

VISION 2030 JAMAICA NATIONAL DEVELOPMENT PLAN HOUSING SECTOR PLAN

1st DRAFT



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List of Acronyms (Incomplete)

Introduction

This Housing Sector Plan is one of thirty sector plans that will inform the development of Vision 2030 – a 25-year plan designed to put Jamaica in a position to achieve developed country status by 2030. Jamaica 2030 is based on a fundamental vision to ***‘make Jamaica the place of choice to raise families, live, work and do business,’*** and on guiding principles which put ‘people’ at the centre of Jamaica’s transformation.

Housing is not only an important component of the economy but has great social significance as shelter is a basic human need. At the same time, through its location, housing forms the basis for activities in the community such as interactions with neighbours, work, school and shopping. The provision of adequate housing has historically proven to be challenging globally and more so in developing countries.

According to the Ford Foundation (2005), nearly one billion people (1/6 of the world’s population) live as squatters in the world’s cities and one in three urban dwellers worldwide live in a slum. On the other hand, most industrialized nations have very developed programs that address the issues of affordable housing, and these programs are usually supported by various public and private institutions. Currently, there is a housing crisis in Jamaica as the housing needs of a vast majority of Jamaica households, particularly those with low and moderate incomes, are not being met. The roots of this crisis can be traced to inadequate supply and the housing affordability challenge.

Ideally, in the year 2030 every household should be living in a well-constructed dwelling unit. Realistically, however, if housing standards are set very high it will become even more difficult to close the housing affordability gap as most households will not be able to buy or rent these units.

The vision of this sector plan therefore embodies the concept that housing represents a broad continuum of affordable and appropriate housing options related to the incomes of target groups. The vision statement also recognizes that housing provision must be guided by certain criteria and that guidelines (including legal procedures) for these must be put in place. These include affordability criteria; criteria for allocation and access which involves the definition of target groups and establishes allocation procedures; and mechanisms for security of tenure.

The National Development Plan

The preparation of the National Development Plan will be supported by a quantitative systems dynamics model – Threshold 21 (T21) – which supports comprehensive, integrated planning that would enable the consideration of a wide range of interconnected factors along economic, social and environmental considerations and will be used to project future consequences of different strategies across a whole range of indicators. In addition, it will enable planners to trace causes of changes in any variable or indicator back to the assumptions.

The first draft of this sector plan was developed using the following processes:

- Task Force Meetings to solicit ideas and views from members¹ on housing and shelter issues in Jamaica.
- Research on international best practices (IBPs) in housing and shelter
- Meetings with the Chair of the Task Force

This document is structured, by headings, as follows:

- Situational Analysis
- SWOT Analysis
- Proposed Vision Statement
- Goals, Objectives and Strategies

¹ See Appendix 1 for a List of Members of the Governance Task Force.

Situational Analysis – Housing

1. Background

Housing is a social good, access to which promotes individual and collective dignity, privacy and security. In the economic sphere, housing contributes to employment creation and, labour productivity, community economic development and capital formation at both the micro and macroeconomic levels. Housing also has impacts on other key areas within society, namely: economic development, poverty alleviation, and environmental management.

Housing is an important component of the economic and social development of Jamaica. It is an important part of national infrastructure and is pivotal to social development, national competitiveness and economic growth. Availability of affordable housing remains one of the Jamaica's most pressing social/development problems. While middle- and upper-income housing is comparable to that in neighbouring areas of North America, facilities for low-income groups are substandard. The problem has been aggravated by constant migration from the rural areas to the cities, causing the growth of urban slums. Much of the demand for housing is related to population growth and accumulated unmet needs.

The projected growth in population is expected to be approximately 3.3 million by 2030, (Table 1) hence there will be need for the country to establish a framework for the development of strategies to accelerate the delivery of housing that is affordable, meets demand and accords with the country's development status. This growth in population will require that a wide range of issues be addressed including:

- Housing Affordability
- Housing Finance
- Land Supply and Management
- Water Availability
- Urban Decay

2. Legislative, Policy and Institutional Framework

The Housing Act

This act governs the building of houses with regard to location. It provides the Housing Minister with the power to decide which areas are fit for development, redevelopment, clearance etc. The act confers upon the Minister power to allow or disallow any housing development taking place on lands within the territory of Jamaica. Under this Act, the Minister has the authority to declare any area as a Housing Area and to initiate slum clearance schemes if, in his opinion, the area merits such action.

The Town and Country Planning Act

This legislation stipulates that in areas for which a Development Order has been prepared, planning permission is required from the Local Planning Authority before "development" as defined by the Act can be undertaken. In those areas for which no development orders have been prepared no planning permission is required to undertake

development. Permission to erect buildings however is required under the Building Law (Local Building Regulations) The Development Order is therefore the legal document guiding development in Jamaica. However, the Local Improvements Act 1914 governs the subdivision of land.

Local Improvement (Community Amenities) Act

This Act enables the relevant Ministry and Department to upgrade squatter areas and spontaneous settlements by providing or improving facilities.



Housing Policy

Government's housing policy is based on the achievement of affordable, safe and legal housing access for all. This policy approach follows on a 1987 housing needs assessment which stated that Jamaica's housing requirements averaged 15,500 new units annually by year 2006. In addition, according to the assessment, the country required, on average, 9700 upgrades annually over the same period to maintain the housing stock in acceptable standard. Thus the following were implemented:

Joint Venture Facilitation

Under this arrangement, the Ministry uses land it owns to form partnerships with private firms to develop housing solutions at lower market costs.

The Social Housing Programme

This programme provides housing for low and no income groups through, operation pride, the special assistance programme etc.

Improving Security of Tenure

This programmes seeks to allow persons to obtain titles for plots in schemes, townhouses, etc. through divestment and other means.

Mortgage Financing Provision

This involves the provision of short-term financing for residential construction and infrastructure development as well as the insuring of residential mortgage loans through the Jamaica Mortgage Bank (JMB).

Area Specific Policies

Urban

The emphasis in urban areas is inner city renewal, maintenance, and squatter management/relocation through the SHP. This involves the building of townhouse complexes and the divestment of areas which were once rental cooperatives and

condominiums from as far as the 1970s (a total of 4633 units), some schemes slated for divestment are Arnett gardens phases 4 and 7 and Tivoli Gardens.

Rural

Along with the divestment and granting of titles slated to take place new developments have also been planned along the north coast tourism corridor, this is in response to the high demand for affordable shelter due to the high investment in the construction of new hotels.

