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PROGRESS REPORT
FOR THE PERIOD OF
MAY 1979 THROUGH OCTOBER 1979

AID/otr-G-1583
JAMAICA

This report was prepared by Jesse Jones, Jr., the FCH Resident Technician under the Operational Program Grant AID/otr-G-1583.

OPERATIONAL PROGRAM GRANT

JAMAICA

I. Purpose

The purpose of the OPG is to assist the Government of Jamaica through the Jamaica Mortgage Bank, the Ministry of Housing and Jamaica Cooperative Credit Union League in the planning, development and implementation of urban and rural shelter improvement programs.

II. Program Funding

The Jamaica Mortgage Bank contracted a \$15.0 million dollar AID Housing Guaranty (HG) loan to improve the living conditions of low income urban and rural families. These loan funds are to finance three sub-programs: I, inner city urban tenement upgrading; II, squatter settlement improvement and; III, home improvement in rural areas.

III. Institutional Responsibility

A. Jamaica Mortgage Bank (JMB)

The JMB is the borrower of contracted AID HG \$15.0 million dollar loan. It is responsible for the monitoring and overall coordination of the three sub-programs.

B. Ministry of Housing (MOH)

The MOH is now responsible for two sub-programs - I) urban upgrading and II) squatter improvement.

C. Jamaica Cooperative Credit Union League, Ltd. (JCCUL)

JCCUL is responsible for development of sub-program III, rural home improvement loans.

IV. Program Status

All three components of the program are encountering delays which lead to a disbursement for "work in place" of only US\$1 million dollars instead of the projected US\$5 million by September 15, 1979. Two of the sub-programs, the urban upgrading and the rural home improvement, as indicated by the annual evaluation recently conducted by the Office of Housing (DS/H) are and remain conceptually sound but are experiencing administrative difficulties. The squatter improvement sub-program although behind schedule has progressed to the point of qualifying for reimbursements of US\$1.7 million for "work in place".

The annual evaluation of program and the disbursement of US\$1 million dollars were the major events in this report period. A team consisting of John Miller and Neal Goodson from DS/H accompanied by the project manager from the Jamaica Mortgage Bank and the FCH Resident Advisor visited existing and designated sites for the urban upgrading and squatter improvement sub-programs and held discussions with credit union managers on various aspects of the rural home improvement sub-program.

The evaluation of the program coincided with visit and review of the upgrading sub-program by Dr. Orlando Patterson, Special Advisor to the Prime Minister and architect of the urban upgrading concept. Dr. Patterson and a number of private and government officials connected with all three programs were interviewed during the period of the evaluation (See Annex A).

V. Project Status

In accordance with the current OPG Agreement, FCH is to provide assistance in specific areas to the Jamaican institutions and their respective sub-programs as follows:

A. FCH is to provide technical assistance to the JMB to assist it to monitor and coordinate the efforts of the National Urban Upgrading Unit (NUUU) and the Sites and Services Division of MOH and the JCCUL and its affiliated credit unions (CU's) in the planning, programming, implementation and management of their respective sub-programs.

1. The FCH assistance, rendered through the JMB, to the MOH will assist it, principally, in the following:

- development of guidelines for preparing the urban plan for specific areas, taking into account physical, economic and social data of the yard area and the urban center in which it is located;
- development of guidelines for financial management aspects of the program to maximize the utilization of available funds, including guidelines acceptable to traditional funding institutions which would increase the participation of low income tenant families, guidelines to improve the flow of funds from JMB to NUUU or a Seller Servicer to maximize number of units constructed;
- guidelines to assist MOH to maximize the resources of other agencies to support the delivery of social and physical services to the target area and guidelines to prepare cost analysis of existing structures to determine their reuse;
- development of communication guidelines and techniques for promoting and explaining the program;
- development of training guidelines and materials and preparation and conduct of a training session, to educate the project participants in general managerial and supervisory responsibilities and roles.

FCH has assisted the implementing urban upgrading unit in developing general planning guidelines and a financial management guide for processing loan applications. FCH short-term advisor has developed training material and conducted a training for the squatter improvement staff in communication guidelines.

2. The FCH assistance, rendered through JMB, to the JCCUL will assist it principally in the following:

- development of parameters for the program taking into consideration such matters as size of rooms, materials, cost and type of construction;
- analysis of the communication needs of the JCCUL and its affiliated rural credit unions; develop guidelines techniques and materials and train JCCUL and selected credit union staff in the use of same.

