

# + Message

### Prime Minister, the Honourable Andrew Holness

grew up in an NHT scheme in an NHT house in Spanish Town. And ever so often when I get the chance to visit, it is very concerning that the scheme has not kept up. This is generally the case for many schemes, though I am aware that the NHT has a very robust programme of best scheme competition which has increased beneficiary participation in the upkeep of schemes.

In 2016, I asked the NHT to structure a Housing Scheme Upgrade Programme, for selected NHT Housing Schemes, built between 1976 and 1986. This initiative began in 2017 and was extended to include housing schemes built by the Ministry of Housing prior to 1986. Attention has been given to five (5) priority areas, namely; disaster mitigation works - inclusive of river training, sewage, water, roadways and curbs and other infrastructure. The Trust has partnered with other government agencies including the National Works Agency (NWA), National Water Commission (NWC) and the Ministry of Local Government and Community Development (MLGCD)/Municipal Corporations to make these projects a reality.

- Prime Minister, the Honourable Andrew Holness 2019-2020 Budget Debate Presentation





## + Message

#### NHT Chairman, Mr. Lennox Channer

he National Housing Trust, NHT has for the last 46 years, proudly positioned itself as the premier mortgage institution for thousands of Jamaicans.

Our financing options, continue to shift the market toward improved accessibility and affordability.

As for our housing programme, we've introduced strategies to leverage the production efficiencies through partnerships with our developers and contractors to ensure that even more Jamaicans can have the opportunity to turn their own key.

Beyond the business of building and financing housing, the NHT remains committed to fostering safe, sustainable, vibrant and holistic communities of choice that individuals are proud to call home.

So strong is our conviction that we have invested in the upgrade of several of our communities across the island under our ongoing Schemes Upgrade Initiative.

This isn't just another project, it is an opportunity to continue to empower our mortgagors to lead lives in comfort and with dignity. The Homeownership journey with us does not end with the receipt of keys. The relationship continues and this programme is proof of that; because we understand that stronger and happier communities are the building blocks for a more productive and progressive society.

Indeed, **Always Home** is a timely publication to commemorate our past, and pave the way toward a brighter future.

- Lennox



# + Message

#### **NHT Managing Director, Mr Martin Miller**

ince our first three developments in 1976 at Ashley Hall in Clarendon, Seville in St. Ann and Lower Works in St. Elizabeth, the National Housing Trust, NHT has been consistently building out the homeownership dreams of Jamaicans, one development at a time.

Over the last 45 years, the NHT has proudly made homeownership a reality for thousands of Jamaicans. We believe that homeownership is about empowering every Jamaican with the security to shape their futures, pursue their dreams, and live out their lives. For us, housing is not simply about four walls and a roof; it is about building communities where families can thrive.

With the development of hundreds of communities across Jamaica, we see the need to revisit some of our earlier developments to improve existing infrastructure, add new facilities for recreation and community living and to provide a facelift to those communities that need a fresh look through our Scheme Renewal Project.

This reflects our resolve that even as we serve the housing needs of our current contributors, we are committed to renewing existing NHT communities all across Jamaica to build a stronger society.

Specifically, we are improving the lives of our mortgagors by upgrading those schemes we built between 1976 to 1986. Over 40 communities have completed improvement works in the first instance.

In this first installment of our newsletter, we share the upgrades completed at Avalon Court, Trevennion and Cooreville in Kingston; Anchovy Housing Scheme in Portland and the Moneague Housing Scheme in St. Ann.

As you turn the pages may you be inspired to celebrate the past, while building hope for the future.

-Martin





## + Editorial

#### Editor, Tameka Hill

aking a journey across the island to visit schemes created by the National Housing Trust, NHT, has been an amazing experience. To meet the people who gleefully tell stories of being selected for scheme units and the pangs of excitement that flooded their stomachs then, cemented the view that there is indeed no greater satisfaction or gratification you can receive when you close on the purchase of your home.

It was an honour to see developments, even older than I am, that had modern designs and fixtures, which confirms the fact that the NHT is indeed a nation leader in housing construction, and a model for future developments to come. The organisation's decision to improve on these existing developments is indeed important, as it improves on property value for residents and strengthens the NHT's mantra as an entity that does not just build houses, but builds communities that flourish and remain beacons of pride and joy for our contributors.