This is incomplete as it has not indicated some of the most important policies e.g., Operation Pride, NHT inner city housing etc. These are only the Ministry of Housing policies/ programmes and goes back to the point of absence of clearly defined institutional roles and policy objectives.

National Housing Policy (Proposed)

Government's housing policy is based on the achievement of affordable, safe and legal housing access for all. This is achieved through a number of policy objectives viz: joint venture policy which involves public/private partnerships geared at providing housing for low-middle and middle income groups; policies designed to make land more accessible and affordable to wide category of persons who do not own land, e.g., Operation Pride and settlement upgrading programmes under the Local Improvement (Communities Amenities) Act, 1977; increasing home ownership through the divestment of over 4,000 sales and rental units; providing grants for building or repair of units to the neediest in the country under a Social Housing Programme and the provision of interim financing for the private sector through the NHT and the JMB. The Ministry is now in the process of (2207) developing a comprehensive national housing policy which will facilitate better utilization of resources in the public and private sectors, so as to satisfy the demand for housing in a coordinated and economical manner and to respond to the diverse needs of disadvantaged and vulnerable groups in the society.

3. Population Urbanization and Housing

Housing Supply & Demand

Information from the Statistical Institute of Jamaica (STATIN) states that at the end of 2006 the population was approximately 2,673,800, while estimates from the Planning Institute of Jamaica have the population increasing to approximately 3.3 million by 2030. This means that there will be a tremendous increase in the demand for housing in the near future from both urban as well as rural areas.

Table 1: Population Growth and Distribution 2005, 2020-2030 (include towns)

Parish				
	2005	2020	2025	2030
Kingston	95440	92873	91995	91126
St. Andrew	497846	526015	537801	549769

Parish				
	2005	2020	2025	2030
St. Thomas	94520	105255	108378	110487
Portland	81815	88164	90363	92636
St. Mary	112559	116755	118188	119639
St. Ann	174247	196276	201270	206390
Trelawny	73824	76739	77735	787747
St. James	184274	216953	225322	232186
Hanover	67412	68838	69320	69805
Westmoreland	143422	161521	168048	174839
St. Elizabeth	146706	147845	148226	148607
Manchester	197446	237399	245291	253510
Clarendon	246588	277640	287409	297520
St. Catherine	529463	732244	769964	809627

Source: PIOJ Population Unit 2004

Table 2: Population Figures of Largest Towns 2005,2020-2030

Towns				
	2005	2020	2025	2030
KMA	587,289	618,888	629,796	640,895
Ocho Rios	18,257	25,229	26,248	28,358
Montego Bay	101,444	122,459	127,835	133,447
Savanna-la-Mar	21,457	27,688	29,547	31,532
Santa Cruz	11,812	16,859	18,425	20,136
Mandeville	50,689	59,779	62,226	64,774
May Pen	62,516	83,804	89,952	95,419
Spanish Town	140,637	169,637	179,783	189,410
Portmore	166,845	190,029	200,000	210,493
Old Harbour/Old Harbour Bay	40,059	166,865	178,832	191,663
Total	1,201,005	1,481,237	1,542,664	1,606,127

Source: Population Unit Planning Institute of Jamaica 2004

In looking at the table above evident is a gross increase in the urban population in the year 2030 along with the sense that the St. Catherine agglomeration has the largest population of any other area. Also noticed is that the Old Harbour/Old harbour bay area has outstripped Spanish Town to become the third largest urban area in Jamaica. Currently there is a much new investment taking place in the Old Harbour area as it is a site in which much new development has taken place. Though this maybe seen as positive this has to be monitored to ensure that this development does not over stress the areas available resources, and takes place in a managed and sustainable manner. Thus ensuring provisions for the expectant population increase. If this rule is applied island wide for all areas in which growth is expected then urban areas both existing and new should have very few problems in providing for their populations.

The most recent official national housing needs assessment (1986 – 2006) made the inference that Jamaica needed to provide 15,000 new housing units and upgrade 9,700 units yearly to ensure that the housing stock kept pace with population. Up till 2006 these

development were not made and prompted former Prime Minister PJ Patterson to make designations for the building of new solutions.

The state of the Jamaican housing sector with regard to the existing shortage, backlog and the inability to provide solutions keeping in pace with population growth required the former Prime Minister, in a January 2005 Post Cabinet Press Briefing to make the declaration that “30,000 houses would need to be built annually over the next 5 years to meet Jamaica’s housing demand”. Prime Minister Patterson also declared that the Government’s contribution to the housing sector over the next 3 years would be in the region of J\$30 billion to provide housing for almost 35,000 Jamaicans. This future housing is to be provided by three government entities which are the largest contributors to the low income housing sector; the National Housing Trust (NHT) – 12,000 houses, the National Housing Development Corporation (NHDC) – 10,540 houses, and the Ministry of Housing – 12,000 houses”(The Gleaner, 9th January 2006).

However current trends would state that Jamaica is nowhere near to achieving the stated 30,000 in 5 years as recent information on housing starts and completions provide by the Planning Institute of Jamaica (PIOJ) show that there has been a relatively small increase in the number of starts and completions. In 2006, total housing starts were 2,875 solutions. This represented a decrease from 4,121 in the previous year and was mainly due to the contraction of starts by all developers. The largest reduction in starts was recorded by private developers falling by 1,203 to 580 solutions. The reason for this was attributed to the cement shortage that affected the industry during the year. The number of starts by the NHT decreased, moving to 2,233 solutions from 2,338.

Total housing completions (excluding completions by the Ministry of Housing, Transport, Water and Works) moved to 3,600 solutions from 4,186 solutions in 2005. The table below provides information on various performance indicators for the housing sector between 2002 and 2006

Table 3: Total Housing Completions

	2002	2003	2004	2005	2006
Number of Housing Starts by NHT	3,671	1,481	2,197	2,338	2,233
Total Housing Starts	9,396	4,656	5,203	4,121	2,875
Number of Housing Completions by NHT	2,130	1,281	2,984	2,246	2,805
Total Housing Completions	5,544	3,967	5,832	4,186	3,600
Number of Home Improvement Starts by NHT	174	232	373	215	275
Number of Home Improvement Completions by NHT	172	219	316	196	293
Total Number of Mortgages	9,953	10,667	10,768	9,873	10,556
Number of Mortgages by NHT	6,391	6,748	6,677	5,812	5,632

Source: Economic and Social Survey 2005, 2006

The figures presented clearly dictate that production is falling a contradiction to the former Prime Minister's statement. If this trend continues the result expected is a continual shortage and with prices increasing yearly housing is becoming more costly to construct and less affordable for the population. This brings out two major aspects with regard to housing, those of Housing Affordability which is borne by the consumer either out of pocket or through collaboration with a lending agency, and Housing Finance, borne by the government, and various private and public sector funding agencies.