FCH short-term advisor has completed above areas of assistance for the loan program. The resident advisor is currently working with the credit union in promoting the loan program.

3. The objectives of the FCH Resident Advisor's assistance rendered primarily through the Jamaica Mortgage Bank and the local USAID office was to assist the JMB in the monitoring and coordinating efforts of the implementing agencies. Primary attention was given to assisting JMB in establishing a project monitoring system for the squatter improvement sub-program and developing a manual for processing loans for the urban upgrading sub-program.

The manual, copy attached, was completed. However, because of problems plaguing the implementation of the upgrading sub-program, utilization of the manual has been limited. Each agency connected with the program has received a copy of the manual and initial comments have been favourable.

4. The FCH Resident Advisor working closely with the chief project officer, JMB, and the contract administrator of Sites and Services Division, MOH, to establish the basic format for a project monitoring system for the squatter improvement sub-program. The format can be used for each section of the shelter program. The format enables the unit to monitor the implementing programs' performance from initial site activities to disengagement.

MONITORING PROCESS - JMB
HOUSING GUARANTY PROJECT 532 - HG - 010
SUB-PROGRAMME II

<u>CONSTRUCTION</u>	<u>PHASE</u>	<u>SITE</u>	SATISFIED	NOT SATISFIED	REMARKS
(1)	<u>PROFESSIONAL SERVICES</u>				
	(a)	Memorandum of Agreement			
	(b)	Planning and Design Services			
		(i) Firm			
		(ii) Cost			
	(c)	Civil Design Services			
		(i) Firm			
		(ii) Cost			
(2)	<u>PRELIMINARY CONSTRUCTION APPROVAL</u>				
		(i) Date			
		(ii) Cost			
(3)	<u>TENDERING PREPARATION SERVICES - QS</u>				
		(i) Firm			
		(ii) Cost			
(4)	<u>TENDERING DOCUMENTS</u>				
	(a)	Material Pre-Punches			
		(i) Date			
		(ii) Amount			
	(b)	Construction			
		(i) Cost			
	(c)	Approval - S&S - JMB - S&S			

<u>CONSTRUCTION</u>	<u>PHASE</u>	<u>SITE</u>	<u>SATISFIED</u>	<u>NOT SATISFIED</u>	<u>REMARKS</u>
(5)	<u>CONTRACTOR (Contract Awarding & Signing)</u>				
	(i) Date				
	(ii) Amount				
	(iii) Construction Period				
(6)	<u>CONSTRUCTION MANAGEMENT SERVICE</u> (Consultant or Site Services)				
	(i) Firm				
	(ii) Cost				
(7)	<u>REPORTING FORMAT</u>				
	(i) Critical Path Construction				
	(ii) Monthly Report - S&S to JMB				
	(iii) Monthly Report - Construction Management to S&S				
	(iv) Monthly Site Meeting Report (Consultant)				
(8)	<u>PROJECT DELIVERY PLAN</u>				
	(i) Assigning of Individual Lots - S&S				
	(ii) Execution of 49 years leasehold rights - S&S				
	(iii) Leasehold payments begin				
(9)	<u>PROJECT EVALUATION - JMB/US/AID</u>				
	(i) Assessment of Project Goals and Objections				

F. DISBURSEMENT PROCESS

- (1) Field Measurements - Sites & Services/Consultant - Contractor
- (2) Verification and Certification - Contract Management to S & S
- (3) Voucher Preparation - Site Managers/Contractor - Consultant - S&S - JMB
- (4) Review and Approval - JMB
- (5) Check Request for Disbursement - JMB
- (6) Payment to Ministry of Finance - JMB
- (7) Payment to Contractor - (Optional at 6) - S & S

5. Program Evaluation

The FCH Resident Advisor also assisted the DS/H representatives with the annual HG evaluation of the overall program. The level of assistance included scheduling and participating in the various meeting with government representatives for all sub-programs as well as a four (4) day field trip which covered project sites over the entire island.

6. The FCH Resident Advisor assisted the JMB in preparing the documentation required for the September disbursement of US\$1 million.

The FCH Resident Advisor also worked closely with USAID Jamaica not only by participating in meetings concerned with reporting on a monthly basis on the status of the HG program but also as an advisor on the Mission on most shelter and community development related programs.

