



# **EXTERNAL FINANCING MORTGAGE PROGRAMME (EFMP) FAQ GUIDE**



**National Housing Trust**  
**EXTERNAL MORTGAGE FINANCING PROGRAMME (EFMP)**  
**FREQUENTLY ASKED QUESTIONS (FAQs)**

<b>EXTERNAL MORTGAGE FINANCING PROGRAMME (EFMP)</b>	
<b>FAQS</b>	
<b>QUESTIONS</b>	<b>ANSWERS</b>
1. What is EFMP?	This is an arrangement under which NHT contributors apply for their NHT loans at banks, credit unions and building societies, at the applicable NHT interest rates.
2. Who are our EFMP Partners?	The Partners to the EFMP are: <ol style="list-style-type: none"><li>1) COK Sodality Co-Operative Credit Union</li><li>2) National Commercial Bank Ja. Limited</li><li>3) Bank of Nova Scotia Ja. Limited</li><li>4) Victoria Mutual Building Society</li><li>5) JN Bank</li><li>6) First Global Bank</li><li>7) JMMB Bank</li><li>8) Sagicor Bank</li><li>9) Sagicor Life</li><li>10) First Caribbean International Bank Ja Limited</li><li>11) Cornerstone Trust &amp; Merchant Bank</li><li>12) JPS Co-Operative Credit Union</li><li>13) Grace Co-Operative Credit Union</li><li>14) First Regional Co-Operative Credit Union</li><li>15) Jamaica Police Co-Operative Credit Union</li><li>16) First Heritage Co-Operative Credit Union</li><li>17) Manchester Co-Operative Credit Union</li></ol>
3. What are the benefits accessible under the EFMP?	Eligible contributors may access loans under the EFMP to buy, build and improve residential properties (land/unit).
4. Which benefits currently remain accessible <i>only at the NHT</i> ?	<ul style="list-style-type: none"><li>• Home Grant</li><li>• Scheme Loans</li><li>• Contribution Refund Toward Deposit (CRTD)</li><li>• Solar Water Heater</li></ul>
5. What is NHT contact for EFMP?	Our customer care centre and branch network can provide information related to the EFMP:  E-mail: <a href="mailto:wecare@nht.gov.jm">wecare@nht.gov.jm</a> Telephone: 1-876-929-6500-9



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	<p>Toll Free Numbers:</p> <p>☎ Jamaica: 888-225-5648,</p> <p>☎ U.K.: +44 203 514 8816</p> <p>☎ U.S.A./Canada: +1-800-858-3219</p>														
6. What benefits are <u>not</u> accessible under the EFMP?	<ul style="list-style-type: none"> <li>• Solar Water Heater Loans</li> <li>• Scheme Benefits</li> <li>• Contribution Refund Towards Deposit (CRTD)</li> <li>• Home Grants</li> </ul>														
7. How do I contact NHT re processing special requests?	<p>Our customer care centre and branch network can provide information related to the EFMP:</p> <p>E-mail: <a href="mailto:wecare@nht.gov.jm">wecare@nht.gov.jm</a>            Telephone: 1-876-929-6500-9            Toll Free Numbers:</p> <p>☎ Jamaica: 888-225-5648,</p> <p>☎ U.K.: +44 203 514 8816</p> <p>☎ U.S.A./Canada: +1-800-858-3219</p> <p>In addition for special request an email can be sent to <a href="mailto:loanprocessing@nht.gov.jm">loanprocessing@nht.gov.jm</a></p> <p>Email contacts for regional offices:</p> <table border="1"> <tbody> <tr> <td>Kingston Regional</td> <td><a href="mailto:efmpksaregional@nht.gov.jm">efmpksaregional@nht.gov.jm</a></td> </tr> <tr> <td>Clarendon</td> <td><a href="mailto:efmpclarendon@nht.gov.jm">efmpclarendon@nht.gov.jm</a></td> </tr> <tr> <td>Manchester Regional</td> <td><a href="mailto:efmpmanchesterregional@nht.gov.jm">efmpmanchesterregional@nht.gov.jm</a></td> </tr> <tr> <td>Westmoreland Regional</td> <td><a href="mailto:efmpwestmorelandregional@nht.gov.jm">efmpwestmorelandregional@nht.gov.jm</a></td> </tr> <tr> <td>St. James Regional</td> <td><a href="mailto:efmpstjamesregional@nht.gov.jm">efmpstjamesregional@nht.gov.jm</a></td> </tr> <tr> <td>St. Ann Regional</td> <td><a href="mailto:efmpstannregional@nht.gov.jm">efmpstannregional@nht.gov.jm</a></td> </tr> <tr> <td>St. Catherine Regional</td> <td><a href="mailto:efmpstcatherine@nht.gov.jm">efmpstcatherine@nht.gov.jm</a></td> </tr> </tbody> </table>	Kingston Regional	<a href="mailto:efmpksaregional@nht.gov.jm">efmpksaregional@nht.gov.jm</a>	Clarendon	<a href="mailto:efmpclarendon@nht.gov.jm">efmpclarendon@nht.gov.jm</a>	Manchester Regional	<a href="mailto:efmpmanchesterregional@nht.gov.jm">efmpmanchesterregional@nht.gov.jm</a>	Westmoreland Regional	<a href="mailto:efmpwestmorelandregional@nht.gov.jm">efmpwestmorelandregional@nht.gov.jm</a>	St. James Regional	<a href="mailto:efmpstjamesregional@nht.gov.jm">efmpstjamesregional@nht.gov.jm</a>	St. Ann Regional	<a href="mailto:efmpstannregional@nht.gov.jm">efmpstannregional@nht.gov.jm</a>	St. Catherine Regional	<a href="mailto:efmpstcatherine@nht.gov.jm">efmpstcatherine@nht.gov.jm</a>
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8. How do I access my eligibility Joint/ Voluntary/ Self Employed/ CRTD loan requests?	<p>You may visit a NHT branch or send an email to <a href="mailto:loanprocessing@nht.gov.jm">loanprocessing@nht.gov.jm</a></p>														



