and facilities, we must also think of the people element; how each resident contributes to the continued upliftment and upgrade of their schemes through participation, through partnership, through performance.

I hope this our fourth and final issue, will inspire upcoming communities that in order to build a legacy, to build a community, to build a home, it requires the input and work of all members. It requires partnership.

Happy reading!

-Tameka



+ NHT's B-E-S-T!

NHT's Best Schemes Competition



The NHT's mantra is that it builds communities, not just houses. Long after the ceremony where keys are handed over to proud new NHT homeowners has ended, the relationship continues with the Trust. That relationship goes beyond mortgagors meeting their monthly obligations to include sustainable development activities that allow NHT communities to grow and thrive.

The continued development of NHT communities is not per chance but rather a key part of the NHT's ongoing community management programme led by the Social Development Department at the NHT. Their mission is to help homeowners maintain the investments they have made in their property, build harmonious relationships among residents and provide them with support on their various activities.

At the forefront of this mission is the NHT's Best Schemes Competition; a social marketing programme aimed at engendering and rewarding a spirit of civic pride and environmental responsibility in NHT's communities. The Best Schemes Competition, which had its debut in the 1990s, presents an avenue for residents to, in a meaningful way, impact the development of their communities through training followed by assessment of community projects and efforts in areas such as governance, security, the environment, health and community management. Assessment is carried out at the parish, regional (county), and national levels with the help of private, public sector and Non-Governmental Organisation (NGO) stakeholders.





Former Board member, Mr. Peter Jarvis shares a picture with participants in the 2011 NHT Best Schemes Competition



Best Schemes hall of fame... shows how NHT communities have organised themselves to execute projects that have an impact far outside the official boundaries of the community.



In keeping with the growth of the competition over the last 30 years, the NHT in recent times added a Social Entrepreneurship Challenge which allows residents to pitch and win funding for business enterprises operating in and benefitting communities, while providing skills training and micro enterprise development support.

A walk through the Best Schemes hall of fame is a journey that shows how NHT communities have organised themselves to execute projects that have an impact far outside the official boundaries of the community.

On the list of Best Schemes winners is Ashley Hall in Clarendon. Ashley Hall is a community of many firsts to include being one of the first NHT schemes back in the 1970s and appropriately some would say, the first winners of the coveted NHT Best Schemes Champion title. On the theme of firsts, Delacree Park in Kingston is hailed as the first strata community to cop the title. When the NHT announced its scheme upgrade programme in 2019, Delacree Park earned another first, as one of the first 50 communities listed to receive an upgrade.

Angels Grove in St. Catherine were Best Schemes Champions in 2010-2011. The residents of Angels Grove have established a number of working committees to help govern different aspects of the community's activities. Their work has led to several partnerships especially in the area of eco-friendly initiatives to include lending support to the divers along Flat Bridge in the Bog Walk Gorge who assist occupants of ill-fated vehicles. The Angels Grove residents have provided gear and other equipment to assist the divers in their rescue efforts, as well as provide a temporary structure to protect them from the elements.

Longville Park in Clarendon, is another NHT Best Schemes winner renowned for being proactive and having a strong stakeholder engagement programme. Its initiatives may be best described as inter-generational with a vibrant sports and youth slate of activities on one end, and also providing support for their elderly on the other end. One of the largest and fastest growing communities in central Jamaica, Longville Park has become an enviable community to call home.

Homeownership is indeed a journey, and a big part of that journey is building a community of residents willing to make this place they now call home, a place of choice, to live, work and raise families. +



Portland is known for its many natural gems, such as Turtle Bay Cove seen here – often visited by many locals and foreigners alike.



Endless Achievements in Portland



The NHT understands the importance of security and safety in communities. We owe our children, the most vulnerable citizens in our society a life free of violence and fear.



Many communities have suffered lack of growth, as young people, once of age, migrate to urban areas with the hopes to attain better job opportunities, improved standard of living and sustainable income. This has seen many parishes, in the past, being labelled as 'country' areas, simply due to their inability to enjoy the spoils of urban living.