7. Squatter Improvement Program

The end of this reporting period finds the contractor of the Norwood Site without adequate parts to repair construction equipment. This has caused a temporary closure of the site. At what stage the site will be reopened depends on the availability of the foreign exchange required to finance the importation of spare parts required to repair the equipment.

Preliminary upgrading which includes the cutting of access roads, bushing and staking out road reservation and lot boundaries is underway in the Succaba Site while cost estimates of roads and services are being completed for the formal submission of the Curatoe Hill site for financing under the HG program.

8. JCCUL

The FCH Resident Advisor had a series of meetings with Mr. Stanley Moore and Mr. Trevoe Sterling of the JCCUL to synthesize the preliminary findings

of the HG evaluation team with the recommendations made by the FCH consultant, Dr. Anthony Fisher. An immediate result of these meetings was the designation of Mr. Sterling as the primary program promoter of home improvement efforts. Mr. Sterling had made contact and scheduled meetings with several credit unions for the months of November and December. The primary strategy for the scheduled meeting was a face-to-face promotional effort by Mr. Sterling, JCCUL, Mr. Nolan, JMB, and Jesse Jones FCH Resident Advisor. Two credit unions have responded positively to face-to-face promotional efforts.

9. Urban Upgrading

Despite numerous efforts by the staff, the attempt to develop and implement the construction phase of the urban upgrading sub-program have failed. There are several reasons for this failure, none greater than the lack of a cohesive administrator based on the program guidelines as defined in the implementation agreement. There are practical financial and organizational constraints which if placed in proper perspective could enable the program to reach the designated target population. The staff has produced numerous reports on the physical and economic conditions in the areas selected for upgrading as well as suggesting program modifications to GOJ, JMB, and USAID. But the missing link has been the inability of the unit to come to grips with the problems in the context of social, economic and financial areas which affect the lives of all Jamaicans.

The problems are further exacerbated by the lack of a firm program policy or administration. For example: There exist no basic agreement in the unit on the following.

1. What constitutes minimum standards of upgrading;
2. what constitutes a salvageable block or neighborhood suitable for upgrading;
3. what type of unit constitutes a core unit: at what cost;
4. number and type of construction units which should be demolished;
5. which type of financial and loan arrangements which comply with the implementation agreement will work.

The questions listed above require answers needed by the (1) GOJ as the guarantor of the funds responsible for financing the administrative cost, (2) JMB as the Agency attempting to secure seller services; (3) NUUU staff who are responsible for collecting the data and attempting to implement the program and (4) tenants/owners in the designated areas who for 18 months have been led to believe that the urban upgrading program might be part of the solution to improving their living conditions.

It has been argued that the interest rate of 12%, the rate payable by the potential borrower, is too high considering that funds can be borrowed from the National Housing Trust at a rate of 4-8%. This argument fails to deal with the random computer selection of potential borrower. It does not deal with the lending rates of other financial institutions, many of which because of the deteriorating conditions of the housing stock in the selected areas, refuse to lend to owners in the area. Further, with the extended loan repayment periods recommended by the JMB and Workers Bank (1-20 years), the monthly repayment amount can be significantly reduced.

10. Standards for Rehabilitation, Upgrading and Financing

Regardless of the source of the funds, e.g., government, private individual owner, or tenants, the decision to invest in a community or home improvement funds is based on the benefits one expects to provide for a particular period, preferably long term. It is therefore very important to

all concerned that plans for the program are established and agreed to by those agencies and individual, public and private, who will one way or other be affected by an upgrading effort: e.g., ministries, businesses, etc.

The upgrading format established minimum standards based on existing health regulation and the basic approach for determining whether a building was structurally sound or not was the premise determined for recommending demolition. To determine physical conditions, surveys were conducted by a team headed by Rehabilitation Coordinator using the above criteria. Approximately 2,000 dwelling units were surveyed and appropriate action recommended. The physical planner using a more conventional architectural/town planning concept of standards, type of construction and construction materials, made alternate recommendations which would basically shift the emphasis of the program from rehabilitation to slum clearance and new construction. The impasse has yet to be resolved.

Financial institutions are not normally active in the neighborhood requiring upgrading and when an additional layer of uncertainty is added to their traditional reluctance, securing nonconventional financial options become extremely difficult.

11. First Step

Clearly, the first step required toward solving the problem is administrative clarity. A policy which defines minimum standards, developed and approved by the NUU, Ministry of Housing, Town Planning Department, Department of Health and other shelter related agencies is a must.