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	Eligibility for joint applicants/ voluntary contributors/ self-employed persons and Contribution toward deposit loans must make direct contact with the NHT
9. Has the EFMP impacted or changed how I access my NHT benefits?	Yes, if applicant(s) average income is less than \$30,000, and you do not require a loan in excess of your approved NHT benefit, visit the NHT for processing. If applicant (s) average weekly income exceeds \$30,000, contact an approved EFMP Financial Partner (FP). <i>* For more information, you may visit our website at <a href="http://nht.gov.jm">nht.gov.jm</a> or contact our customer service team at any of our branches island wide.</i>
10. If your name is on a title, can you access an NHT loan under EFMP?	Yes, Home owners can access up to \$3.5M for renovations/ upgrades also effective July 1, 2024 the Smart Energy Loan is accessible to homeowners.
11. If a minor's name is on title, will approval be required?	<p>The NHT will only grant a loan where a minor has been registered as an owner on the title if:</p> <ul style="list-style-type: none"><li>• the title presented as security has already been endorsed with the name of the minor, AND</li><li>• has been endorsed with a Court Order appointing the applicant(s), as Trustee(s) for the minor(s) and granting to the applicant(s) full rights and powers to transfer, mortgage, sell, lease or by any instrument under the Registration of Titles Act to assign, charge or dispose of the land as if the applicant(s) was the sole registered proprietor(s).</li></ul> <p>Documentation such as birth certificate for both child and parent and a copy of the title must be presented</p>
12. Is there a change in the application process for CRTD under the EFMP?	No, the process remains the same. Persons will apply at the NHT for Contributions Refunds to assist with deposit on property, assist with titling, legal costs with acquiring a property and other financial gaps a contributor may encounter in their journey to acquire a property.
13. How do I access my CRTD under EFMP?	Applicants are required to contact the customer service department at any NHT Branch to be processed.
14. What if I am rejected by a FP?	Applicants may return to the NHT for processing if they are rejected once by a FP. The NHT will validate the rejection with



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	<p>the FP and thereafter conduct an assessment to determine eligibility.</p> <p>The following standard documents are required when you come to NHT for your loan interview</p> <ol style="list-style-type: none"><li>1) N.I.S. Card.</li><li>2) T.R.N. Card/Letter from Tax Administration Jamaica (TAJ)/Driver's Licence (for all loan applicants and persons whose names appear or will appear on the title, including persons residing overseas).</li></ol> <p><b>If employed to a company:</b></p> <ol style="list-style-type: none"><li>3) a. Verification of Gross Income and Contributions letter from past and present employers b. Last two (2) months' pay slips from present employer.</li></ol> <p><b>If self-employed/voluntary contributor:</b></p> <ol style="list-style-type: none"><li>4) Visit or contact the Compliance Department to ensure your contributions are current.</li><li>5) Proof of Age (Certified copy of New Birth Certificate).</li><li>6) Two (2) Acceptable means of Identification (one of which must be a government issued ID) (valid Driver's License; Passport; National Voter's Registration Card; or Identification issued by present employer, bearing photograph and identification number with a future expiry date).</li><li>7) One (1) current passport-sized photograph (if applying for an Open Market Loan) or Two (2) current passport-sized photographs (if applying for Construction Loan).</li><li>8) Certified Marriage Certificate (where applicable). Submit relevant documents in the case of divorce.</li><li>9) Copy of Registered Title</li><li>10) Certificate of Payment of Taxes for property.</li><li>11) Water Bill for the property being purchased.</li><li>12) Certificate of payment of peril insurance from Strata/Housing Cooperation (where applicable)</li><li>13) Surveyor's ID Report (should not be more than one (1) year old and must be prepared by a Commissioned Land Surveyor and obtained by the purchaser/applicant)</li></ol>



