



## Expanded Home Grant for Unfinished Units: Completing Your Masterpiece! *cont'd*

- Even better, if that additional financing isn't quite enough to make your unit habitable, or if you are a pensioner, you may also qualify for a **Home Grant of up to \$3.5 million** to help bring your vision to completion! This grant provides crucial non-repayable support.

*Your* JOURNEY HOME  
**STARTS HERE:** NEW ROUTES TO HOMEOWNERSHIP WITH NHT!



National Housing Trust  
...the key to your home

**Contact us so we can help make your homeownership dreams possible.**



**Phone**  
876-929-6500-9



**Email**  
wecare@nht.gov.jm

For full details and eligibility criteria visit



**www.nht.gov.jm**



National Housing Trust  
...the key to your home

*Your* HOME BUILDER'S BLUEPRINT



**Constructing Your Dream Home**



## Are you drawing up the plans for your ideal home, ready to build on your own land?

The NHT is providing robust structural support and improved financial avenues to help you lay a solid foundation for your construction project.



### Key Enhancements for Home Builders:



## Increased Loan Limits for Build-On-Own-Land: Stronger Foundations for Your Project!

To empower you to build the home you envision, we've continued to expand the loan limits for those undertaking construction on their own land:

- Your individual loan limit now rises to **\$11 million.**
- For **two co-applicants**, your combined maximum loan limit reaches **\$17 million.**
- For **three co-applicants**, your combined maximum loan limit increases to **\$23 million.**

(As always, these limits are shaped by your affordability and capacity.)



## Lower Service Charges on New Mortgages: Budget-Friendly Building!

We're committed to making your construction mortgage more affordable, with reduced service charges for specific income levels:

- For those with a **weekly income less than \$30,000.99**: Enjoy a **0% service charge.**
- For those with a **weekly income between \$30,001 and \$42,000.99**: Your service charge is now **2%.**
- (If your weekly income is **\$42,001** and above, your service charge remains at **5%.**)

## Expanded Home Grant for Unfinished Units: Completing Your Masterpiece!

We understand that construction projects can sometimes face unforeseen challenges. If your home construction has hit a snag, the NHT is here to help you finish your masterpiece and make your unit habitable:

- If you are a mortgagor earning **less than \$30,000.99 weekly** (or are at retirement), and you previously accessed a Build-On-Own-Land or Construction Loan for a two-bedroom unit or less, and your unit has been incomplete for **two years or more**, we're here to help you finish the journey!

The NHT can provide an **additional loan** to bring your total up to an **\$11 million loan limit** (subject to affordability), giving you the necessary boost to complete your project.