All agencies must understand the upgrading efforts, therefore steps must be taken to integrate and secure the aims, objectives and goals of the rehabilitation efforts as part of the government 5 year development plan.

Establishing and integrating the upgrading policy, the National Housing Policy should be augmented by separating the function of policy making from program implementation.

In order to create an effective and economically acceptable overall plan for each designated area, careful analysis should be taken, not only of the age of the structure, but the type and method of construction. Most of the buildings in these areas can be classified into the following categories:

1. Nog - Building constructed of a combination of wood, bricks, concrete, stone, etc. with a wood frame.
2. Wood
3. Reinforced Concrete
4. Vacant and abandoned buildings of all types suitable for rehabilitation
5. Structurally unsafe building requiring immediate demolition.

According to the Rehabilitation Coordinator in the unit and the Chief Project Officer from JMB, a sizeable number of nog and reinforced concrete constructed buildings can be upgraded at an economical cost which could extend the life of the building for approximately another 15-20 years.

Vacant and abandoned buildings can be used to rehouse families as well as for workshops: shoe repair, electrical repair, site offices for agency responsible for the delivery of social services as well as temporary market stalls in order to provide space for a number of sidewalk vendors.

12. Wooden Structures

In Montego Bay buildings structurally sound but constructed of wood were recommended for demolition. According to the Physical Planner, the areas have been designated for clearance because of inherent potential for fires and plans comply with those developed by the Town Planning Department.

This position represents another case in which careful attention has not been paid to the cost realities of providing replacement units for a large number of families. As an interim step, careful attention should be given to providing sanitary and kitchen facilities which would enhance the immediate living conditions of the inhabitants and lower the possibilities of fires.

Again, the above example demonstrate the need for interagency coordination which could pave the way for developing short and long term goals within administrative and practical framework that provides the basis for political, economic and socially acceptable planning.

Another argument advanced to demonstrate the fallacy of the program has been the lack of positive response from owners in the various sites. This representation while taking into effect the age and occupancy pattern of owners fails to deal with the type of approach used in socio-economic and physical surveys which often is the first time the owners are aware that something is happening in their area. Because of large numbers of absentee owners, the program could easily be interpreted as a "tenants" instead of a "community wide" program. The promotional effort for the program must include "trade offs" for owners, tenants and government. It is not enough to inform landlords that a survey has been taken, that his property is in need of upgrading because it does not meet standards and that you have loan funds available, so therefore please come in and fill out an application. The promotional effort must be tied to the overall planning of the community, neighborhoods and government agencies in order to demonstrate to all concerned that the program represent a cooperative effort. The program therefore, in addition to requiring sound and realistic physical and financial planning needs aggressive marketing.

SUMMARY

Expenditure in the Urban Upgrading Program in the 3½ year funding period will be slow but the program can be the catalyst for bringing into reality the need for a program to preserve existing housing stock and harness neighborhoods planning efforts.

Earlier in this reporting period, the NUUU proposed a housing strategy which included the construction of replacement core units, rehabilitation of approximately 70 units. The proposal was an attempt to generate construction activities which would qualify for the September 15 disbursement date. The proposal also included an element of subsidy.

Looking initially at the proposal, it contained elements which if financing were not a deterrent, would be readily acceptable. However, the proposal for the replacement units were costed at 10,000 - 12,000 (J\$) and did not include the provision of infrastructure which would increase the potential cost on one single family unit to 17,000 - 18,000 range. The proposal was not in compliance with the implementation agreement and most importantly, would negate the possibility of replicability. Although major rehabilitation programs world wide have some form of initial and recurrent subsidy, the level of subsidy recommended was not within the budgetary constraints of the GOJ.

The administrative and policy formula for a workable upgrading program must be adjusted to comply with the implementation agreement and the financial constraints of the GOJ. Until the problems highlighted above are addressed, it will be virtually impossible to realize the objectives of the Urban Upgrading Program.

Source of Funds: ...

