



# VISION 2030 JAMAICA

# HOUSING

**SECTOR PLAN**  
**2009 – 2030**  
**Final Draft, August 2009**



# **VISION 2030 JAMAICA**

**VISION 2030 JAMAICA -  
NATIONAL DEVELOPMENT PLAN  
HOUSING SECTOR PLAN**

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## List of Acronyms

|       |  |
|-------|--|
| CBO   | Community Based Organization                             |
| CPC   | Chief Parliamentary Council                              |
| FDI   | Foreign Direct Investment                                |
| HAJL  | Housing Agency of Jamaica Limited                        |
| HQI   | Housing Quality Index                                    |
| JIA   | Jamaica Institution of Architects                        |
| JIE   | Jamaica Institute of Engineers                           |
| JMB   | Jamaica Mortgage Bank                                    |
| JNHT  | Jamaica National Heritage Trust                          |
| JSLC  | Jamaica Survey of Living Conditions                      |
| KMA   | Kingston Metropolitan Area                               |
| MDAs  | Ministries, Agencies and Departments                     |
| MEM   | Ministry of Energy and Mining                            |
| MIND  | Management Institute for National Development            |
| MTF   | Medium Term Socio-Economic Policy Framework              |
| MWH   | Ministry of Water and Housing                            |
| NDP   | National Development Plan                                |
| NEPA  | National Environment and Planning Agency                 |
| NGO   | Non-governmental Organizations                           |
| NHDC  | National Housing Development Corporation                 |
| NHT   | National Housing Trust                                   |
| NLA   | National Land Agency                                     |
| ODPEM | Office of Disaster Preparedness and Emergency Management |
| OPM   | Office of the Prime Minister                             |
| PIOJ  | Planning Institute of Jamaica                            |
| SWOT  | Strengths, Weaknesses, Opportunities and Threats         |
| T21   | Threshold 21   |
| UDC   | Urban Development Corporation                            |
| UTECH | University of Technology                                 |

# **Message from the Chairman, Housing Task Force**

# Chapter 1: Setting the Context

## Introduction

This Housing Sector Plan is one of thirty-one sector plans that will inform the development of Vision 2030 – a 21-year plan designed to put Jamaica in a position to achieve developed country status by 2030. Vision 2030 Jamaica 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 Jamaican 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

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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.

### **Vision for Housing...2030**

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

The preparation of the Vision 2030 Jamaica - National Development Plan will be supported by a quantitative systems dynamics model – Threshold 21 (T21) Jamaica – 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 sector plan was developed using the following processes:

- Task Force Meetings and Working Group Meetings that were used to solicit ideas and views from members<sup>1</sup> on natural resources and environmental management issues and challenges facing Jamaica as well as identifying a vision for the sector, and determining key goals, outcomes, strategies and actions for the sector over the period 2008 to 2030
- Workshops
- Research on international best practices in housing and shelter and innovative financing mechanisms for housing that could be adopted in the Jamaican context
- Strategic meetings of the working group, along with the chair of the Task Force

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<sup>1</sup> See Appendix 1 for List of Members of the Housing Task Force and the Working Group

This document is structured in the following chapters as follows:

- Chapter 1: Setting the Context
- Chapter 2: Situational Analysis
- Chapter 3: SWOT Analysis
- Chapter 4: Strategic Vision and Planning Framework for the Housing Sector
- Chapter 5: Implementation Framework and Action Plan for the Housing Sector
- Appendices

# Chapter 2: Situational Analysis

## **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 facet 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 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 2.9 million by 2030, resulting in a 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 contributes to Jamaica achieving developed country status by 2030. 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

## **Legislative, Policy and Institutional Framework**

The Ministry of Water and Housing is assigned specific responsibilities for water and housing. The Ministry is required to meet the following objectives:

- Develop and implement a national human settlement strategy to facilitate the provision of shelter by devising resource management measures to enhance the social and economic well being of the nation. The Ministry is assigned responsibility for the programme concerned with the provision of housing for the nation
- Provide the island with an adequate supply and suitable quality of water for domestic, commercial and agricultural purposes
- Monitor weather conditions in order to issue reliable and timely advisories islandwide
- Increase the Ministry's capability to respond to disasters and emergency incidents, and reduce the effects of hazards and disasters through the application of mitigating measures

The Ministry's core subject areas include:

- Shelter Solutions
- Land Acquisition for Housing
- Landlord and Tenants Act
- Rent Control (Restriction)
- National Urban Upgrading
- Domestic Water Supply
- Port Royal Brotherhood
- Surface and Underground Water Resources

The policy and legislative framework governing housing is presented below.

### **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. The following programmes have been implemented under Government's housing policy:

*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).

### **National Housing Policy (Proposed)**

Government's housing policy will be based on the achievement of affordable, safe and legal housing access for all. This will be achieved through a number of policy objectives namely: joint venture policy which involves public/private partnerships geared at providing housing for low-middle and middle income groups; policies designed to enable land to become 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 divestments; 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 currently in the process (2009) of 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.

### **Population Urbanization and Housing**

#### **Housing Supply & Demand**

Information from the Statistical Institute of Jamaica (STATIN) states that at the end of 2008 the population stood at approximately 2,692,400. Estimates from the Planning Institute of Jamaica show the country's population will increase to approximately 2.9 million by 2030. This implies that there will be a further increase in the demand for housing from both urban as well as rural areas. Table 1 below shows the estimated population growth and distribution across the parishes to 2030.

