



## Home Grant Access: A Financial Boost on Your Journey!

The Home Grant programme is being enhanced to provide even more substantial financial support to our low-income contributors, helping to bridge the gap to homeownership:

- If you are a low-income contributor (earning **\$30,000.99 weekly or less**) who has consistently contributed to the NHT for at least **seven years**, the maximum Home Grant is **\$3.5 million** (with no required payback) to add to your loan amount. This makes your home-buying journey even more affordable and achievable.

# 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](http://www.nht.gov.jm)




National Housing Trust  
...the key to your home

# Your HOME BUYER'S COMPASS



Navigating the Open Market





## Are you actively searching for your dream home on the open market?

The NHTs Home Buyer's Compass is now pointing you towards significantly increased affordability and greater possibilities, making it easier to purchase the property you desire.



### Key Enhancements for Home Buyers:

## Your Financial Pathway Just Got Wider!

We understand that property values are evolving, and so are your financing needs. That's why we're substantially increased maximum loan limits, empowering you with more purchasing power:



- **For single applicants:** Your maximum loan limit now extends to **\$9 million**.
- **For two co-applicants:** Your combined maximum loan limit has risen to **\$17 million**.
- **For three co-applicants:** For groups collaborating on a home purchase, your combined maximum loan limit expands to an impressive **\$23 million**.
- **Special Individual Loan Limit for Homes Under \$14 Million:** To specifically support those looking at more affordable properties, we're introducing a new, higher individual loan limit of \$12 million for properties costing \$14 million or less.

(**Please note:** Your specific loan amount will always be determined by your individual affordability, ensuring a manageable and smooth financial journey.)

## Reduced Deposit: A Shorter Path to Entry!

Taking a major step towards making homeownership more attainable, we offer a significantly reduced the upfront deposit required for eligible applicants:

- If your **weekly earnings are less than \$30,000.99**, and you are purchasing an open market home priced at or below **\$14 million**, your required deposit is 2%!

## Low Service Charges: Fewer Tolls on Your New Mortgage!

We've made your mortgage more budget-friendly by reducing the service charges for specific income brackets, translating into direct savings for you:

- For those with a **weekly income less than \$30,000.99**: Your service charge **0%**.
- For those with a weekly income between \$30,001 and \$42,000.99: Your service charge is 2%.
- (For individuals earning \$42,001 and above weekly, the service charge is 5%.)