As you flip through the pages of this debut newsletter, **Always Home**, you will explore images that capture and highlight the essence of growth and the creativity of our people. You may notice that the words happiness and pride are almost present on every page. It is because these two words are inseparable, and almost synonymous with homeownership.

In **Always Home** we offer you a glimpse of the NHT's mandate of homeownership for all Jamaicans, while also highlighting our mission of continuing to build a legacy of greatness through the building of sustainable communities across the island. I do hope you take time to read the contents of this newsletter to the end, and that on its completion you will feel inspired to partner with the National Housing Trust on wherever you are in your journey of homeownership.

#### -Tameka

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# Nature in the City

# **Avaion Court Apartments**





erfectly nestled between several key communities within the corporate area, Avalon Court is an ideal real estate investment. Despite the quiet charm of the complex, it has increased access to the suburban lifestyle, being close to several restaurants, shops, plazas and the country's largest transportation centre. It also boasts the beauty of the outdoors, situated almost directly in front of one of Jamaica's most celebrated historic landmarks, the Devon House Mansion. The 99-unit apartment is surrounded by the flowering plant- yesterday, tomorrow, forever, sporting the elegance and splendour of nature in the city.

Selected as one of the sixteen units to undergo 2019/2020 rehabilitation and improvement in NHT's Scheme Renewal Project, Avalon Court was built in the 1980s. One can hardly tell though. With the paving of the parking lots and driveways, water proofing of the complex's road and painting of the exterior walls, Avalon Court now competes with many of the recent developments within the corporate area.

Resident, Eugene Grayson, who is among the first set of homeowners of the units, noted that the renewal project sees a reunification of the relationship between NHT and residents at Avalon Court. She expressed that over the years, the union between the two waned, but

with the recent modifications she believes this is the start of something new, one for which she is excited and happy.

"The roads were really in a bad state and the complex was not very sightly. So now that we have these new upgrades, the residents are very happy. We have tried to do our own work before, but it was very costly, so we are happy that the NHT has now come in to assist. I am just happy to see the relationship we had in the past now improved," she said.

With these upgrades, Avalon Court remains the beacon of city living.