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

| <b>Parish</b> | <b>2005</b> | <b>2020</b> | <b>2025</b> | <b>2030</b> |
|---------------|-------------|-------------|-------------|-------------|
| Kingston      | 95440       | 92873       | 91995       | 91126       |
| St. Andrew    | 497846      | 526015      | 537801      | 549769      |
| St. Thomas    | 94520       | 105255      | 108378      | 110487      |
| Portland      | 81815       | 88164       | 90363       | 92636       |

| <b>Parish</b> | <b>2005</b> | <b>2020</b> | <b>2025</b> | <b>2030</b> |
|---------------|-------------|-------------|-------------|-------------|
| 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 2007

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

| <b>Towns</b>                | <b>2005</b>      | <b>2020</b>      | <b>2025</b>      | <b>2030</b>      |
|-----------------------------|------------------|------------------|------------------|------------------|
| 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          |
| <b>Total</b>                | <b>1,201,005</b> | <b>1,481,237</b> | <b>1,542,664</b> | <b>1,606,127</b> |

Source: Population Unit Planning Institute of Jamaica 2007

The tables above show substantial increases in the urban population by the year 2030, with the St. Catherine agglomeration expected to have the largest population of any other area. Also the Old Harbour/Old Harbour Bay area will outstrip Spanish Town to become the third largest urban area in Jamaica. Currently there is a lot of new investment taking place in the Old Harbour area as it is a site in which new developments has taken place in the recent past. Though this may be seen as positive this has to be monitored to ensure that this development does not over stress the area's available resources, and takes place in a managed and sustainable manner, thereby ensuring provisions for the expectant population increase. If this rule is applied islandwide for all areas in which growth is expected, then urban areas both existing and new should have very few problems in providing various services for their populations.

### **Housing Needs Assessment**

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. However current trends would show that Jamaica is nowhere near to achieving the stated amounts of housing as recent information on housing starts and completions provided 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 3,973 solutions, a 53.3% increase over the previous year. This clearly indicates an unmet need and thus tremendous backlog. With time and increasing population the provision of adequate and affordable shelter is expected to become an even 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.

**Table 3: Total Housing Completions**

|   | <b>2002</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2007</b> | <b>2008</b> |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Number of Housing Starts by NHT               | 3,671       | 1,481       | 2,197       | 2,338       | 2,233       | 1,417       | 2,368       |
| Total Housing Starts                          | 9,396       | 4,656       | 5,203       | 4,121       | 2,875       | 2,591       | 3,973       |
| Number of Housing Completions by NHT          | 2,130       | 1,281       | 2,984       | 2,246       | 2,805       | 1,509       | 2,368       |
| Total Housing Completions                     | 5,544       | 3,967       | 5,832       | 4,186       | 3,600       | 2,682       | 5,273       |
| Number of Home Improvement Starts by NHT      | 174         | 232         | 373         | 215         | 275         | 184.0       | 300         |
| Number of Home Improvement Completions by NHT | 172         | 219         | 316         | 196         | 293         | 1,023       | 1,886       |
| Total Number of Mortgages                     | 9,953       | 10,667      | 10,768      | 9,873       | 10,556      | 12,469      | 10,465      |
| Number of Mortgages by NHT                    | 6,391       | 6,748       | 6,677       | 5,812       | 5,632       | 7,207       | 5,546       |

*Source: Economic and Social Survey 2005, 2006, 2008*

Increased urbanization 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 also has placed extensive pressure on the island's existing housing supply which has not

been able to keep pace, resulting in the growth in squatter settlements not only in urban areas but islandwide. Many of these squatter communities are being developed in vulnerable areas without access to acceptable sewage disposal, garbage collection and domestic water facilities which in turn poses threats not only to the individuals but the natural environment as well. This however, is not a recent occurrence and various methods have been implemented with the aim of alleviating housing problems, most of them having little success.

Notwithstanding, various approaches have been undertaken 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) now the Housing Agency of Jamaica Limited (HAJL), and the Urban Development Corporation (UDC).

**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 (59.8% in 2007). 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 1998-2002, 2004 and 2006.

| <b>Tenure</b>      | <b>1998</b> | <b>1999</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2004</b> | <b>2006</b> | <b>2007</b> |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Owned by Household | 58.6        | 57.9        | 58.3        | 61.2        | 61.2        | 56.9        | 60.5        | 59.8        |
| Rent-free          | 13.6        | 15.2        | 18.3        | 16.5        | 16.5        | 19.3        | 17.6        | 19.0        |
| Rented/Leased      | 25.8        | 25.5        | 22.9        | 21.6        | 21.6        | 22.5        | 20.7        | 20.7        |

| <b>Tenure</b> | <b>1998</b> | <b>1999</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2004</b> | <b>2006</b> | <b>2007</b> |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Squatted      | 0.9         | 1.0         | 1.3         | 0.6         | 0.6         | 1.2         | 1.2         | 0.5         |
| Other         | 1.1         | 0.5         | 0.3         | 0.1         | 0.1         | 0.2         | 0.1         | 0.0         |
| Total         | 100         | 100         | 100         | 100         | 100         | 100         | 100         | 100.0       |

*Source: Jamaica Survey of Living Conditions 2004*

Over the years, home ownership has steadily increased along with increasing consumption in other areas. A much higher proportion of households (67.9%) in the poorest consumption quintile own their units than in the wealthiest (58.1%) quintiles, the question remains however as to whether or not these houses are owned within the formal sector.