Total Estimated Term on Site - 1 Year

PHASE	TIME PERIOD	PROGRAM WORK ACTIVITY	CONSTRUCTION ACTIVITY
Stage 1 Awareness Information-giving and Promotion	3 Months	<ol style="list-style-type: none"> 1. Explain the role of Police & Services. 2. Identify opinion leaders both +ve and -ve. eg. Political leaders, religious leaders etc. 3. Identify Social Work Trainees. 4. Identify existing groups. 5. Needs assessment 	
Stage 2	2 Months	<ol style="list-style-type: none"> 1. Dealing with problems as a result of Fence-moving. 2. Case-work 3. Continued Stage 1 Activity 4. Instate Social Work Trainees. 	Fence-moving Road Reservation
Stage 3A Social Implementation	1 Year 2 Months (14 Months)	<p>Implementation of specific projects identified in prior stages.</p> <p>(An attempt must be made to focus on income generating projects at this stage outside of physical work activities)</p>	<p>General Construction</p> <ol style="list-style-type: none"> 1. Road 2. Water 3. Electricity
Stage 3B	1 Month	<ol style="list-style-type: none"> 1. Lease education-dealing with problems of Letting-out. <p>(Continuation of activities in phase 3A - Stress is now placed more on educating community re the use of external agencies and more responsibility must be placed on Social Work Trainees.</p>	<p>Letting-out completion end of General Construction started in prior stage.</p> <p>End of Construction.</p>
Stage 4 Disengagement	4 Months	<p>Emphasis should be placed on consolidating programs/projects and efforts made to finalize the leaving process.</p>	

*NOTE - none of these phases are discrete entities - they overlap continuously

* Estimated time based on site plan of ... Similar to ...
 38 - If Kulkarni Park Road, with a trained social worker - this time period may be increased or decreased if ... activities in these 4

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Best Available Document

DRAFT

NATIONAL URBAN
UPGRADING
PROGRAMME
MINISTRY OF HOUSING

PROCEDURE MANUAL FOR PROCESSING
LOAN APPLICATIONS

PREPARED BY : E. A. GATCHUAIR
FINANCIAL CONTROLLER
17th AUGUST, 1979

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING

PROCEDURE FOR PROCESSING LOAN APPLICATIONS
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NATIONAL URBAN UPGRADING PROGRAMMEMINISTRY OF HOUSING

PROCEDURE MANUAL

SUBJECT : PROCESSING LOAN APPLICATIONS
PREPARED BY : E. A. GATCHAIR - FINANCIAL CONTROLLER

IN CONSULTATION WITH JESSE JONES FCH ADVISOR

INTRODUCTION

This is a draft procedure for the processing of loan applications under the National Urban Upgrading Programme. It has been prepared under the premise that the National Urban Upgrading Unit (NUUU) will carry out the actual processing of applications. This procedure does not extend to the recording and control of the disbursement of loan funds nor to construction procedures and methods. Instead it deals primarily with yardowners who /loans can be located and who are willing and able to take up upgrading/and who meet the pre-requisites for an urban upgrading loan.

Separate procedures must be prepared for unwilling and absentee owners who would be more adequately dealt with under the Housing Act.

COMPLETING LOAN REQUEST FORMS

The programme should first be comprehensibly promoted and advertised to make everyone, and in particular, yardowners and their tenants aware of its existence, objectives and benefits.

The Community Co-ordinator in each project area should employ special teams from within the project areas to go from house to house to introduce and explain the programme to yardowners. By so doing unemployment within the areas would be temporarily relieved and questions would be more readily answered as yardowners are more apt to co-operate with their own people from within the areas.

These teams will encourage yardowners to improve the living conditions of their tenants and themselves and also ensure that the 'minimum requirements for health and safety' are met. They will assist yardowners to complete Loan Request Forms (Annex No. 4)

It will be necessary for these teams to work on weekends and outside the regular working hours to meet those yardowners who are at work during regular working hours. They will also be required to travel outside their defined areas to contact those yardowners who reside outside the project areas.

The completed Loan Request Form must be signed by the yardowner, Leaseholder or an authorised agent e.g. the executor/executrix of the Estate. It is then forwarded by the Community Co-ordinator to the National Urban Upgrading Unit for processing.

Each Loan Request Form received at the National Urban Upgrading Unit will be given a number prefixed with the initials of the project area from which it originated. eg. The first Loan Request from Rae Town will be numbered RT 001, the first from Parade Gardens will be numbered PG 001. That number will be given to all forms, documents and correspondence pertaining to that Loan Request Form. Each Loan Request Form must be entered in Loan Request Register/Status (Annex No 5). A separate section must be kept for each project area. This register will also show the status of each Loan Request at any given time.

The Loan Request is kept in a file which is given the same number as the Loan Request. In this file will go also all other documents, forms and correspondence pertaining to that Loan Request. All these documents will be given that file number as soon as they are originated.