The last officially published housing needs assessment stated that Jamaica in order to provide housing in line with population growth needed to provide housing solutions at a rate of 15,000 per year between the period 1987-2006 and with a yearly average since 1987 of 4325, this clearly indicates an unmet need and thus tremendous backlog. With time the provision of adequate and affordable shelter becomes a greater challenge for Jamaica. Therefore in order to address housing needs, efforts are required at different levels of Government, the private sector and local communities in general.

Increased urbanisation has resulted in over half of the population now living in cities and major towns. This , rapid urban growth, unaccompanied by an unequal growth in the provision of housing solutions, has led to ever-increasing housing prices and/or rents it has also placed extensive pressure on the island's existing supply which has not been able to keep pace, hence resulting in the growth in squatter settlements not only in urban areas but island wide. These communities are being developed in vulnerable areas without access to acceptable sewage disposal, garbage collection and domestic water facilities which in turn poses hazards not only to the individuals but the environment as well. This however, is not a recent occurrence and various methods have been tried with the aim of alleviating housing problems meeting with little success. A number of approaches have been taken to address housing needs in the country. The Government has been providing a variety of shelter solutions through agencies such as National Housing Trust (NHT) and the National Housing Development Corporation (NHDC), Urban Development Corporation (UDC), acute.

Household Tenure

The concept of tenure applies the three previously mentioned aspects of affordability, finance and land supply and management, as these are decisive factors as to whether or not property is owned, rented or otherwise held. The majority of Jamaican households live in their own house (60.5%). The percentage of households living in their own house has remained relatively unchanged since 1996, varying between 57 and 61% over the period. However, it should be noted that some households own the house in which they live but have no formal tenure for the land which the house is on, and therefore these persons are classified as squatters. In terms of regional variations, owner occupied housing is highest in rural areas (67.8%) compared with 47.8% in the Kingston Metropolitan Area (KMA).

The table below provides information on the percentage of tenure status of households 1996-2002, 2004 and 2006.

Tenure	1996	1997	1998	1999	2000	2001	2002	2004	2006
Owned by Household	60.3	57.9	58.6	57.9	58.3	61.2	61.2	56.9	60.5
Rent-free	13.8	13.0	13.6	15.2	18.3	16.5	16.5	19.3	17.6
Rented/Leased	23.3	27.1	25.8	25.5	22.9	21.6	21.6	22.5	20.7
Squatted	1.4	1.0	0.9	1.0	1.3	0.6	0.6	1.2	1.2
Other	1.2	0.9	1.1	0.5	0.3	0.1	0.1	0.2	0.1
Total	100	100	100	100	100	100	100	100	100

Source: Jamaica Survey of Living Conditions 2004

Over the years, home ownership has steadily increased with increasing consumption. A much higher proportion of households (67.6%) in the poorest consumption quintile own their units than in the wealthiest (58.1%) quintiles, the question remains however whether or not these houses are owned within the formal sector.

With respect to regional variations, owner occupied housing was highest in the rural areas (67.8%), compared with 47.8% in the KMA, a reason for this maybe that plots were previously owned by individuals who then built houses. With respect to rented houses, this was higher in the KMA (29.5) compared with 20.1% in other towns and 14.5% in rural areas. The Table below shows the percentage distribution of households by tenure status and by region.

Type of Tenure	KMA	Other Towns	Rural Areas
Owner Occupied	47.8	64.8	67.8
Rent-free	19.5	14.9	17.4
Rented	29.5	20.1	14.5
Squatter	3.2	0.2	0.3
Other	0	0	0.1
Total	100	100	100

Source: Jamaica Survey of Living Conditions 2004

With respect to tenure arrangements an important area within the context of Jamaica is that of rented housing. Rented housing plays an important role in that it provides an interim solution for those unable to own a home. In looking at the table evident is that the highest proportion of rented housing is in the KMA, the reason for this maybe that due to high property prices and high housing demand renting provides a valid option whereby individuals can gain interim housing while seeking and/ or waiting on ownership opportunities which may present themselves in future, either through the development of new solutions or the one currently being rented.

The table also presents the category of rent-free, this is a common occurrence in Jamaica, where housing solutions are usually established in serviced lots, however the idea of rent free ties in closely with that of squatting as rent free solutions found on parcels of land are usually informal in nature.

Dwelling Types

As previously mentioned a various aspects such as affordability, finance and land supply affect the quality, type and location of housing in Jamaica, this has led to a very diverse housing stock. A range of dwelling types comprises Jamaica's housing stock. Some of these include:

- Separate house/detached
- Part of house
- Semi-detached house
- Apartment/townhouse
- Part of commercial building
- Part of impoverished building

According to the 2005 issue of the Jamaica Survey of Living Standards approximately 47% of Jamaican households were in overcrowded situations (*more than 1.01 persons per habitable room²*), this number has been declining as it was previously at 54%. This is exemplified as follows:

- The average number of persons per dwelling living in Tivoli Gardens was reduced from 4.7 in 1991 to 4 in 2001;
- In Denham Town the number of persons per dwelling moved from 3.4 in 1991 to 3 in 2001;
- In Manley Meadows the figure moved from 12 per dwelling to 2.8 in 2001 (scheme was upgraded and new solutions put in place with pre existing residents getting first preference); and
- The average figure for St. Andrew moved from 4.3 in 1991 to 3.6 in 2001

Considering that a majority of Jamaican solutions are two bedroom units these changes can be seen as favourable although more improvement is definitely needed.

The table below shows the percentage distribution of dwelling types. The separate house, detached accounts for the largest proportion of dwelling types. This is however not an indicator of acceptable housing conditions. There is an inverse relationship between separate house and socio-economic status with 86.7% of the poorest quintiles living in this type of house.