With respect to regional variations, owner occupied housing is highest in the rural areas (67.8%), compared with 47.8% in the KMA - a reason for this may be that plots were previously owned by individuals who then built houses on them. With respect to rented houses, this is higher in the KMA (29.5) compared with 20.1% in other towns and 14.5% in rural areas.

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 the housing market, in that it provides an interim solution for those unable to own a home. In looking at the table, it is evident that the highest proportion of rented housing is in the KMA, the reason for this may be 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 through the one currently being rented.

Rent-free is also a common category in the housing section, and 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.

## **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 costs further limits the ability to produce the required number of units. These issues call for new approaches to housing financing. Housing Demand Surveys conducted by the NHT in November 2004 showed a need for housing developments to take place at the lower end of the market. However, within this segment of the market approximately 23% of persons from it are not eligible for an 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, resulting in unit costs ranging between J\$ 3.8 and J\$5 million - affordable only to those earning over J\$ 48,000 monthly. This effectively excludes approximately 32% of the population from the formal housing market. 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)**

| <b>Expenditure</b> | <b>1994</b> | <b>1995</b> | <b>1996</b> | <b>1997</b> | <b>1998</b> | <b>1999</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2004</b> |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 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 of housing and tenure at base year prices for 1990. In looking at the year 2004 it can be noticed 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. This means that mortgage

amounts were approximately J\$5937 at 2004 prices. This seems to be 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 primarily from formal sources. Formal sources include the National Housing Trust (NHT), The National Housing Development Corporation (NHDC), now the Housing Agency of Jamaica Limited (HAJL), 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. Within the formal housing sector, several public and private entities provide housing to the market geared towards the low-income Jamaican.

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 |

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 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). Without adequate management and effective monitoring, land left unattended may be used in the informal market for the construction of squatter communities.

### **Dwelling Types**

Factors such as affordability, finance and land supply affect the quality, type and location of housing in Jamaica. These factors have resulted in a very diverse housing stock throughout the island. 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 2007 issue of the Jamaica Survey of Living Standards approximately 48% of Jamaican households were in overcrowded situations (*more than 1.01 persons per habitable room<sup>2</sup>*), this number has been declining as it was previously at 54%.

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 units account 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.

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

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

| Dwelling Type                 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2004 | 2006 | 2007  |
|-------------------------------|------|------|------|------|------|------|------|------|------|-------|
| Separate House, Detached      | 76.0 | 74.9 | 73.9 | 74.3 | 78.5 | 74.2 | 82.0 | 84.3 | 78.6 | 80.6  |
| Part of House                 | 14.4 | 16.2 | 15.5 | 15.6 | 15.5 | 18.7 | 6.5  | 7.3  | 10.3 | 10.0  |
| Semi-Detached House           | 5.7  | 4.7  | 7.0  | 5.1  | 3.5  | 3.0  | 6.6  | 4.5  | 5.3  | 6.0   |
| Apartment/Townhouse           | 3.3  | 3.4  | 2.8  | 4.2  | 1.9  | 2.7  | 4.1  | 3.1  | 5.0  | 3.0   |
| Part of Commercial Building   | 0.3  | 0.5  | 0.4  | 0.5  | 0.3  | 1.0  | 0.5  | 0.7  | 0.8  | 0.5   |
| Part of Impoverished Building |      |      |      |      |      |      |      |      | 0.1  | 0.1   |
| Other                         | 0.3  | 0.4  | 0.2  | 0.1  | 0.2  | 0.5  | 0.3  | 0.0  | 0.0  | 0.1   |
| Total                         | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100  | 100.0 |

Source: Jamaica Survey of Living Conditions 2007

### **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 (e.g. hurricanes and earthquakes) which affect Jamaica.

| Region         | Wood | Block & Steel | Other       | All Types    |
|----------------|------|---------------|-------------|--------------|
| KMA            | 14.6 | 74.3          | 11.9        | 100.0        |
| Other Towns    | 22.3 | 70.0          | 7.7         | 100.0        |
| Rural Towns    | 29.3 | 59.0          | 11.7        | 100.0        |
| Quintile       |      |               |             |              |
| Poorest        | 39.0 | 46.6          | 14.4        | 100.0        |
| 2              | 30.1 | 54.6          | 15.3        | 100.0        |
| 3              | 24.9 | 63.5          | 11.6        | 100.0        |
| 4              | 22.1 | 68.9          | 9.0         | 100.0        |
| 5              | 15.5 | 75.8          | 8.7         | 100.0        |
| <b>Jamaica</b> | 22.8 | 66.6          | <b>10.6</b> | <b>100.0</b> |