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15. Can I go to more than one institution and apply for my NHT benefit?	<p>Yes, applicants may be in discussions with multiple institutions. However, your NHT benefit is only accessible from one FP per benefit. The steps are as follows:</p> <ol style="list-style-type: none"><li>1) Engage FP's</li><li>2) Agree with FP on terms and conditions for loan</li><li>3) Obtain a referral from the NHT</li><li>4) Applicants who choose an alternative FP after receiving a referral from the NHT are required to discontinue the application with initial partner.</li><li>5) The initial FP is required to issue a cancellation letter to the applicant/NHT.</li><li>6) Contributor submits cancellation letter to the NHT.</li></ol> <p><i>Note: All steps must be completed before a new FP agreement can be made.</i></p>
16. If after accessing a loan from a FP, can an applicant change the institution in ten years when eligible for another loan.	<p>If the loan is issued under EFMP, yes a transfer of balance can be facilitated.</p> <p>If your loan was issued under a different policy, contact the NHT for guidance.</p>
17. Does the FP have to provide me with the same terms as stated in my eligibility letter?	<p>The NHT eligibility letter is a guide for your FP to assess a contributor's loan application.</p> <p>The interest rates for your NHT loan amount is guaranteed, however, the loan tenure is determined by your FP.</p>
18. How many persons can access a benefit jointly?	<p>Up to three (3) * people can access a benefit jointly; however, these contributors must submit proof of kinship to their FP.</p> <p>Proof of Kinship includes:</p> <ol style="list-style-type: none"><li>1. Birth Certificate</li><li>2. Adoption Records</li><li>3. Common Law Declaration</li><li>4. Marriage Certificate</li><li>5. Deed Poll</li></ol> <p>NB: If only two persons are co-applying they don't need to prove kinship to FP.</p>
19. What income levels should access their NHT benefit from a FP?	<p>Persons earning in excess of \$30k weekly should go to a FP.</p>



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20. If I earn less than 30k weekly can I access my benefit from a FP?	Yes, subjected to your agreement with the FP of choice and their loan underwriting policies.
21. I am applying for a loan with someone else, how do we access our eligibility?	Joint applicants are required to visit a NHT branch office for their eligibility letter prior to going to their FP, or the FP can request joint eligibility from the NHT.
22. If I accessed my benefit from NHT and require another benefit where do I go?	If your income is greater than \$30k weekly and you are eligible, you will go to your FP to access additional benefit.
23. I want to get my solar water heater loan how do I access this?	This benefit must be accessed from NHT directly.
24. What is a referral or referral letter?	A referral or referral letter is a confirmation that is sent to the FP that details the NHT benefit accessible to a contributor.
25. How long does it take to generate a referral from the NHT?	For single applicants, a referral can be generated immediately by the FP.  For co-applicants/triple applicants/self-employed and voluntary contributors the request is sent to the NHT centralized unit (EFMP Unit) and generated within one (1) business day once all required documentation is received.
26. 25. What is required to get a referral letter?	<ol style="list-style-type: none"><li>1) Birth Certificate</li><li>2) NIS</li><li>3) TRN</li><li>4) Last two (2) monthly payslips.</li><li>5) Verification of gross income</li><li>6) Verification of contributions</li><li>7) Identification (one (1) valid government issues ID)</li><li>8) Marriage certificate</li></ol> <p><i><b>N.B:</b> Other documents may be requested upon review.</i></p>
27. How is my eligibility determined?	It is determined using the average income, the age of the youngest applicant, along with NHT's current income bands and interest rates.
28. Will NHT facilitate insurance for the eligibility amount?	No, the NHT offers insurance for loans issued directly from the trust; your financial partner will outline insurance options available to applicants.



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29. Will the service charge be included in the mortgage or is that a separate payment?	Under the EFMP, the service charge amount is based on the average income and can be amortized over the life of the loan. Financial Partners will determine how they administer the service charge.
30. What is the difference between a referral letter and an eligibility letter?	A referral letter is a formal and binding agreement issued to a FP indicating that the NHT is actively supporting the customer's pursuit of external mortgage financing; while an eligibility letter is provisional and is issued to the customer to initiate mortgage request from an FP.
31. If a benefit was accessed previously can it be accessed again?	No, however a contributor may access a loan from the NHT to assist with upgrades once at least 10 years has past.
32. If I want to access my Smart Energy loan, do I go to an EFMP partner or do I come to the NHT.	Persons who have their titles with NHT can access their Smart Energy loan at the NHT or from a Financial Partner  Persons who have never accessed a loan from NHT directly and applicant(s) average income exceeds 30k weekly must go to a Financial Partner  Applicant(s) with average income less than 30k can access this benefit directly from the NHT.  For information on Smart Energy loans visit <a href="http://www.nht.gov.jm">www.nht.gov.jm</a>
33. If I want to access my NHT benefit only, can I come to NHT directly?	Once the applicant(s) average income is less than 30k weekly they should come directly to our offices  Once the applicant(s) average income is greater than 30k weekly speak with a Financial Partner first