The National Housing Trust (NHT), since its development, is slowly changing that narrative. The organisation has been instrumental in the development of several parishes by building housing projects, which brought with it, business operations, productivity, opportunities... development.

The parish of Portland boasts several untampered natural landscapes that glow in the majesty of colours that create beautiful optical illusions. The seventh largest parish boasts several NHT housing schemes, chief amongst which is the Anchovy Housing Scheme. Constructed in 1986, Anchovy sits on the outskirts of the capital with an enviable view of the famous Trident Hotel. Under the NHT's schemes upgrades programme, the community benefitted from road improvements and the building of a community centre.

Through developments such as Anchovy, and more recently, Woodstock and Mount Pellier, Portland has seen a significant increase in economic growth and development. Now, the parish is not simply recognised for its significant contribution to the country's agricultural output, particularly in the cultivation of banana, coconut and breadfruit for domestic and foreign markets, but is now considered a perfect hideaway for most Jamaicans. With internal migration on the rise to the parish, Portland is slowly becoming the ideal parish to live, work and bask in the beauty of the island.

With Portland's growth, the NHT continues to invest in the parish, with upgrades to the Orange Bay Police Station's physical facilities and living quarters. The Trust also saw to the renovation and reconstruction of the Port Antonio and Buff Bay Police Stations in the parish in partnership with the Jamaica Constabulary Force under Project ROC (Rebuild / Overhaul / Construct). There are also plans to refurbish the Anchovy Police Station.

The creation of a functioning nation requires the construction of safe and sustainable communities which our contributors are proud to call home and businesses can operate in securely and freely. Through the building of proper infrastructures that foster the well-being of our contributors, we create not just a community, but a complete community.

LEFT: Nature's Premium, from the community of Fair Prospect - the first winner of NHT's Entrepreneurial Challenge.



The NHT's keen interest in community development has not just been extended to security but also the development of social services and physical infrastructure. In 2022, the organisation constructed an infirmary (in the parish) to accommodate 45 residents in a modern, comfortable and safe environment. The NHT's understands that with several challenges, many persons may not always be in the position to own their own piece of the rock. Through the development of a state-of-the-art building, however, the entity can provide a haven for those with socio-economic challenges.

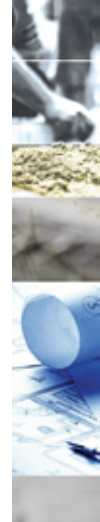
The parish of Portland has been gifted with many firsts. Having been the first town in the country to accommodate tourist visits as a result of the emergence of the Banana Industry, it also boasts the first winner of the NHT's Entrepreneurial Challenge. Launched in 2014, the competition supports small business enterprises amongst residents and homeowners in NHT schemes.

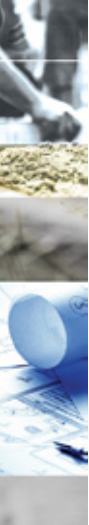
Jennifer Jones, resident of Fair Prospect Housing Scheme and Chief Executive Officer of Nature's Premium, emerged the inaugural winner from a pool of 1,700 applicants. Through the programme, which offers training, guidance in business development and management to shortlisted residents with business ventures, Jones was able to expand her business, creating more products that opens her up to greater clientele. With an aim to stimulate business development and build the economy, the Challenge has done just that. As through its development, they are able to hone their products and stimulating micro businesses through greater training and opportunities.

Through Portland's many extraordinary achievements, underdevelopment is but an afterthought. With so many resources at their disposal, Jamaica's gem sees several opportunities and progress through its many wins.



Jennifer Jones, resident of Fair Prospect Housing Scheme and CEO of Nature's Premium, emerged the inaugural winner





+ Welcomed Possibilities in Westmoreland

When the National Housing Trust announced its plan to start 4,500 new housing solutions within the next two years in this western most parish, this was no surprise. The NHT has always maintained a presence within the parish, through housing construction as well as the renovation and development of police stations and housing infirmaries.