Source: Jamaica Survey of Living Conditions 2007

### **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 - 2007. The data shows that there has been a steady increase in the HQI for Jamaica over the period 1996-2007. 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 50.6% 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        | 2007        |
| Walls of Block & Steel  | 55.6                     | 59.2        | 56.9        | 58.3        | 62.7        | 63.3        | 58.4        | 64.3        | 65.1        | 66.6        |
| Exclusive Use of Water Closet   | 44.0                     | 45.2        | 47.0        | 47.7        | 48.8        | 50.7        | 50.5        | 54.9        | 57.2        | 56.8        |
| Indoor Taps   | 44.3                     | 46.2        | 42.3        | 44.3        | 46.3        | 46.6        | 45.0        | 49.3        | 48.5        | 50.6        |
| Electricity for Lighting  | 76.9                     | 78.2        | 80.4        | 80.8        | 86.9        | 86.1        | 87.1        | 89.0        | 90.0        | 90.3        |
| Exclusive Use of Kitchens   | 82.8                     | 81.1        | 89.3        | 89.6        | 91.0        | 92.4        | 90.5        | 90.0        | 93.6        | 93.1        |
| 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        | 51.2        |
| <b>HQI</b>  | <b>58.5</b>              | <b>60.0</b> | <b>61.0</b> | <b>62.4</b> | <b>65.0</b> | <b>65.8</b> | <b>63.7</b> | <b>66.0</b> | <b>67.4</b> | <b>68.1</b> |

*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 stock as well as an indication of 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 (treated), 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 21<sup>st</sup> 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 6.4% in 2006.

| <b>Source of Water</b> | <b>1996</b> | <b>1997</b> | <b>1998</b> | <b>1999</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2004</b> | <b>2006</b> | <b>2007</b> |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Piped Water            | 66.8        | 66.2        | 65.7        | 67.6        | 66.6        | 70.9        | 64.5        | 68.2        | 67.8        | 70.2        |
| Public Standpipe       | 14.9        | 15.1        | 14.2        | 15.2        | 13.2        | 13.1        | 12.1        | 9.5         | 6.8         | 6.4         |
| Other                  | 18.3        | 18.7        | 20.1        | 17.2        | 20.2        | 16          | 23.4        | 22.3        | 25.4        | 23.4        |
| <b>Total</b>           | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  |

*Source: Jamaica Survey of Living Conditions 2004*

Regionally, the KMA continues to have the highest amount of households with access to piped water supply (96.2%), with other towns being 83.5% and rural areas 43.7%. 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 adhoc, meaning that chlorination is irregular - thus the quantity of chlorine applied and the method of application vary significantly between facilities. The Ministry of Water and Housing along with the Local Government Department 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 uses 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 | 2007 |
|-------------------------|------|------|------|------|------|------|------|------|------|------|
| 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 today. 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 of electricity, there also has been increased piracy as lighting which is available in many squatter communities is gained by means of illegal connections. 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 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 the rural areas which reports that 94.9% of households have exclusive use of kitchen facilities.

### **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 30% 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 both as source of water for domestic purposes (drinking, cooking, bathing and washing) and as a sink for wastes (for example, excreta).

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.

### **Challenges Facing the Housing Sector in Jamaica**

The housing sector in Jamaica faces many challenges many 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 - presenting 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

# Chapter 3: SWOT Analysis

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

# Strategic Vision and Planning Framework

## Strategic Vision and Planning Framework for the Housing Sector

### Vision for Housing

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

### Goals and Outcomes

| Goals   | Outcomes  |
|---|---|
| Safe, sanitary and affordable shelter for all citizens  | Affordable housing dispersed throughout the parishes  |
|   | Access to housing for all income levels of the population ensured   |
|   | Housing settlements are not vulnerable to hazards   |
|   | All communities have access to minimum standard of support services and amenities   |
|   | Home ownership in low and moderate income households promoted   |
| Broad, non-discriminatory access to open, efficient, effective and appropriate housing financing for all - including mobilizing innovative financial and other resources - public and private | Housing and infrastructure finance strengthened   |
|   | Investment from all sources in housing - public, private and personal encouraged  |
|   | Encourage private reinvestment in older neighbourhoods and private rehabilitation of housing - implement standards to preserve architecturally and significant residential structures   |
| 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 |
|   | Sustainable communities created   |
|   | Support and promote innovative housing  |
| National Housing and Urban Development planning integrated, enabling access to adequate shelter and services to all   | Reforms in land utilization and management introduced   |
|   | Negative impacts on valuable ecosystems and agricultural lands minimized  |

## Proposed Sector Indicators and Targets

The proposed indicators and targets for the Housing Sector over the period 2009 -2030 are presented in Table below.

**Table : Housing – Proposed Indicators and Targets**

| Sector Indicators   | Baseline             | Targets |      |      | Comments |
|---|----------------------|---------|------|------|----------|
|   | 2007 or Most Current | 2012    | 2015 | 2030 |          |
| 1. # of squatter communities  |                      |         |      |      |          |
| 2. # of persons living on streets   |                      |         |      |      |          |
| 3. Urban/rural Distribution of new housing solution   |                      |         |      |      |          |
| 4. Mean household size  |                      |         |      |      |          |
| 5. Proportion of population with access to adequate water source                              |                      |         |      |      |          |
| 6. Access to safe drinking water  |                      |         |      |      |          |
| 7. Proportion of population with access to adequate fecal disposal facilities (flush toilets) |                      |         |      |      |          |
| 8. Adequate sanitation  |                      |         |      |      |          |

| Sector Indicators  | Baseline             | Targets |      |      | Comments |
|--|----------------------|---------|------|------|----------|
|  | 2007 or Most Current | 2012    | 2015 | 2030 |          |
| coverage   |                      |         |      |      |          |
| 9. % of households connected to sewer  |                      |         |      |      |          |
| 10. % of households using safe electricity as source of light                                |                      |         |      |      |          |
| 11. % of households that have walls of block and steel                                       |                      |         |      |      |          |
| 12. # of households meeting international requirements for persons per habitable room 1.01:1 |                      |         |      |      |          |
|  |                      |         |      |      |          |
|  |                      |         |      |      |          |