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A form showing the status of each file will be kept on the outer cover of each file folder. This form, the "Loan Request File Status" (Annex No. 6) will record the name and date of each document received, also the action and date of each action taken in respect of a particular Loan Request. It will also show the amount of loan approved, the disbursements made and the balance of unutilized loan funds at any given date. The name of the contractor and the duration of the contract will also be shown. Thus by extracting a file folder, the history and status of each Loan Request and upgrading loan can be seen at a glance.

INCOME VERIFICATION

These yardowners are of two groups (I) employed (II) self-employed. Those whose sole source of income is derived from rental come in the category self-employed. For the employed yardowner an "Employment/Income Verification Letter" (Annex No. 7) is sent to employer requesting him to complete and return it as early as possible. A "Self-Employed Income Declaration" (Annex No.8) is given to the self-employed yardowner for completion in the presence of either a Justice of the Peace, The Principal of a School, a Minister of Religion or a Commissioned Officer of the Jamaica Constabulary Force, after which it is returned to the Project Office.

These forms - Employed and Self-Employed Income Verification - will verify the yardowners employment status, his income and will assist in determining the portion of income available to repay the loan. This function is carried out at the same time that the Loan Request Form is completed. Both documents must be transmitted by the Community Co-ordinator, to the National Urban Upgrading Unit simultaneously.

BILL OF QUANTITIES/DETAILED COST ESTIMATE

The preparation of the Bill of Quantities/Detailed Cost Estimates is a technical operation and comes under the Rehabilitation Co-ordinator. The Community Co-ordinator notifies the Rehab. Project Officer who is located in the project area, of the yardowner's desire to upgrade his premises. He determines the amount of upgrading needed and prepares a Bill of Quantities (Annex No. 9) showing the total cost of the upgrading. This should include the cost of constructing any additions or new units. This cost limits the amount of loan which can be considered when the relevant Loan Request is being processed. That is, a yardowner will not be allowed to apply for, or be granted a loan over and above the cost of the upgrading to be carried out. This document must also be transmitted by the Community Co-ordinator to the National Urban Upgrading Unit with the other documents mentioned above.

PROOF OF OWNERSHIP

The Community Co-ordinator must obtain from the yardowner after he has completed the Loan Request Form proof of ownership of the premises to be upgraded. This may be (a) Registered Title (b) Common Law Title (c) No Title (d) Leasehold Right. In Jamaica many premises have never been registered, hence no registered title can be produced. In (c) above, proof of ownership provided includes, inter alia, (I) probated will (II) receipt of purchase (III) tax receipts over a number of years. However there are some instances where no document can be produced because ownership was acquired by (IV) (a) possession and occupation over a period of time, by (IV) (b) succession/inheritance where the property has been handed down from generation to generation without proper documentation. (V) Post Office Title - a form obtained from stationers on which a pro forma title is prepared. For category (c) above, it is recommended that specific legal machinery be set up to assist the

owners to obtain registered titles. This could be similar to the system used by the Jamaica Development Bank to obtain titles for farmers who require farm loans and is made possible under The Facilities of Titles Law. The cost involved in obtaining the title may be borne by the owner, the government or jointly. If borne by the owner, the cost may be added to the upgrading loan. (d) Leasehold Rights. A copy of the lease agreement should be submitted and examined for rights and duration of tenure. The term of the mortgage should not exceed the remaining life of the lease.

At the end of each fortnight, each Community Co-ordinator will prepare a Statistical Return of Premises Visited (Annex No. 10) for each project area, showing, inter alia, the number of premises visited, the number in need of upgrading, the number of owner - occupiers and the number of absentee owners.

PROCESSING LOAN REQUESTS

The processing of loan requests is the responsibility of the financial section under the Financial Controller. In considering a loan request, the loan Request Form, Employment/Income Verification Letter or Self Employed Income Declaration, the Bill of Quantities and Proof of Ownership are examined to determine eligibility, employment and income status, the portion of income available for repaying the loan and the amount required to carry out the upgrading.

After examination of the above documents and having established that the yard-owner is eligible for an upgrading loan, before ascertaining the amount, the financial section will check at the Registrar of Titles for any encumbrance on the property after which the financial section will issue a Certificate of Check for Encumbrance (Annex No. 11).