With a mandate to ensure the development of wholesome, sustainable communities, the NHT takes into account investments in social and physical infrastructures that serve to promote stable economic growth, security, social progress and equality. The value placed on its contributors has been demonstrated in the organisation's thrust to enhance the well-being of its contributors, long after they are no longer in a position to contribute. Through the building of facilities and public social infrastructure, the company continues to serve its contributors through the protection of their welfare and basic needs.

In a bid to boost the capacity of our law enforcement officers, the NHT has assisted in constructing amenities that serve to house police officers, allowing them to be more equipped and enabled in the delivery of services. The NHT's role in the recent ground-breaking for new state-of-the-art police stations in Frome and Little London

is testament to its commitment to provide safe and holistic communities.

The NHT has developed the capacity to see housing development as not simply the construction of scheme units, but, also the provision of social infrastructure that serve in the protection of not just its contributors but Jamaicans. A parish known for its various rivers and streams and lush vegetation, Westmoreland recently benefitted from the construction of an infirmary. A Matron's Quarters, and several repairs and upgrades made to the male ward, as well as the building of a new link way and the enclosure of the security boundary wall formed part of the project scope.

The NHT's scheme upgrade programme is another avenue through which the NHT is contributing to the development of Westmoreland. Several communities in the parish have benefitted to date. Dating as far back as 2017, the NHT's footprint in the parish has led to the modification of roadways, improved drainage systems and even the development of community centres for social intervention and change in NHT communities built in the 1970s and 80s. Bethel Town was one community that was selected and benefitted under the programme. The rehabilitation of the roadways and drains has made residents proud to call Bethel Town Housing Scheme home.

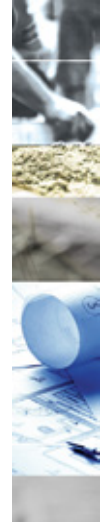
Nestled in the west end of the island, adjoined on the north by the parish of Hanover and on the East by St. Elizabeth and St. James, Westmoreland is the seat for commerce, local government, health and education. As the NHT continues to partner with the National Works Agency (NWA), National Water Commission (NWC) and the Ministry of Local Government and Community Development (MLGCD)/Municipal Corporations, to upgrade and renew communities, build and provide renovations to police stations and infirmaries, the parish will continue to develop through economic transformation as it opens itself to opportunities, expansion and growth.

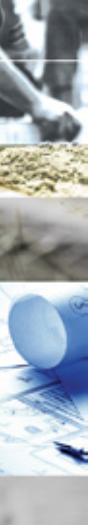




ABOVE: Amanda McEachron and Kimberly Edwards know all too well that a safe and developed nation brings peace of mind and unexplained happiness.

RIGHT: Earnel Geoghagen journeys to and fro with his grandson, young Giovanni Geoghagen.





Sherika Evans shares a smile with five-month-old son, Ace Evans

+

A Home for All

in Clarendon

Named in honour of the Lord Chancellor Sir Edward Hyde, Earl of Clarendon, the parish of Clarendon is mostly known for bauxite mining being home for JAMALCO and ALCOA, which provide jobs opportunities for many in the parish.

Clarendon is also known for sugar-cane production, so when the National Housing Trust, NHT, developed the New Town Housing Scheme formerly known as Hayes Housing Scheme, it saw a large percentage of Sugar Workers applying for the two-bedroom units. The NHT, however, ensured that all contributors had an equal chance of owning one of the units. The development thereafter saw several teachers, police officers, nurses and sugar workers becoming homeowners in the 1978 housing development.

The community is amongst several others that were identified for improvement under the NHT scheme upgrades programme. In need of proper roads, the NHT stepped in and conducted innovative road surface treatments, ensuring that quality road repairs were done. Residents, like Alfred Montaque, sang the praises of the NHT when they considered the conditions of the roads before.

“We are happy about the changes, because since I’ve lived here for over 40 years, the roads started to deteriorate, but I am very happy with the changes now,” he said.