# Chapter 5: Implementation Framework and Action Plan

## Components of Vision 2030 Jamaica - National Development Plan

The Vision 2030 Jamaica National Development Plan has three (3) components:

### 1. Integrated National Development Plan:

The integrated National Development Plan presents the overall plan for Vision 2030 Jamaica, integrating all 31 sector plans into a single comprehensive plan for long-term national development. The integrated National Development Plan presents the National Vision, the four National Goals and fifteen National Outcomes, and the National Strategies required to achieve the national goals and outcomes.

### 2. Medium Term Socio-Economic Policy Framework (MTF):

The Medium Term Socio-Economic Policy Framework (MTF), is a 3-yearly plan which summarizes the national priorities and targets for the country and identifies the key actions to achieve those targets over each 3-year period from FY2009/2010 to FY2029/2030.

### 3. Thirty-one (31) Sector Plans:

At the sectoral level Vision 2030 Jamaica will be implemented through the strategic frameworks and action plans for each sector as contained in the respective sector plans. Vision 2030 Jamaica includes a total of thirty-one (31) sector plans covering the main economic, social, environmental and governance sectors relevant to national development.

## Implementation Framework

The implementation of the Housing Sector Plan is an essential component of the implementation, monitoring and evaluation framework for the Vision 2030 Jamaica – National Development Plan. The Plan is implemented at the sectoral level by ministries, departments and agencies (MDAs) of Government as well as non-state stakeholders including the private sector, NGOs and CBOs. The involvement of stakeholders is fundamental to the successful implementation of the Housing Sector Plan.

## Accountability for Implementation and Coordination

The Cabinet, as the principal body with responsibility for policy and the direction of the Government, has ultimate responsibility for implementation of the National Development Plan. Each ministry and agency will be accountable for implementing the National Development Plan (NDP) through various policies, programmes and interventions that are aligned with the strategies and actions of the NDP and the sector plans. A robust results-based monitoring and evaluation system will be established to ensure that goals and outcomes of the Plan are achieved. This system will build on existing national and sectoral monitoring and evaluation frameworks and will be highly participatory.

## **Resource Allocation for Implementation**

Vision 2030 Jamaica places great emphasis on ensuring that resource allocation mechanisms are successfully aligned and integrated with the implementation phase of the National Development Plan and sector plans. The requirements to ensure resource allocation for implementation will include alignment of organizational plans in the public sector, private sector and civil society with the National Development Plan, MTF and sector plans; coherence between the various agency plans with the National Budget; rationalization of the prioritization process for public sector expenditure; and increased coordination between corporate planners, project managers and financial officers across ministries and agencies.

### **Action Plan**

The Action Plan represents the main framework for the implementation of the Housing Sector Plan for Vision 2030 Jamaica. The tracking of implementation of the Housing Sector Plan will take place through the Action Plan as well as the framework of sector indicators and targets.

The Action Plan contains the following elements:

- i. Sector Goals
- ii. Sector Outcomes
- iii. Sector Strategies
- iv. Sector Actions
- v. Responsible Agencies
- vi. Timeframe

**LONG TERM ACTION PLAN  
2009 – 2030**

**Goal # 1 - Safe, sanitary and affordable shelter for all citizens**

| STRATEGIES   | SPECIFIC ACTIONS   | TIMEFRAME   | RESPONSIBILITY  |
|--|--|-------------|---|
| <b>Affordable housing dispersed throughout the parishes</b>  |  |             |   |
| Develop and maintain a comprehensive up-to-date information of housing concerns in the country, and the resources available to address housing needs | Formulate a new national housing policy  | 2008-2010   | MWH, NAJL, NHT,   |
|  | Prepare a housing market/needs assessment  | 2011 – 2013 | MWH, HAJL, NHT, UDC, JMB                                    |
|  | Prepare and update housing development plans   | 2013 – 2030 | MWH, Local Planning Authorities, NEPA, NHT, HAJL            |
|  | Conduct housing needs surveys to identify local needs for affordable housing   | 2014 – 2030 | MWH, HAJL, NHT,   |
|  | Conduct socio-economic surveys to determine population growth, housing needs and/or backlog  | 2014 – 2030 | MWH, HAJL, NHT, PIOJ, NEPA                                  |
|  | Improve understanding of housing needs in rural areas  | 2013 – 2027 | MWH, HAJL, NHT, Local Planning Authorities                  |
|  | Identify all informal settlements/squatter settlements   | 2009 – 2012 | MWH, HAJL, NHT, NEPA, OPM                                   |
|  | Create through training and other certification programmes sufficient labour for the housing industry to deliver the goals of affordable housing | 2011 – 2017 | MWH, HAJL, NHT, JIE, HEART/NTA                              |
| Conserve and extend the useful life of housing stock through conservation, transition, rehabilitation, and   | Repair existing housing stock in poor conditions up to the level of minimum housing standards  | 2016 – 2025 | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JNHT |

