



Your JOURNEY HOME STARTS HERE:

NEW ROUTES TO HOMEOWNERSHIP WITH NHT!



National Housing Trust
...the key to your home

Your HOME OWNER'S SOLUTIONS



Enhancing your living space

Other Important Milestones on Your Map:

Contribution Refunds: Your Choice of Route!

- Effective July 1, 2025, private sector mortgagors will now have the valuable option to receive their contributions refund as cash in hand or to directly apply the refund amount to their existing loan account. This provides you with greater flexibility and control over your finances. It's your call, empowering you to choose the route that best suits your financial goals.



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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



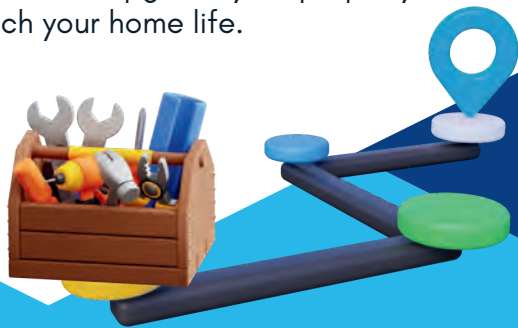
www.nht.gov.jm



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If you are already a homeowner and are looking to enhance your living space or embrace sustainable energy solutions,

The NHT offers new and improved avenues to upgrade your property and enrich your home life.



Key Enhancements for Home Improvers:

Increased Home Improvement Loan: More Power for Your Projects!

Ready to renovate, expand, or modernise your home?

- The loan limit is **\$5 million!** This provides substantial financial power for your renovations.



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Enhanced SMART Energy Loan: Powering Up Your Home Sustainably!

Embrace a more cost-effective lifestyle with our enhanced SMART Energy Loan, designed to help you install renewable energy systems:

- The loan limit for installing renewable energy systems on your property is \$2.5 million.
- Plus a smarter route for your budget: the applicable interest rate is based on your income, rather than a fixed 5%. This personalized approach has the potential to make your renewable upgrade even more affordable and accessible.



SMART Energy Grants for Pensioners: A Green Boost for Retirement!

The NHT has put in place a programme tailored for our valued pensioners, helping you invest in sustainable energy solutions for your home:

- If you are a retired pensioner with an income of **less than \$30,000.99 weekly at the time of retirement**, you can apply for a SMART Energy Grant of **\$1.5 million** to help install renewable energy systems!
- We are committed to widespread impact, issuing **420 of these grants annually**, with **30 available per parish**, ensuring broad access to this renewable energy systems for your retirement.