The former sugar worker noted that the NHT has had a tremendous impact on his life, as even after losing his job at the factory for a year, the organisation made arrangements with him to get his accounts back on track, avoiding foreclosure on the property.

Aerial view of Midland Glades Scheme in Clarendon



Alfred Montaque, resident of Hayes in Clarendon for the last 40 years reminisces on the many changes of the community.



Four-year-old, Shantavia Runners, enjoys her after school treat.



The NHT Scheme Upgrades Programme targets the renovation of several infrastructure 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. Midland Glades in the parish is also one other community to benefit from the programme.

The family oriented community is quiet, but residents have ensured the maintenance of the community scheme to guarantee issues of violence and negativity do not pervade the community. Sherika Evans, resident of the community for the last 24 years noted that the residents have worked hard in ensuring negative influences did not corrupt the image of the

community as they've always sought strategies and ideas that ensured the community maintained its reputation.

The NHT conducted expansive roadwork within the small development and ensured the fencing of a small playing area and park, which remains a source of enjoyment for children and adults alike.

The Trust continues to support the country's third biggest parish through the development of necessary infrastructure, that are critical to the sustainability and livability of communities. Through partnership, the parish has seen the replacement of pipeline network and rehabilitation of the roads and drainage system, the implementation of proper

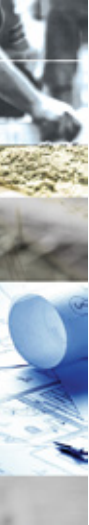
road signage, installation of curbs and channels, construction and reinstatement of drains.

With these infrastructural upgrades, residents like Sean Taylor believes they act as motivators in the development of one's property.

"Since even the implementation of the curb walls, you start seeing residents plant up them grass and having their own little garden. Not all of us good at it still (laughs), but it is definitely a start," he said.

As the NHT continues on its drive to create and sustain communities within the island, it remains steadfast in its commitment to create spaces for its contributors that make them proud to live, work, raise their families and do business.





Communities such as Vanzieland Housing Scheme in Trelawny are prime examples of the importance of police stations within communities. Once plagued by gang violence, former Police Officer, Balentine Hutchinson noted that a tremendous amount of energy was expended in alleviating the crime and violence that existed.

Vanzieland Housing Scheme now sings a new tune and boasts a new look having benefitted as one of many communities identified to be improved under the NHT Scheme Upgrades Programme. The project targets the first 100 schemes built or financed by the NHT since its inception.

The project which started in 2017 has since expanded to include housing projects constructed or financed by the Government of Jamaica prior to 1986 along with multi-storey NHT projects requiring maintenance.

Hutchinson, who was one of the first residents of the Vanzieland community, spoke to the importance of residents working together in order to alleviate challenges faced by communities.

This sentiment was echoed by Mavis Stern, resident in the community for the last 25 years. She notes that now, she can describe the community as quiet and safe, and that is due in large part to the work of the police force in the correcting of these challenges.