|   |   |             |  |
|---|---|-------------|--|
| redevelopment   | Produce a list of properties to be targeted for rehabilitation and restoration  | 2014 – 2016 | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JNHT                                |
|   | Provide proper maintenance and servicing of housing estates   | 2009 – 2030 | MWH, HAJL, NHT, Local Planning Authorities, UDC, JNHT                                      |
|   | Create mechanisms to ensure that communities abide by covenants   | 2013 – 2014 | MWH, HAJL, NHT, Local Planning Authorities   |
|   | Conduct research in inner city areas to determine the needs for home improvement loans  | 2012 – 2015 | Ministry of Water and Housing, NHT, HAJL   |
| Develop systematic approaches to the identification, preservation and redevelopment of neighbourhoods | Produce a tool kit to deliver and identify neighbourhood regeneration priorities  | 2016 – 2018 | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JNHT                                |
|   | Provide home improvement loans for rehabilitation of communities  | 2015 – 2020 | NHT, JMB, OPM, Local Planning Authorities, UDC, Ministry of Finance and the Public Service |
|   | Establish development regulations including land that are consistent and conducive to cost effective redevelopment of neighbourhoods            | 2013 – 2017 | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JNHT                                |
|   | Expand infill programme (building small units to halt deterioration) in communities   | 2014 – 2019 | Ministry of Water and Housing, NHT, NHT, HAJL, UDC   |
|   | Design new affordable housing to blend in with the cultural heritage of existing communities  | 2012 – 2017 | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JNHT, JIA,                          |
| Provide flexibility for innovative housing design   | Amend building Code   | 2008-2009   | Cabinet Office, Ministry of Water and Housing  |
|   | Create a housing research unit to facilitate research and design in housing development/communities in collaboration with research institutions | 2012        | Ministry of Water and Housing, HAJL, UWI, UTECH  |
|   | Utilize prototypes – establish small prototype communities  | 2014 – 2017 | Ministry of Water and Housing, HAJL, NHT,  |

|  |  |                    |   |
|--|--|--------------------|---|
|  | to be replicated after sample testing  |                    | UDC, JMB, Building Societies  |
| <b>Access to housing for all income levels of the population ensured</b>   |  |                    |   |
| Provide housing opportunities and improve economic access to housing for all income levels of the population by encouraging a mix of residential development types | Develop starter units and serviced lots  | <b>2012 – 2014</b> | Ministry of Water and Housing, HAJL, NHT, JMB   |
|  | Design new affordable housing to blend in with the cultural heritage of existing communities                                   | <b>2015 – 2018</b> | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JNHT   |
|  | Provide flexibility for innovative housing design  | <b>2015 – 2018</b> | MWH, HAJL, NHT, Local Planning Authorities, NEPA, UDC, JIE, JIA   |
|  | Prepare eligibility criteria for low cost home ownership   | <b>2010 – 2012</b> | MWH, HAJL, NHT, Local Planning Authorities,   |
|  | Identify development sites for a mix of housing developments which enhances the provision of affordable and accessible housing | <b>2012 – 2018</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB  |
|  | Strengthen the capacity of housing institutions to improve access to housing   | <b>2012 – 2018</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, Cabinet Office, MIND                            |
|  | Formulate strategies and provide incentives to effectively develop the rentals market  | <b>2013 – 2018</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, Ministry of Finance and the Public Service, OPM |
|  | Create funding mechanisms for the provision of housing opportunities   | <b>2013 – 2018</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, Ministry of Finance and the Public Service, OPM |
|  | Implement more rural housing projects  | <b>2014 – 2020</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB,   |

|   |   |                    |   |
|---|---|--------------------|---|
| Create mechanisms to improve the security of tenure of households, improve land registration process, settlement upgrading and adopt and develop innovative tenure arrangements to address the affordability factor | Transfer unregistered lands to the Ministry of Water & Housing and sell to landless   |                    | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA,  |
| Ensure access to housing opportunities for those with specialized housing needs particularly the elderly, the homeless and landless, persons with disabilities, tourism workers and other special groups            | Develop guidelines/standards which allow for consideration of innovative housing concepts which meet specialized housing needs of individuals or families | 2014 – 2016        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JIE, JIA, MEM                          |
|   | Develop accommodation options (e.g. 2-3 star motels) in areas to accommodate workers on short-term basis and to respond to peaks in industry demand       | 2015 – 2017        | MWH, HAJL, NHT, Local Planning Authorities, NEPA, JMB, other relevant ministries and agencies |
| Increase the public's understanding and acceptance of affordable and specialized housing options  | Prepare documentation that provides housing consumer education  | 2010 – 2030        | MWH, HAJL, NHT, Local Planning Authorities, JMB, UDC  |
|   | Expand home ownership education and counseling through public education campaigns etc.  | 2014 – 2030        | MWH, HAJL, NHT, Local Planning Authorities, JMB, UDC  |
|   | Educate, provide information and advice in relation to housing within a municipal area or parish  | 2014 – 2030        | Ministry of Water and Housing, NHT, UDC, HAJL   |
| Strengthen the capacity of housing institutions   | Strengthen the human resource capacities of housing institutions  | 2010 – 2019        | Ministry of Water and Housing, NHT, UDC, JMB, HAJL  |
|   | Expand and strengthen existing public and private financial institutions dealing with housing finance   | 2010 – 2030        | Ministry of Water and Housing, NHT, JMB, HAJL, Building Societies, Credit Unions and Banks -  |
|   | Rationalize housing entities  | 2013 – 2016        | Ministry of Water and Housing, Cabinet Office   |
| Legislative frameworks are made consistent with goals   | Amend the law on housing  | <b>2013 – 2016</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, CPC  |