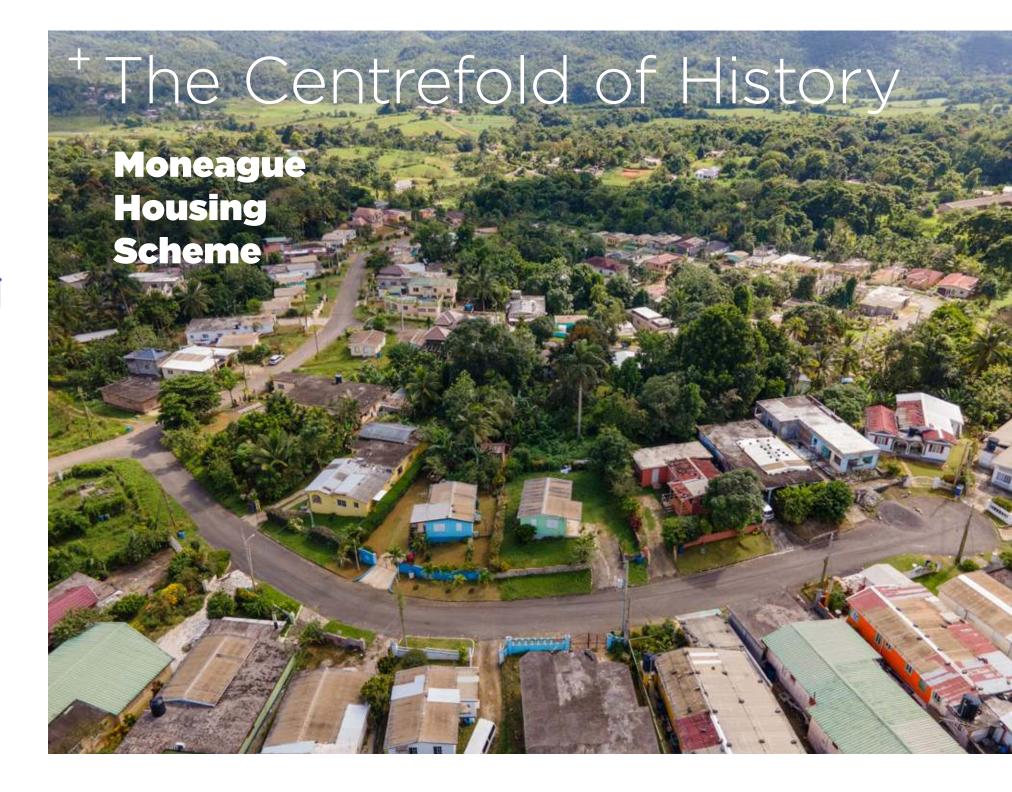




















tched in the centrefold of our nation's history, is the Moneague Housing Scheme located in Moneague, St. Ann. The town is the location of the Moneague Training Camp, originally developed by the British for the West India Regiment. The town prospered as a stopover for the rich English on their journey during colonialism. The housing scheme, which, right up to the beginning of the 1980s boasted tents for British troops, now houses some 300 residents.

Members of the quiet community have lauded the NHT for its recent upgrade of their road network and drainage, which has significantly improved their quality of life. Long-time resident, Albert Wallace, known as "Judge", gave the historical overview of community life; the BBC news from a battery operated radio provided the perfect soundtrack to his history lesson. His house, one of the original structures, adjacent to the newly renovated road, was the perfect intersection of past and present.

He noted that the roads were in dire need of repair and the upgrades had made his commute to and from the town far more comfortable. This, according to Mr. Wallace was particularly important because of his disability. Prior to the upgrades, public transport vehicles would refrain from venturing too far into the community due to the poor road conditions, which meant a longer sojourn home. However, with smoother road conditions, residents now enjoy being transported much closer to their individual homes.

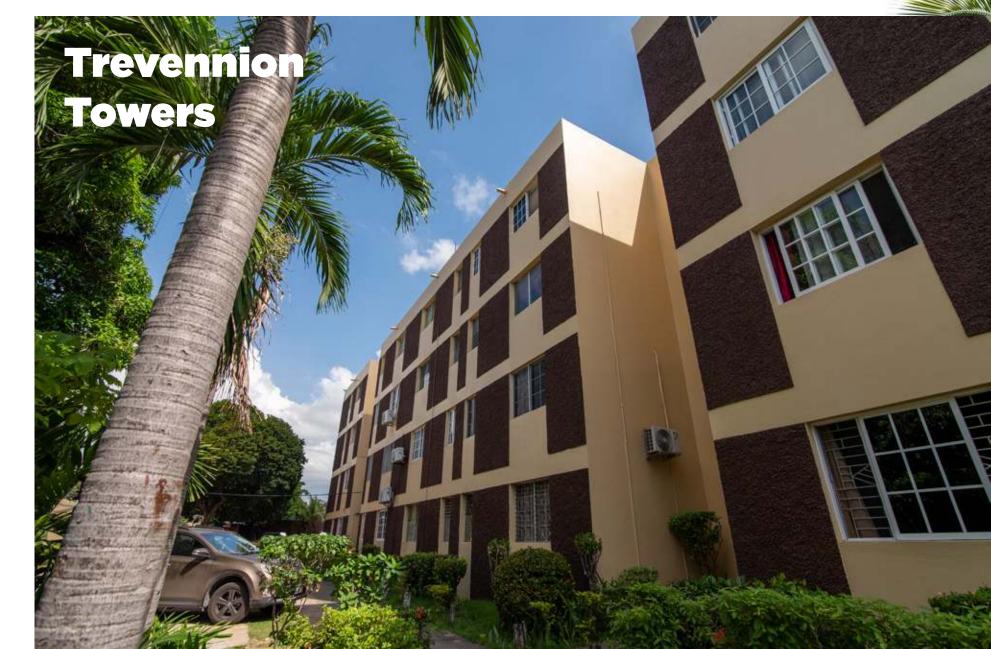
A lover of his community, Mr. Wallace advised that having lived there for a little less than 40-years, he was grateful to see that they were not forgotten and that families could once again enjoy gathering for recreational activities in the streets as they used to.

"I feel truly overjoyed about the work done by the NHT here, because this community is part of me – this is home."