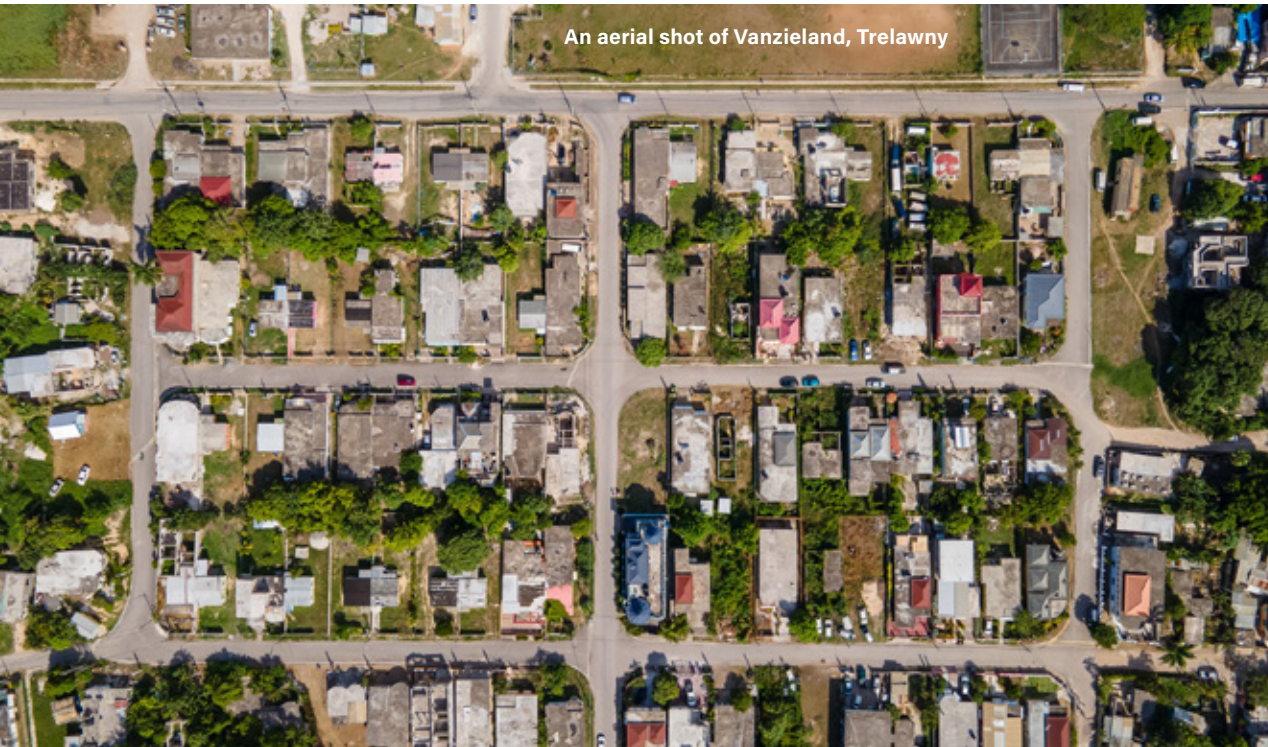
To date, over 40 projects have been completed, with a further 13 at different stages of completion across all 14 parishes. The scope of works on these projects are varied and include repairs and upgrades to roads and drainage infrastructure, disaster mitigation, the construction of social amenities such as community centres.



A Safe Place for Homeowners in Vanzieland



Ms Mavis Stern checks her ackees for readiness



An aerial shot of Vanzieland, Trelawny



Balentine Hutchinson finds much pleasure in his aviary, where he has many rare birds indigenous to the island



Teacher and Resident of Vanzieland, Webster Thompson doesn't mind getting his hand dirty once in a while

Community upgrades and maintenance has seen the Trust's investment in the renovation of police stations and infirmaries, which are seen as important components in the creation of sustainable communities.