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|   | Reduce regulatory and other barriers to increasing housing supply  | <b>2013 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, CPC                   |
|   | Revise zoning regulations and change of use regulations  |                    | Ministry of Water and Housing, NEPA, NLA                               |
|   | Strengthen the development approvals process   | 2008-2010          | Cabinet Office, NEPA, Parish Councils                                  |
| <b>Housing settlements are not vulnerable to hazards</b>  |  |                    |  |
| 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 | <b>2014 - 2025</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, ODPEM, OPM |
|   | Use hazard maps for different areas in guiding housing development decisions   | <b>2009 – 2013</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, ODPEM           |
|   | Housing schemes not built in hazard prone areas  | 2009 – 2030        | Ministry of Water and Housing, ODPEM, NEPA, UDC, NHT, HAJL,            |
|   | Create platforms to ensure adherence to construction values  | <b>2009 – 2030</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB             |
| Create mechanisms to relocate informal settlers occupying danger or unsafe zones/unsuitable lands in a just and humane manner | Implement housing strategies to reduce the numbers of persons in squatter settlements  | 2009 – 2013        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, OPM        |
|   | Monitor and combat squatting   | 2009 – ongoing     | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, OPM        |
| <b>All communities have access to minimum standard of support services and amenities</b>                                      |  |                    |  |
| Promote access for all people to safe drinking water, sanitation and other basic services, facilities and amenities           | Align housing projects with other sectors (water electricity etc.)   | 2009 – ongoing     | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, NWC, MEM   |
|   | Basic services are made standard in all housing schemes  | 2013 – 2020        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, NWC,       |

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**Goal # 2 - Broad, non-discriminatory access to open, efficient, effective and appropriate housing financing for all - including mobilizing innovative financial and other resources - public and private**

| <b>STRATEGIES</b>  | <b>SPECIFIC ACTIONS</b>   | <b>TIMEFRAME</b>   | <b>RESPONSIBILITY</b>   |
|--|---|--------------------|---|
| <b>Housing and Infrastructure Finance Strengthened</b>   |   |                    |   |
| Create viable and sustainable sources of housing finance | Develop the process for capital and project funding to ensure registered housing associations/providers are encouraged to provide additional houses | <b>2013 – 2020</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, Ministry of Finance and the Public Service |
|  | Establish incentives for the creation of affordable housing   | <b>2013 – 2016</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, MFPS                                       |
|  | Strengthen the secondary mortgage market  | <b>2013 – 2016</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, MFPS                                       |
|  | Establish appropriate fiscal incentives for resource mobilization (bonds, deposits and other options) and to encourage housing lending              | <b>2014 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, MFPS                                       |
|  | Establish a general housing fund strategy   | <b>2014 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, MFPS, OPM, UDC                             |
|  | Use cross subsidies to support mixed income communities   | <b>2014 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, MFPS, OPM                                  |
|  | Expand and strengthen existing public and private financial institutions dealing with housing finance   | <b>2012 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, UDC, OPM                                   |
|  | Expand joint financing programme  | 2011 – 2016        | NHT, Ministry of Water and Housing  |
|  | Expand interim finance programmes (lend private developers below market value   | 2011 – 2016        | NHT, Ministry of Water and Housing, JMB   |

|  |   |                    |   |
|--|---|--------------------|---|
|  | Expand the land banking programme   | 2010 – 2016        | NHT, Ministry of Water and Housing  |
| Enable the development and identification of adequate and suitable sites for future housing needs  | Identify and determine suitability, ownership and availability of lands for the development of housing  | 2011 – 2017        | Commissioner of Lands, NLA, UDC, Ministry of Water and Housing                      |
| <b>Investment from all sources in housing - public, private and personal encouraged</b>  |   |                    |   |
| Form partnerships with NGO's, private sector and government for the provision of housing opportunities   | Seek out non-for profit providers to participate in a shared equity scheme or schemes for low income earners and eligible first time homebuyers | 2011 – 2030        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB                          |
|  | Expand private sector participation in affordable housing financing and construction  | 2010 – 2030        | Ministry of Water and Housing, NHCJ, NHT,   |
|  | Establish mechanisms to expand private sector participation in housing finance and construction   | 2011 – 2030        | MWH, HAJL, NHT, Local Planning Authorities, JMB                                     |
| Pursue strategic linkages with client/sectoral groups, private developers for joint venture arrangements   | Leverage private and public funds to facilitate the development of affordable housing   | <b>2016 – 2030</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, Building Societies, DBJ, OPM, MFPS |
|  | Promote private/public partnership in housing delivery  | <b>2013 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, UDC,                               |
|  | Establish a database of secure providers (private/NGOs) in the housing sector   | <b>2015 – 2017</b> | MWH, HAJL, NHT, Local Planning Authorities, JMB, DBJ, Building Societies            |
| <b>Encourage private reinvestment in older neighbourhoods and private rehabilitation of housing – implement standards to preserve architecturally and significant residential structures</b> |   |                    |   |
| Expand the supply of homes in existing neighbourhoods  | Provide developers with incentives to build affordable units, through for example increasing zone densities                                     | 2015 – 2030        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, DBJ, MFPS               |