Table 4: Percentage Distribution of Dwelling Types, 1996-2002, 2004, 2006

Dwelling Type	1996	1997	1998	1999	2000	2001	2002	2004	2006
Separate House, Detached	76.0	74.9	73.9	74.3	78.5	74.2	82.0	84.3	78.6
Part of House	14.4	16.2	15.5	15.6	15.5	18.7	6.5	7.3	10.3
Semi-Detached House	5.7	4.7	7.0	5.1	3.5	3.0	6.6	4.5	5.3
Apartment/Townhouse	3.3	3.4	2.8	4.2	1.9	2.7	4.1	3.1	5.0
Part of Commercial Building	0.3	0.5	0.4	0.5	0.3	1.0	0.5	0.7	0.8
Part of Impoverished Building									0.1

² All bedrooms and living rooms, excludes kitchens, service areas and space areas. Benchmark is between the range of 1-1.01.

Dwelling Type	1996	1997	1998	1999	2000	2001	2002	2004	2006
Other	0.3	0.4	0.2	0.1	0.2	0.5	0.3	0.0	0.0
Total	100	100	100	100	100	100	100	100	100

Source: Jamaica Survey of Living Conditions 2004

Housing Quality

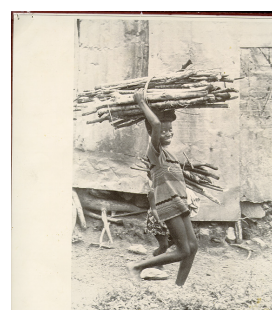
The quality of housing in which the populace of a country resides is usually an indication of the level of development of that country. In the context of Jamaica, two building materials which are commonly used are Block & Steel and Wood. In examining the numbers presented in the table below, it is noted that urban areas are mainly characterized by block and steel structures as are the majority of structures in rural areas, this indicates that there is a greater awareness to the need for more modern and resistant material with respect to the many hazard conditions which affect Jamaica.

Region	Wood	Block & Steel	Other	All Types
KMA	18.1	71.0	10.9	100.0
Other Towns	26.9	64.2	8.9	100.0
Rural Towns	28.8	59.6	11.6	100.0
Quintile				
Poorest	37.4	52.4	10.2	100.0
2	36.4	53.2	10.4	100.0
3	31.0	57.0	12	100.0
4	23.7	64.1	12.2	100.0
5	18.1	74.5	7.4	100.0
Jamaica	24.8	64.3	10.9	100.0

Source: Jamaica Survey of Living Conditions 2004

Housing Quality Index

The Housing Quality Index (HQI) measures the quality of the housing stock by assessing selected indicators of housing conditions. Some of these indicators include: walls of block & steel; exclusive use of water closet; and, electricity for lighting. The table below shows the HQI for 1996-2002, 2004 and 2006. The data shows that there has been a steady increase in the HQI for Jamaica over the period 1996-2006. In terms of the components of the HQI, there has been a slight improvement in access to indoor piped water over the period, from 44.3% in 1996 to 48.5% in 2006, whilst the other areas showed marked improvements.



Indicator of Housing Quality	Percentage of Households								
	1996	1997	1998	1999	2000	2001	2002	2004	2006
Walls of Block & Steel	55.6	59.2	56.9	58.3	62.7	63.3	58.4	64.3	65.1
Exclusive Use of Water Closet	44.0	45.2	47.0	47.7	48.8	50.7	50.5	54.9	57.2
Indoor Taps	44.3	46.2	42.3	44.3	46.3	46.6	45.0	49.3	48.5
Electricity for Lighting	76.9	78.2	80.4	80.8	86.9	86.1	87.1	89.0	90.0
Exclusive Use of Kitchens	82.8	81.1	89.3	89.6	91.0	92.4	90.5	90.0	93.6
Percentage of Households that meet the International Standard for No. of Persons per Habitable Room	47.9	50.6	50.1	53.8	54.6	56.0	50.8	48.7	52.3
HQI	58.5	60.0	61.0	62.4	65.0	65.8	63.7	66.0	67.4

Source: Jamaica Survey of Living Conditions 2004

Housing and Amenities

Another challenge faced by the housing sector involves the provision of basic amenities for households. With greater reliance on informal housing this aspect becomes increasingly important as the amenities of households are an indication of the quality of housing existing as well as an indication as to where persons are living. The main indicators used by the Jamaica Survey of Living Conditions to assess the extent of access to physical infrastructure include:

- Source of water supply
- Source of Lighting
- Toilet/Sanitation Facilities
- Access to Kitchen

Water Supply

For water supply to be considered good it must be: of good quality, readily available, piped to the house (or at least very close by), and affordable. Adequately served also includes households with access to public standpipes or with some form of water supply infrastructure within 50 metres of their home, however for the 21st century this standard and means of access is inadequate and thus needs to be improved.

The percentage of households enjoying access to piped drinking water has remained fairly constant over the period 1996 – 2006, while the proportion of households relying on public standpipes declined from 14.9% in 1995 to 6.7% in 2006.

Source of Water	1996	1997	1998	1999	2000	2001	2002	2004	2006
Piped Water	66.8	66.2	65.7	67.6	66.6	70.9	64.5	68.2	67.8
Public Standpipe	14.9	15.1	14.2	15.2	13.2	13.1	12.1	9.5	6.8
Other	18.3	18.7	20.1	17.2	20.2	16	23.4	22.3	25.4
Total	100	100	100	100	100	100	100	100	100

Source: Jamaica Survey of Living Conditions 2004

Regionally, the KMA continues to enjoy the highest rate of households with access to piped water supply (92.4%), with other towns being 84.2% and rural areas 42.1%. The proportion of homes with access to indoor piped water was highest in the KMA (71.6%) and lowest in the rural areas (25.1%). Thus, with regard to the provision of piped water, the rural areas are the most disadvantaged of the three regions.

In terms of access by quintiles, outdoor private tap (26.8%) was the most important source of water for the poorest quintile, followed by indoor tap (15.8%) and public standpipe (13.4%). These households continue to be the most dependent on untreated water (from rivers, springs, rainwater and tanks) with their level of dependency increasing from 32.3% in 2004 to 37.4% in 2006. Access to indoor piped water remained relatively unchanged amongst the wealthiest households between 2004 and 2006, with it being 63.7% and 64.7% respectively.

Rural Water Supplies

Many rural communities in Jamaica obtain their water from minor water supply systems which consist of rainwater catchments, wayside tanks filled by water trucks and entombed springs. Most of the entombed springs and rainwater catchments are many decades old, with some reportedly built by the British Army when Jamaica was still a colony of Britain.

Apart from minor repairs they have generally not been upgraded to meet the growing needs of the communities they serve. Most of these water supply systems do not have distribution pipes, so residents in the communities must fetch water from a standpipe.