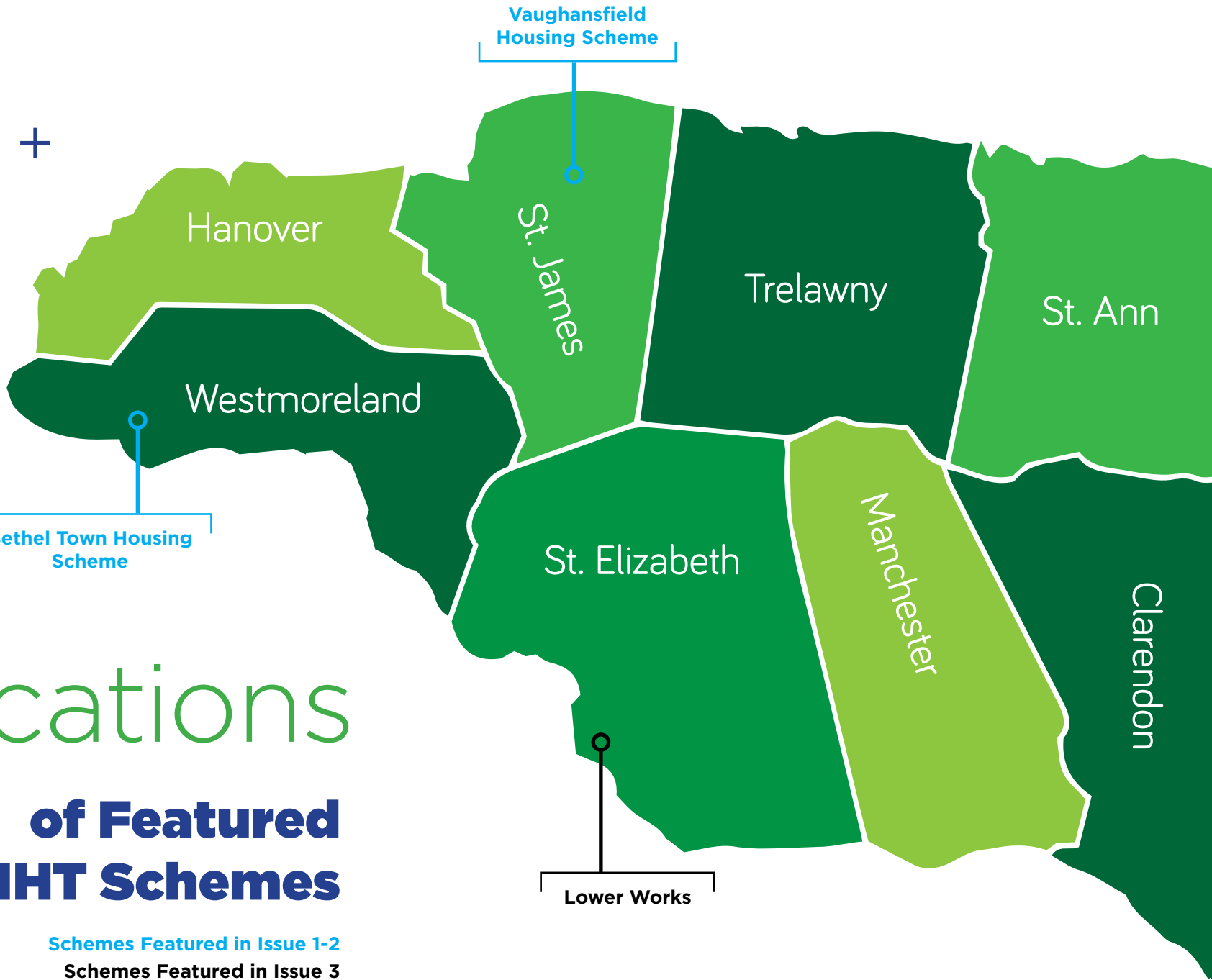
Prime Minister the Most Honourable Andrew Holness, in his 2017/2018 budget presentation, announced the NHT's assistance with the improvement of the physical facilities and living quarters of police stations located within a ten (10) mile radius of an NHT Housing Scheme.