**Goal # 3 - Strong, supportive communities which promote harmony and opportunities**

| STRATEGIES   | SPECIFIC ACTIONS   | TIMEFRAME          | RESPONSIBILITY  |
|--|--|--------------------|---|
| <b>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</b> |  |                    |   |
| 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 spatial reference for housing developments with parish development orders   | 2012 – 2018        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA                     |
|  | Improve understanding of housing needs in rural areas  | 2012 – 2016        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA,                    |
|  | Make use of existing sites such as empty or under used land and buildings to develop affordable housing  | 2014 – 2019        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB                |
|  | Build communities through housing associations   | 2014 – 2022        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB                |
| Link housing with essential supportive services  | Align housing projects with other sectors (water, electricity etc.)  | <b>2009 – 2030</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, NWC, MEM, OUR |
| 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 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 |                    | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB                |
|  | Create mechanisms that would enable/help households build wealth   | <b>2019 – 2025</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, OPM           |
|  | Create public open spaces that contribute to a network of green spaces and pedestrian routes   | 2012 – 2020        | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, OPM,          |

|   |  |                       |  |
|---|--|-----------------------|--|
|   |  |                       | MTW, NWA   |
| <b>Sustainable communities created</b>                              |  |                       |  |
| Use a sustainable livelihoods (SL) approach in housing developments | Improve the planning process to ensure it encompasses the full range of issues that create sustainable communities | 2008-2010             | Cabinet Office, NEPA, Parish Councils, OPM   |
|   | Comply with environmental impact assessments in building communities   | <b>2009 - Ongoing</b> | MWH, HAJL, NHT, Local Planning Authorities, OPM                                      |
|   | Use the highest feasible green building and site design  | <b>2009 – ongoing</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, MEM, JIE, JIA            |
|   | Integrate urban designs, parks, land use and transportation with environmental improvements                        | <b>2012 – going</b>   | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, JIE, JIA                 |
|   | Promote the role of local authorities as planners and developers in building sustainable communities               | <b>2011 – ongoing</b> | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB                           |
|   | Create an urban form that promotes the functions of healthy natural resources                                      | <b>2013 – 2016</b>    | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB                           |
|   | Introduce energy efficiency programmes to encourage and support energy retrofit                                    | <b>2010 – 2014</b>    | Ministry of Water and Housing, NHT, UDC, HCJL, JMB, Petroleum Corporation of Jamaica |
|   | Use housing developments and settlement upgrading to build social capital  | <b>2015 – 2020</b>    | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB, MFPS                     |

**Goal # 4 - National Housing and Urban Development planning integrated, enabling access to adequate shelter and services to all**

| <b>STRATEGIES</b>  | <b>SPECIFIC ACTIONS</b>   | <b>TIMEFRAME</b> | <b>RESPONSIBILITY</b>                                      |
|--|---|------------------|--|
| <b>Reforms in Land Utilization and Management introduced</b>   |   |                  |  |
| 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 polices for efficient and optimum utilization of land | Prepare database of lands available, ownership and suitability and update all maps using GIS system   | 2010 – 2014      | MWH, NLA,  |
|  | Introduce a land rent scheme  | 2013 – 2016      | NLA, OPM.  |
|  | Identify suitably located government-owned land for housing development   | 2012 – 2016      | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB |
|  | Enforce compliance to building regulations  | 2009 – ongoing   | Local Planning Authorities, NLA, NEPA, OPM                 |
|  | Initiate mechanisms for the provision of secure land tenure, especially to disadvantaged population to support sustained, inclusive and speedy implementation of the housing policies | 2011- ongoing    | MWH, HAJL, NHT, Local Planning Authorities, NLA, NEPA, JMB |

## Appendix 1: Housing Task Force

| NAME                           | ORGANIZATION  |
|--------------------------------|---|
| Mr. Karl Wright                | Past CEO, Victoria Mutual Building Society                          |
| Mrs. Janet Hines               | Jamaica Mortgage Bank   |
| Mr. Frank Harrison<br>Chairman | Building Societies Association of Jamaica                           |
| Mrs. Joyce Bolton              | Developers Association of Jamaica                                   |
| Mr. Joseph Bailey              | Caribbean Housing Finance Institutions                              |
| Mr. Desmond Haye               | Jamaica Institution of Architects                                   |
| Mr. Norman Anderson            | Jamaica Institution of Engineers                                    |
| Mr. Earl Samuels               | National Housing Trust  |
| Mr. Norman McDonald            | National Housing Development Corporation                            |
| Ms. Carmen Griffiths           | Construction and Resource Development Company<br>Road<br>Kingston 6 |
| Dr. Leary Myers                | National Environment and Planning Agency                            |
| Mrs. Valerie Levy              | Realtors Association of Jamaica                                     |
| Mr. Bradley Finzi-Smith        | Food for the Poor   |
| Mr. Mark Taylor                | Faculty of the Built Environment<br>University of Technology        |
| Mrs. Hermoine McKenzie         |   |