Chlorination is the primary method of purification of water supplies and it is often ad hoc, meaning that chlorination is irregular, thus the quantity of chlorine applied and the method of application vary significantly between facilities. The Ministry of Local Government and Environment is currently implementing a programme to rehabilitate minor water supplies across Jamaica to improve the quality and accessibility of potable water for rural residents. While improvement in water supplies is necessary and important there is no complementary programme in place to address safe and appropriate wastewater and excreta disposal.

Toilet/Sanitation Facilities

A little less than 2/3 of all households have access to a flush toilet. The proportion with access has increased since 1996. While some progress has been made in improving access to flush toilets, a gap still remains in linking sanitary services with wastewater treatment with only 18.9% of households linked to a sewer system. Absorption/soak-away pits remain the predominant method of sewage disposal with 46% of households using this method. About 33% of households still rely on pit latrines although this has declined from 46% in 1996.



At a national level, 57.2% of households have exclusive use of water closets and does not share this facility with other households. Exclusive use of toilet facilities is highest in the KMA (71.8%).

With respect to quintiles, 72.1% of households in the poorest quintile used pit latrines and a considerable proportion of these households share their facilities.

The table below provides data on the percentage distribution of type of toilet facilities 1996-2002 and 2004, 2006.

Type of Toilet Facility	1996	1997	1998	1999	2000	2001	2002	2004	2006
Water Closet	53.6	58.1	56.6	59.1	62.2	61.8	59.2	63.8	64.9
Pit Latrine	46.1	41.4	42.8	40.4	37.6	36.5	40.6	36.1	33.3
Other	0.2	0.4	0.6	0.2	0.2	0.4	0.1	0.1	1.8
None	0.1	0.0	0.0	0.3	0.0	1.3	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100

Source: Jamaica Survey of Living Conditions 2004

Lighting

Electricity is the main source of lighting for 90% of Jamaica's households. This source of lighting has been steadily increasing from 76.9% in 1999 to where it is presently. The increase usage of electricity over the years has been accompanied by a simultaneous decline in the use of kerosene from 21.1% in 1996 to 7.1% in 2006. However, though there has been increased usage there has also been increased piracy as lighting which is available in many squatter communities is gained by means of illegal connection.

Therefore provision and upgrading for integration of these communities into the formal housing sector would improve this aspect of light provision as well. The table below provides information on the percentage of households by source of lighting 1996-2002, 2004 and 2006.

Source	1996	1997	1998	1999	2000	2001	2002	2004	2006
Electricity	76.9	78.2	80.4	80.8	86.9	86.1	87.1	89.0	90.0
Kerosene	21.1	17.9	15.9	14.8	11.2	11.3	10.8	6.9	7.1
Other	0.8	0.6	0.4	0.5	0.7	0.8	0.6	1.3	0.9
None	1.3	3.3	3.3	4.0	1.2	1.7	1.4	2.8	2
Total	100	100	100	100	100	100	100	100	100

Source: Jamaica Survey of Living Conditions 2004

Kitchen Facilities

Almost all households in Jamaica report to having access to a kitchen facility (91.9%), and of these households, 93.6% have exclusive use of kitchen facilities. Regionally, the KMA has 91.8% of households with exclusive use of kitchen. This figure is however lower than in the rural areas which reports that 94.9% of households have exclusive use of kitchen facilities.

4. Housing Affordability and the Housing Market

Affordability has been beset by many problems such as the inability of consumers to access adequate funds from private and public sector lending agencies leaving funding as a challenge and imposing limits on the amount of housing investment taking place. The public sector has traditionally accounted for as much as 75 percent of mortgage funds for new housing construction but this has not met demand. The escalation of unit cost further limits the ability to produce the required number of units. Hence the need for new approaches to housing finances. In Housing Demand Surveys conducted by the NHT in November 2004 there was seen a need for housing development to take place at the lower end of the market the reason being that this section presented the highest demand whilst approximately 23% of persons from it are not eligible for a NHT loan with a further 53% only qualifying for minimum amount loans of between 2 and 4 %.

However, due to costs of materials, most units being delivered in the housing market are within a middle income price range, hence unit costs are within the range of J\$ 3.8 million affordable only to those earning over J\$ 48,000 monthly. This effectively excludes approximately 32% of the population from the formal housing market. As though this group may have a demand for housing solutions, this demand is not an effective demand due to their inability to afford the costs of solutions, thus the emphasis on the provision of low income solutions.

Table 4: Mean Monthly Housing Expenditure, 1994-2002 & 2004
(US (\$) Base Year 1990)

Expenditure	1994	1995	1996	1997	1998	1999	2000	2001	2002	2004
Mortgage	301.6	454.6	407.8	960.2	966.3	732.0	1928.0	966.2	973.0	827.0
Rent	269.0	247.0	304.7	460.8	512.1	484.0	432.0	430.0	589.0	382.0
Property Tax	7.3	5.3	6.1	7.8	6.0	5.0	5.0	5.0	9.0	11.0

Source: Jamaica Survey of Living Conditions 2004

The table above represents the mean monthly expenditure by households on three major aspects with regard to housing and tenure at a base year prices for 1990. In looking at the most recent year of 2004 what can be noticed is that mortgage expenditure was \$827 at 1990 prices, with the US\$ to J\$ exchange rate for the base year (1990) being 1US\$=J\$7.18 means that mortgage amounts were approximately J\$5937 at 2004 prices, when looked at this is seemingly a relatively small amount but when put in context that the minimum wage was \$ 2000 in 2004, this mortgage amount may be considered beyond the reach of lower income households.

Availability of Housing Finance

Housing finance is derived from both formal and informal sources. Formal sources include the National Housing Trust (NHT), The National Housing Development Corporation (NHDC), Building Societies, Life Insurance Companies, Credit Unions, and Commercial Banks. The volume and value of mortgaging financing by these entities are shown in Table 4.

Provision of low income housing remains a constant challenge to the Jamaican housing market, as approximately 32% of the Jamaican population falls into the low income category consequently Jamaica's housing industry consists of a formal and an informal sector which provides low income solutions. Within the formal housing sector, several public and private entities provide housing to the market geared towards the low-income Jamaican. The public entities include the Ministry of Housing, the National Housing Development Corporation (NHDC), the National Housing Trust (NHT) and the Urban Development Corporation (UDC).

