

FACT SHEET

**HOWARD AVENUE HOUSING DEVELOPMENT,
ST. ANDREW**

Between **Tuesday, September 23, 2025 to Thursday, September 25, 2025** the National Housing Trust will be inviting applications for **Two-hundred & forty-five (245) Studio Apartments in the Howard Avenue Housing Development. One hundred & eighty-four (184) solutions are reserved for special groups such as Public Sector Workers (JDF, JCF, NAJ, JTA, JCTU, & JCSA), young adults, low income earners and persons with disabilities (i.e. persons who are registered with the Jamaica Council for Persons with Disabilities).**

Sited on 1.8 acres, the Howard Avenue Housing Development, is located at 10-16 Howard Avenue, Kingston 11, St. Andrew. It can be accessed from the main thoroughfares of Waltham Park Road (east) & Spanish Town Road (west) and runs parallel to Hagley Park Road. Howard Avenue is approximately 5.5km and 8km, respectively, from the commercial centres of Half Way-Tree and Down Town, Kingston.

The development will contain paved roadway, storm water drains, potable water distribution system (connected to NWC), parking area, connection to NWC’s centralized sewage collection system, electrical distribution system and perimeter fence with security guard house.

Additionally, the complex will include the following features, clubhouse, roof gazebo, drying yard, children’s play area and rood amenity area.

SOLUTIONS AVAILABLE: **Two-hundred & forty-five (245) Studio Apartments**
Unit Size: 300 sq. ft.
\$9.9M

1 NHT LOAN AND ADDITIONAL FINANCING

The NHT will lend a single applicant up to the full purchase price of a solution, within the Howard Avenue Housing Development, subject to eligibility and affordability. For an estimate of this sum, please see section “Single Applicant” on pages 5.

If two persons co-apply for a solution, together they can borrow up to the total cost of the solution, subject to eligibility and affordability. For more information, please see the section “Double Applicants” on page 5.

Under the First Home Programme, effective July 1, 2024, the NHT will develop one bedroom and studio apartment complexes in or around urban centres, such as the Howard Avenue Housing Development. These solutions will be sold to qualified NHT contributors with an optional ‘buy back’ clause. *i.e. Beneficiaries will have the option to sell the unit back to the Trust, within an approved timeframe. (Conditions apply)*

Applicants may access their contributions (known as Contribution Refund Towards Deposit (CRTD)) that are not yet due for refund to assist with the purchase of a scheme solution. Under this facility, applicants may receive funds prior to the last calendar year at the time of application. For more details, you may contact any of our offices or download the NHT’s Mobile App from the Google Play Store. This amount can be utilized for assistance with your deposit/shortfall.

If you have available savings that can be used to assist with the purchase, kindly insert the amount in the slot provided on the online application form.

Please note that the sum the NHT will lend any contributor is dependent on his/her income and his/her ability to repay the loan.

Additionally, successful applicants *will be required* to pay a closing cost of \$3,500 for each unit.

2 WHO CAN APPLY

All qualified NHT contributors may apply. However, preference will be given to qualified applicants whose place of residence or employment is in the parishes of Kingston & St. Andrew in the first instance and to applicants whose place of residence or employment is in the adjoining parishes in the second instance.

- All employed applicants must be current contributors to the NHT who have made at least 52 weekly contributions, 13 of which must have been made during the last 26-week period leading up to the date of application.
- All self-employed individuals should be current with their last two quarterly contribution payments, payable to Tax Administration of Jamaica (TAJ).
- All voluntary contributors must be currently contributing to the NHT and have made at least 104 weekly (2 years) contributions, of which 52 weeks (1 year) must be paid in the period leading up to the date of application.
- **NB. Contributors up to age 70**, who have never received a NHT housing benefit and who wish to use their points to increase the chances of their biological or legally adopted child being selected, may apply under our Parent Assist 1 Programme. These contributors must have contributed for at least 10 years, and may or may not be homeowners.

The following groups are NOT eligible to apply:

- Persons who have received previous mortgage loans from the NHT. (*Inclusive of loans accessed under our Joint Finance Mortgage Programme (JFMP) and External Financing Mortgage Programme (EFMP)*).
- Persons who joined or co-applied with other NHT contributors to take up previous NHT loans.
- Contributors who are homeowners or whose spouses are homeowners.
- Contributors who previously applied and received a benefit under our Parent Assist 1 facility.

NB. Current contributors who are homeowners and who never received a NHT loan may co-apply for a scheme benefit, but **CANNOT** be the primary applicant.

3 HOW TO APPLY

NHT contributors applying for scheme benefits may do so by accessing the NHT's website, www.nht.gov.jm. They will then be directed to the application form.

Applicants and their co-applicants are advised to ensure they have their TRN and NIS cards as well as their employment history before beginning the application process. They will be required to input personal and employment details as well as select their choice of a benefit on the online form.

Once all the required data has been correctly entered, the applicant will be prompted to submit the application. Once submitted, a control number which is the 'Reference ID', will be generated for the application.