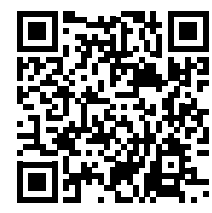
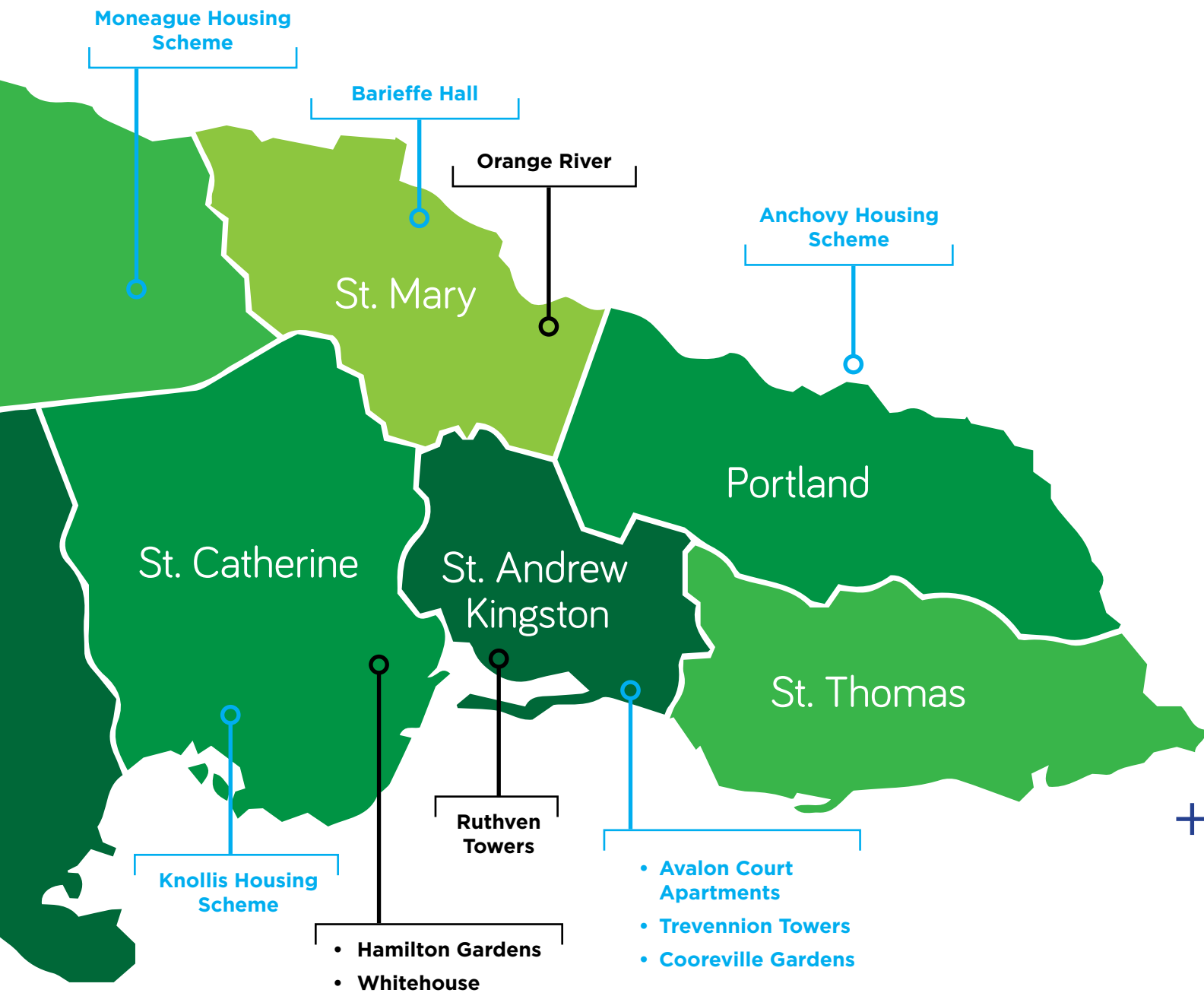
The provision of purpose-built stations for our police officers helps in encouraging efficient and effective performance in the execution of their duties. It also encourages a healthy mindset that allows for productivity in the fulfillment of their duties thereby improving the crime fighting capabilities of our police force.

Several police facilities have been completely reconstructed and/or renovated by the NHT, particularly those who are determined to have the greatest needs and are in close proximity to NHT developments. All stations are also equipped with kitchen and laundry amenities. Several parishes have benefitted from these renovations, as well as the building of infirmaries, these include but not limited to Portland, Clarendon, St Catherine, St Mary, Westmoreland and Kingston.

With the conversion of police facilities into modern, citizen-friendly workspaces, will see sustainable communities as they strive to balance security, social service and economic growth, thereby ensuring the achievement of long-term success and viability, much like Vanzieland Housing Scheme.







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