In general, formal housing finance agencies do not satisfy the needs of the large majority of households due to their inability to afford mortgages required for purchasing housing solutions in the formal market. These households tend to meet their shelter needs through their own savings, sweat equity, and remittances. Thus a main focus should be increasing the access to formal financing for low income groups, which would lead to greater regularization of formal housing among this group.

Table: 4 Housing Financing by Public and Private Sector 2005-First Quarter 2007

Entities	2005		2006		2007 Jan-Mar	
	Volume	Value	Volume	Value	Volume	Value
NHT	5812	4147.4	10301	10996.7	1817	2759.2
NHDC	75	20	19.8	39.6	26	6.3
Building Societies	3905	10115.2	17417.8	11858.2	1111	3258.6
Life Insurance	68	252.3	200.5	294.1	---	96.7
Credit Union	10	8.7	1.0	1.0	---	---
Total	9870	14543.6	27940.1	23189.6	2954	6120.8
Source:						

Affordability and finance are also major determinants in the quality of housing the populace has access to. As it determines what quality housing materials can be afforded and where persons decide to construct whether it be in the formal or informal market. Another important area integral to affordability and finance is land supply and management. The supply and management of land assets is a critical issue with concern to housing as it is what ensures where and how much development can occur. It affects all income brackets as well as all spatial areas (rural and urban). Also without adequate management and effective monitoring land left unattended maybe used in the informal market for the construction of squatter communities.

5. Public Sector Housing Provision, Public, Private and Non-profit Sectors

A. Public Sector

The National Housing Trust

The National Housing Trust (NHT) was established some 30 years ago with the mission of increasing and enhancing the existing housing stock, as well as providing financial assistance to the most needy contributors wishing to purchase, build, maintain or upgrade their home, and since this time they have provided 100,000 mortgages and financed and developed over 71,000 housing solutions. As of 2003, there were over 60,000 active mortgages, of which only 16% were in arrears.

One of its most significant achievements to date has been the development of 'Greater Portmore where the prices for the solutions were very competitive. The infrastructure was of the highest quality, and the cost of the units were extremely competitive, due largely to the fact that significant infrastructure costs were borne by the government and import duties on critical inputs were waived. Despite the significant level of mortgage financing provided by the NHT, it was still insufficient to meet the total demand.

To be included here: The Inner City Housing Programme, Relocation Programme, Sugar Housing? }

Operation Pride/National Housing Development Corporation

The core mission of OPERATION PRIDE is to enhance the shelter status of the lowest percentile of our people whose incomes are well below that which is required to meet the infrastructure standards demanded by the regulatory agencies. Since its inception, it has had a number of achievements including:

- The provision of 13,010 planned solutions
- The regularization of over 113 informal settlements island wide, which has made a significant contribution towards complete formalization of housing in the economy, in particular, the addition to the tax role of new landowners, with approximately 10,239 titles issued under the programme to date. Most dramatic, has been the fact that from these groups and others, the PRIDE dispensation has stimulated contributions of \$2 Billion against a total expenditure of \$6.7 Billion or 30 percent of outlay.

- Thirty two (32) projects completed islandwide. Operation Pride is the responsibility of NHDC.

Squatter Management Unit, Ministry of Agriculture and Lands

The Squatter Management Unit (SMU) was formally established on June 1, 2006. The general goal of the Squatter Management Unit is to promote planned and sustainable development of land resources in order to:

- Decrease the rapid growth of illegal and hazardous settlements across the island
- Identify and select squatted sites for regularization and or relocation
- Assist institutions in the development of housing for low income settlements by identifying suitable and available sites
- Educate and encourage positive participation of the community members for community development



B. Private Sector

Some of the private sector entities, providing low income housing in Jamaica are West Indies Home Contractors (WIHCON) and Ashtrom Building Systems (ASHTROM), Gore Developments, New Era Home Construction among others. However, these companies are profit driven and though targeting low income earners, have company requirements of a return on investments, thus lessening their input. The private sector is also comprised of non-profit organizations, Food for the Poor and Habitat for Humanity Jamaica are the two making the greatest contributions to the housing industry.



A girl fills a bucket with water from a community standpipe in the town of Duckensfield, Jamaica

Other information that needs to be included here: Joint Venture programmes of Ministry, JMB, NHT

C. Non-Profit Sector

The Construction Resource and Development Centre (CRDC)

The Construction Resource and Development Centre (CRDC) works toward the improvement of human settlements in Jamaica.. The CRDC is a non-profit organisation which provides training to the informal sector in areas such as safe building practices and water, sanitation and the environment. It is aimed at improving the shelter standards of Jamaican and Caribbean people through research and information dissemination and facilitation of sustainable development with specific emphasis on vulnerable groups. CRDC trains and places women in construction. It is the only organisation in Jamaica that focuses on women and shelter. It advises women on legal, technical and financial matters relating to housing. This is done in collaboration with an Association of Women's Organisations in Jamaica (AWOJA). The two operate a Women's Housing Advice Line (WHAL) whose aim is to improve the flow of housing and human settlement information reaching urban and rural women seeking to address the problem of inadequate housing.

Despite the above means and measures which have been put in place to provide housing for the Jamaican population, housing needs are still unmet in some areas as housing supply continues to be insufficient for the ever rising demand. Also a large proportion of urban and rural dwellers still live in either squatter settlements or overcrowded housing of very poor quality. However there are plans in the pipeline to bolster the housing stock. The range of housing provisions include units in housing schemes, serviced lots and settlement upgrading, and are concentrated in urban areas based on the availability of adequate infrastructure. A number of major housing projects are planned for urban areas including a target of 3,000 new housing units in the KMA by NHT.

The increase in benefits to National Housing Trust (NHT) contributors in 2006 including doubling of the loan limit for applicants will help to support growth in the residential construction market. The development of the housing sub-sector will be guided by a National Housing Policy that is being prepared by the Ministry, and by the existing Joint Venture Housing Policy that provides a framework to encourage partnerships between private sector developers and public sector entities in the provision of new housing solutions in Jamaica. However despite this the general consensus is that housing is still not enough and it will probably take some time before all needs are completely satisfied.

6. Informal/Squatter Settlements

Within the informal sector, self help initiatives in both rural and urban areas have led to the development of shanty towns. Riverton City in Kingston, Whitehall in Negril, and Flankers in Montego Bay are three of examples of these kinds of spontaneous settlements. Therefore the stagnating housing itself coupled with the high incidence of low income citizens and the low level of housing provision for this group will continue to expand the incidence of informal housing. Crude estimates indicate that approximately 10% of the population live in squatter settlements and that the number is growing.