<sup>†</sup>A Towering Beauty





ater issues are a thing of the past for residents at the Trevennion Towers Apartment. This is now the new reality of homeowners who bought into the complex in 1981. The NHT, under the Scheme Renewal Project, has made modifications to water system at the two block complex. The company removed the existing pumps, installed two major pumps and to ensure adequate water supply, the Trust also supplied and installed four 1000-gallon water tanks.

The improvement project also saw the installation of canopies, painting of the property's external walls, waterproofing and rehabilitation of driveway/parking area and the supply of installation of metal fence. With the raising and repair of the boundary walls, residents have expressed a feeling of relief and confidence, noting that it has resulted in greater sense of security and pride, as it is now a barrier for persons from outside the community

gaining access or using the area as a pathway and/or safe place in the event of criminal activities.

With approximately 88 units, residents have noted that the modification has improved on the value of their properties and are exceptionally grateful for these amendments.

"This is beyond anything for me – it is a big improvement. As a resident at the top floor, the pumping system has been of great help. Since moving here in 2019, I had to make changes not knowing what the issue was. But with the new installation, I have been able to take a shower and just do my laundry without challenges," resident, Latoya Craig said. She also noted that the NHT's work on the improvement of the water proofing membrane has addressed major leaks and has made life easier for many residents, particularly those on the top floor.













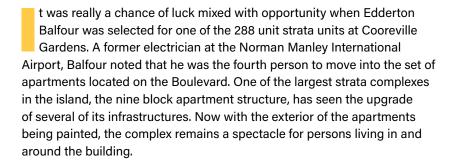
## **Cooreville Gardens**











"I moved into the apartment, not very long after hurricane Gilbert, and I just felt comfortable and happy living here. The upgrades to the complex is a good thing and it really makes the place stand out. I am very happy about it," Balfour said.

The spacious parking lot underwent renovation, and has also been waterproofed. The upgrades made to Cooreville Gardens has been a breath of fresh air for residents, whose units are perfectly situated within a 5-minute walk to public transportation, restaurants and shops.

President of the Citizens' Association, Eugene Brown said he is excited about the work that has been done by the government and cannot wait for the additional upgrades to be completed, which include the construction of a wall that will separate the complex from a recently growing community located towards the back of the scheme.









## An Artist's Haven

**Anchovy Housing Scheme** 



lanking the northeast coast of Jamaica, situated to the north of St Thomas and just east of St. Mary is the parish of Portland. Known for its expansive greenery, caves and bodies of water, Portland has become an artist's haven.

Portland also boasts very populated communities. On the outskirts of the capital, is the Anchovy Housing Scheme, with an enviable view of the famous Trident Hotel. Built in 1986, Anchovy is home to approximately 200 Portlanders. Within the community, the recreational centre and adjoining playing field, represent its heart and soul. According to Melford Shaw and Herma McFarlane, President and Treasurer of the Citizen's Association, the NHT's completion of the centre and instalment of a chain link fence have truly enhanced the community life.

"Before the completion of the centre, we had to use a tent or someone's house to host our community events because the centre was just an incomplete shell of a building. The NHT's intervention to upgrade it to a fully functional space outfitted with electricity, bathroom facilities and running water uplifted the community. I'm truly proud to host meetings here and it has become a great space for our children to gather" said Mr. Shaw.

Echoing his sentiments, Miss McFarlane noted that the chain link perimeter fence was a well-needed safety feature. "On any day of the week, persons can be seen playing football on the field... on the weekends it's the spot for everyone to gather, to converse or watch a friendly match. Before the installation of the fence, we [were] concerned about the safety of the children, especially since the section of the field facing the road was fully exposed. Now with this added barrier of security, most persons are far more comfortable," she said.

Both Mr Shaw and Miss McFarlane agreed that the rehabilitation of the roads by the NHT was a well-needed boost that has not only assisted with the water runoff during heavy rains but has also made traversing in and out of the community a far more comfortable experience, especially for the younger community members who make their way in and out by foot.

"With the town being so visible and so close to these world-renowned sites like the Trident Castle and Dolphin Bay, it was important that we are visually appealing not only to residents but to visitors because we want them to have a good impression of Jamaica. We will forever be grateful to the NHT for allowing us the opportunity to represent Portland well," said Mr. Shaw.