All applicants are encouraged to ensure that this number is kept for future reference.

Contributors who do not have Internet access may submit their applications by visiting the nearest NHT Branch or Service Centre for assistance.

Our offices are opened to the public between Monday to Thursday 9.00 a.m. to 4:00 p.m. and Friday 9:00 am to 3:00 pm. However, the St. James, Kingston & St. Andrew, Clarendon and St. Catherine offices open for business at 7:30 a.m. each day.

4 WHEN TO APPLY

Applications will be accepted online between **Tuesday, September 23, 2025 at 8a.m. to Thursday, September 25, 2025 at 8 p.m.**

Please note that no application will be accepted before or after these times and dates.

5. HISTORY OF CONTRIBUTIONS

When completing the application, applicants are required to state their contribution history. They must give the specific month(s) and year(s) for each period that they have worked with each employer, for example: December 1997 to January 1998.

For any additional income being declared, NHT contributions must have been paid on the said income prior to the submission of the application.

At the time of application each applicant must:

- Have contributed to the NHT for at least 52 weeks.
- Have contributed for at least 13 out of the last 26 weeks prior to application. Account for his/her contribution history for the past year (52 weeks) to the satisfaction of the NHT.
- All applicants (except voluntary overseas contributors and persons in the lowest income band) must satisfactorily account for his/her contribution history of the past three (3) years.

N.B. Although applicants are not required to verify contributions at the time of application, such verification must be provided at the time of the loan interview.

For persons who are employed, this proof should be in the form of a letter from present and previous employer(s). For persons who are self-employed and/or voluntary contributor, proof of contribution is the NHT Contribution Certificate.

6. IMPORTANT POINTS TO NOTE:

- **The system will not accept duplicate applications. So, please ensure that your information is correct and complete before submitting.**
- For selection, only the points of **the primary applicant** will be considered.
- If you are co-applying with another contributor, you must ensure that your co-applicant supplies the correct information as is required.
- At the time of application both the applicant and co-applicant must meet all the qualifying requirements outlined in number 2 above.
- Co-applicants, like primary applicants, must be current with their contributions at the time of application.
- Each applicant should ensure his/her NIS number is correct. An incorrect NIS number may prevent the applicant from submitting the application.

- Please provide all contact details requested.
- Successful applicants who qualify for the Home Grant may access same after being selected, and prior to the interview.
- Please remember to retain **the ‘Reference ID’** from your application for future reference. You may print the receipt if you wish.
- Under the Contribution Refund Towards Deposit (CRTD) facility, prospective applicants who are unable to fully finance the deposit may access their contributions not yet due for refund.
- NHT may require further verification documents such as pay slips or the P24.
- Upon receipt of the scheme package, customers will have a maximum of ten (10) business days in which to provide all requisite documents to facilitate loan processing. Failure to comply will result in the closure of the applicant’s scheme application.
- Where three contributors co-apply to improve affordability for a Serviced Lot, they must construct a dwelling consisting of at least two (2) bedrooms or more.
- Strata properties are subject to maintenance fees in addition to the monthly mortgage payment.

HOWARD AVENUE HOUSING DEVELOPMENT, ST. ANDREW

STUDIO APARTMENT – Single Applicants

Solution Type	Studio Apartment
Unit Price	\$9,900,000.00
Maximum / Total Loan	\$9,900,000.00
Closing Cost	\$3,500.00
Minimum weekly income required	\$16,335.00
Balance that must be funded by the applicant (inclusive of closing cost)	\$3,500.00
Single applicant monthly payment	\$23,595.00

ASSUMPTIONS:

Single Applicants

- 1. 0% Interest rate
- 2. 0% Service charge
- 3. Minimum weekly income required to purchase a Studio Unit as a single applicant is \$16,335.00
- 4. Mortgage term - 40 years
- 5. Calculation is done on the Straight Line Method
- 6. Monthly Strata maintenance fees not included in the calculations

Figures may vary according to individual circumstances.

HOWARD AVENUE HOUSING DEVELOPMENT, ST. ANDREW

STUDIO APARTMENT – Double Applicants

Solution Type	Studio Apartment
Unit Price	\$9,900,000.00
Maximum/Total Combined Loan	\$9,900,000.00
Closing Cost	\$3,500.00
Minimum weekly income required (each)	\$16,000.00
Balance that must be funded by the applicant (inclusive of closing cost)	\$3,500.00
Double applicants’ combined monthly payment	\$25,575.00

ASSUMPTIONS:

Double Applicants

- 1. 0% Interest rate
- 2. 0% Service charge
- 3. Minimum combined weekly income required for two applicants to purchase a Studio Unit is \$32,000.00 (or \$16,000.00 each)
- 4. Mortgage term - 40 years
- 5. Calculation is done on the Straight Line Method
- 6. Monthly Strata maintenance fees not included in the calculations

Figures may vary according to individual circumstances.