Factors aggravating the problem of squatting in Jamaica include:

- Rural-urban migration
- Housing shortages and availability of affordable housing
- Lack of access to land
- Economic hardships
- { Absence of well-functioning land markets }
- Lack of enforcement of existing laws and policies

Unplanned settlements generally occur on marginal lands and steep slopes, near to gullies and rivers and sometimes near to waste disposal facilities. Informal settlements use nearby open lots, rivers and gullies for solid waste, wastewater and excreta disposal creating an unhealthy and unsanitary environment. Persons without sanitary facilities use the river as both as source of water for domestic purposes (drinking, cooking, bathing and washing) and as a sink for wastes.



Since 1994, the government of Jamaica has made attempts to address the problem of squatting primarily through two related policies:

- The divestment of government land, aimed at reducing inequalities in land distribution through Operation PRIDE
- The creation of community organizations, known as provident societies, whose members are expected to direct all programmes relating to land acquisition and the development of squatter settlement communities.

7. Challenges Facing the Housing Sector in Jamaica

Looking at the preceding information it is clear that many challenges affect the Jamaican housing industry, most of which will not be easy to rectify.

The range of challenges faced by the housing industry include:

- Lack of creative approaches with respect to increasing the accessibility of mortgage financing
- New household formation and changes in household size present challenges as overpopulated towns create pressure on urban land and housing markets
- Inadequate use of hazard risk management in planning for housing developments
- Widespread informal housing developments resulting in environmental degradation, unplanned urban and rural development, squatting, and occupation of unsafe and inaccessible areas e.g. river beds, steep slopes
- High percentage (50 – 70%) of housing developments take place outside of the formal legal requirements (Ministry of Local Government and Environment, 2002)
- Lack of integrated energy conserving and energy efficient housing designs
- Slow development of cost-effective housing solutions
- Non integration of housing development in the long-term sustainable planning and management of urban areas
- Achieving a regional balance in housing projects to support sustainable rural development
- Limited access to development financing
- Lack of a well-functioning land market which makes land not readily available for major urban uses and reduces the productivity of the urban centre.
Implementation of inadequate sewage treatment systems in vulnerable areas such as those with high water table or subject to flooding.
- Installing water supply systems in communities without any wastewater and excreta disposal system
- Siting housing developments in areas with poor garbage collection/solid waste removal due to varying factors e.g. terrain
- Growing problem of squatting
- Siting of housing developments in ecologically sensitive areas
- The provision of adequate water supply so as to meet the demand of increased population growth and consequent housing requirement.

DRIVERS OF CHANGE AFFECTING SHELTER AND SETTLEMENTS OVER THE NEXT 20-30 YEARS

DRIVER	COMMENT	INFLUENCE/S ON HOUSING
DEMOGRAPHIC		
Population Growth	STATIN has predicts Jamaica's population will grow by ____ from ____ million in 2030 & require approximately more housing units. (See Table) Awaiting data from population task force)	Major driver of housing demand Where will people live?
Population Profile Projections <ul style="list-style-type: none"> The ageing population Cohort projection 	Awaiting data from population Task Force)	- Special housing needs for aged - Cohorts will affect housing demand
SOCIETAL		
Employment Trends	Affordability gap	
Urbanization	Household size	Demand for housing Inefficient urban land markets.
ECONOMIC & INSTITUTIONAL		
Economic Prosperity	Improved incomes Upgrading of current stock and replacement of components of the stock	Demand for housing Capacity of the sector
SPATIAL/ENVIRONMENTAL		
Regional Imbalance	Underdeveloped urban centres	Demand for housing in urban centres
Motor Car Dependence		Pressure for fringe development and resultant problems in the peri-urban

DRIVER	COMMENT	INFLUENCE/S ON HOUSING
		interface
Trend towards environmentally sustainable housing	Housing design elements will include energy efficiency, waste minimization, etc.	Housing costs
Squatting	<ul style="list-style-type: none"> - Widespread in both urban & rural areas - Regularization of existing squatting - Reduction in squatting 	Demand for housing
Climate Change	Adaptation and Mitigation Strategies	<ul style="list-style-type: none"> - housing Costs = housing design - location of housing
Land Scarcity	Mainly in urban areas	-Housing Cost and Design

SWOT Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> ✓ Public sector institution that provides interim and long term financing for shelter ✓ Financing partnerships (pari passu) arrangements between private organizations and public institutions ✓ Sector has some experience in large housing developments 	<ul style="list-style-type: none"> × Lack of enforcement of Development Orders × Lack of affordable and accessible housing for special needs population such as the elderly, physically challenged etc. × Lack of planning for housing which takes into consideration the aging population etc. × Unavailable and unreliable data × Lack of a current and complete land database × Lack of enforcement of regulations × Unconstrained power of the minister in the Housing Act × Difficulty in securing tenure × Inadequate policy and lack of direction of multiple institutions involved in the housing process × Inadequate regulatory system and lengthy development approval process × Insufficient monitoring and enforcement × Inadequate skilled labour × Inadequate Financing for low income housing × High housing costs × No comprehensive housing needs analysis × Isolated/remote settlement patterns
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> ✓ Existence of Building Codes ✓ Network of private housing developers and financiers and highly qualified professionals ✓ Capacity exists for establishing large scale housing development ✓ Global trend towards “green building” design ✓ Increased availability of land settlements for integrated rural development ✓ Increased use of concessions to aid in affordability ✓ Opportunities exist for building research ✓ Housing can be used as catalyst for urban regeneration (mixed use and infill development) ✓ Existence of modern urban development models ✓ Continued improvement in inner city housing ✓ Ongoing infrastructure development and opening up of new areas ✓ Expansion in FDI and potential for joint venture arrangements ✓ Expansion in training of professional, and skilled and semi-skilled personnel 	<ul style="list-style-type: none"> × Cultural preference for housing with own yard space and housing made of block and steel × Migration (urban-urban and urban-rural) × Rural underdevelopment leads to rural-urban migration × High housing development costs a disincentive × Lack of integrated land use policy × Inability of economy to support full-time employment × High import content of building materials will contribute to increased housing costs × Natural hazards × High interest rates × Unavailability of suitable land for housing construction in some urban centres

Vision for Housing

All Jamaican households have access to affordable, appropriate and legal housing options in livable, vibrant, inclusive and aesthetically pleasing communities.

Goals, Objectives and Strategies

Goals	Objectives	Strategies
Safe, sanitary and affordable shelter for all citizens	Affordable housing dispersed throughout the parishes	<ul style="list-style-type: none">• Develop and maintain a comprehensive up-to-date information of housing concerns in the country, and the resources available to address housing needs• Design new affordable housing to blend in with the cultural heritage of existing communities• Provide flexibility for innovative housing design• Strengthen the capacity of housing institutions• Conserve and extend the useful life of housing stock through conservation, transition, rehabilitation, and redevelopment• Develop systematic approaches to the identification, preservation and redevelopment of neighbourhoods• Propose development regulations including land that are consistent and conducive to cost effective redevelopment of neighbourhoods• Ensure proper maintenance and servicing of housing estates
	Access to housing for all income levels of the population ensured	<ul style="list-style-type: none">• Provide housing opportunities and improve economic access to housing for all income levels of the population by encouraging a mix of residential development types• Ensure access to housing

Goals	Objectives	Strategies
		<p>opportunities for those with specialized housing needs particularly the elderly, the homeless and landless, persons with disabilities, tourism workers and other special groups</p> <ul style="list-style-type: none"> • Increase the public's understanding and acceptance of affordable and specialized housing options • Strengthen the capacity of housing institutions • Formulate strategies, incentives etc. that would develop the rentals market • Legislative frameworks are made consistent with goals • Reduce regulatory and other barriers to increasing housing supply
	Housing settlements are not vulnerable to hazards	<ul style="list-style-type: none"> • Promote construction and rehabilitation techniques that enhance the long term usability and affordability of housing • Development of alternative housing types and construction techniques and the use of innovative and appropriate technology to meet housing needs promoted Create platforms to ensure adherence to construction values • Create mechanisms to relocate informal settlers occupying danger or unsafe zones/unsuitable lands in a just and humane manner
	All communities have access to minimum standard of support services and amenities	<ul style="list-style-type: none"> • Promote access for all people to safe drinking water, sanitation and other basic services, facilities and amenities,
	Promote home ownership in low and moderate income households	<ul style="list-style-type: none"> • Create mechanisms to improve the security of tenure of households, improve land registration

Goals	Objectives	Strategies
		<p>process, settlement upgrading and adopt and develop innovative tenure arrangements to address the affordability factor</p> <ul style="list-style-type: none"> • Create funding mechanisms for the provision of housing opportunities
Broad, non-discriminatory access to open, efficient, effective and appropriate housing financing for all - including mobilising innovative financial and other resources - public and private	Housing and Infrastructure Finance Strengthened	<ul style="list-style-type: none"> • Establish institutional mechanisms for land assembly, housing, urban development and infrastructure finance • Expand and strengthen existing public and private financial institutions dealing with housing finance • Consider establishing appropriate fiscal incentives for resource mobilization (bonds, deposits and other options) and to encourage housing lending • Develop alternative finance-linked subsidies (such as cross subsidies) to capture under served households with low and unstable incomes • Strengthen the secondary mortgage market • Enable the development and identification of adequate and suitable sites for future housing needs • Create viable and sustainable sources of housing finance
	Investment from all sources in housing - public, private and personal encouraged	<ul style="list-style-type: none"> • Form partnerships with NGO's, private sector and government for the provision of housing opportunities • Establish incentives for the creation of affordable housing • Mechanisms established to expand private sector participation in housing finance and construction • Leverage private and public funds to facilitate the

Goals	Objectives	Strategies
		<p>development of affordable housing</p> <ul style="list-style-type: none"> • Pursue strategic linkages with client/sectoral groups, private developers for joint venture arrangements • Expanding private sector participation in affordable housing financing and construction
	Encourage private reinvestment in older neighbourhoods and private rehabilitation of housing – implement standards to preserve architecturally and significant residential structures	<ul style="list-style-type: none"> • Expand the supply of homes in existing neighbourhoods through re-zoning of allowable densities. • Use cross subsidies to support mixed income communities
Strong, supportive communities which promote harmony and opportunities	Develop an inclusive community which provides opportunities for active involvement; which welcomes the contributions of all members; which facilitates social and intergenerational interaction; and which recognizes and fosters respect for diversity.	<ul style="list-style-type: none"> • Rural and urban areas are designed in ways that maintain community character, respect our cultural and natural heritage, and satisfy people's needs and desires • Create meeting places, neighbourhood resources, recreation opportunities, a range of housing choices, support for social networks, a sense of personal safety, quality of life, and preparedness plans for emergencies in community and housing developments • Link housing with essential supportive services • Encourage new affordable housing development to include amenities such as recreational facilities, community centres and integrate social services such as child care facilities, health centres etc. • Create mechanisms that would enable/help households build wealth • Promote the role of local

Goals	Objectives	Strategies
		authorities as planners and developers in building sustainable communities
	Sustainable communities created	<ul style="list-style-type: none"> • Use a sustainable livelihoods (SL) approach in housing developments • Use housing developments and settlement upgrading to build social capital • Community development is situated to become an integral part of squatter upgrading and inner city renewable projects and programmes • Expand home ownership education and counselling • Encourage regulatory frameworks and service delivery systems that support informal sector employment
	Support and promote innovative housing	<ul style="list-style-type: none"> • Develop guidelines/standards which allow for consideration of innovative housing concepts which meet specialized housing needs of individuals or families
National Housing and Urban Development planning integrated, enabling access to adequate shelter and services to all	Reforms in Land utilization and Management introduced	<ul style="list-style-type: none"> • Review existing land use patterns, zoning regulations, building codes and standards in the context of housing and urban development needs and formulate forward looking land use and development policies for efficient and optimum utilization of land • Initiate mechanisms for the provision of secure land tenure, especially to disadvantaged population to support sustained, inclusive and speedy implementation of the housing policies • Create mechanisms to ensure that housing development and infrastructure services such as roads, water, sanitation, drainage, and power are integrated.

Goals	Objectives	Strategies
		<ul style="list-style-type: none"> • Create mechanisms to ensure that there are linkages between places of work and housing settlements
	Negative impacts on valuable ecosystems and agricultural lands minimized	<ul style="list-style-type: none"> • Promote healthy and safe communities, conserve natural resources without increasing housing costs by employing cost effective development standards • Provide up-to-date regulatory frameworks for orderly land development and environmentally sound use of land