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It is suggested that approximately $\frac{1}{4}$ one sixth of the owners monthly income be calculated as the amount available to repay the loan. By multiplying this figure by the term of the loan (5 to 15 years) which should not exceed the estimated useful life of the building after upgrading (Annex No. 14) the amount of loan eligibility is determined subject to "Check for Encumbrance Certificate". This should not exceed the amount stated in the Bill of Quantities. Where the loan amount determined, exceeds or is the same as requested and the amount requested does not exceed the amount of Bill of Quantities or if it is less than requested, the Loan Approval/Recommendation Notice (Annex No. 12) is prepared in triplicate, the original is sent to the yardowner, the duplicate to the Rehab. Co-ordinator and the triplicate is filed in the Loan Request file. It may be decided that the yardowner is not eligible. If so a Loan Rejection Notice (Annex No. 13) is prepared and distributed in the same manner as the Approval/Recommendation Notice.

It has been suggested that the maximum age at repayment be limited to 70 years. However, considering the nature of the programme and the fact that there will be a mortgage on the property, which in case of death, the estate will become liable, the age limit should be waived. In the same context, there should be no charge or fee to the yardowner for processing the Loan Request.

REVISED BILL OF QUANTITIES/DETAILED COST ESTIMATE

On receipt of the Loan Approval/Recommendation Notice, should there be a difference between the amount requested and that recommended, the Rehabilitation Section, in consultation with the yardowner to determine priorities, prepares a Revised Bill of Quantities/Detailed Cost Estimate in triplicate to agree with the amount of loan recommended. The format of this will be the same as Annex No. 9 above. The original of this is forwarded to the Financial Section, the duplicate to the yardowner and the third copy retained by the Rehab section.

LOAN APPLICATION

Having considered the Loan Request, determined the amount of loan, if any, and having notified the yardowner, a Loan Application (Annex No. 15) applying for the amount approved or recommended must now be completed by the yardowner.

The completed Loan Application with copies of Income Verification, Proof of Ownership, Revised Bill of Quantities, Certificate of Check for Encumbrance and Estimate of Useful Life/Value of Premises after upgrading are forwarded /and to the Jamaica Mortgage Bank or Seller/Service Institution. It is for the Jamaica Mortgage Bank or Seller/Service Institution to decide whether or not an interview of the applicant is necessary. If so, that institution should inform the applicant of the time and place.

NOTIFY REGISTRAR OF TITLES

An understanding should be worked out among the NUUU, JMB/Seller Servicer and the Registrar of Titles where between the time the encumbrance check was made and the recording of the final mortgage agreement, the Registrar of Titles agrees to accept a Preliminary Notice of Interest in Property (Annex No. 16) for the Seller/Servicer and promises to inform the Seller/Servicer if another mortgage is lodged before the Seller/Servicer formally lodges the mortgage.

PREPARE AND EXECUTE CONSTRUCTION CONTRACT

By contacting the yardowners for whom loans have been approved, the Rehab Section will identify the self-help owners, and those yardowners who need contractors to undertake the upgrading. In consultation with the yardowners, the Rehab Co-ordinator selects contractors from his pool of contractors. Terms and conditions are agreed and contracts (format obtainable from Rehab Co-ordinator) are prepared and executed between the Minister of Housing and the contractor.

Each executed contract is numbered and recorded in the Contracts Register (Annex No. 17).

AGREEMENT FOR MOBILIZATION ADVANCE AND REPAYMENT

After execution of the contract, the contractor and the NUUU execute an Agreement for Mobilization Advance (Annex No. 18) the amount of which should not exceed 15% of the contract amount. The Self-Help Owner must also execute this agreement. This function is carried out by the Rehab Co-ordinator on behalf of N.U.U.U.

The Rehab Co-ordinator then prepares the Request for Disbursement of Mobilization Advance (Annex No. 19) in quadruplicate. The original is forwarded to JMB/ Seller/Service, the duplicate to the contractor or self-help owner, the triplicate to the Financial Section for the loan request file and the quadruplicate is retained by the Rehab Section. JMB/Seller/Service prepares cheque and pays over to contractor/Self-Help Owner and notifies NUUU and Yardowner (Annex No. 20)

PAYMENT CERTIFICATE

Inspection of the upgrading work is carried out by the Rehab Section and based on the "work - in-place" the Rehab Co-ordinator prepares a Payment Certificate (Annex No. 21) in quadruplicate. The original goes to the Seller/Service, the duplicate to the contractor or self-help yardowner, the triplicate to NUUU financial section and quadruplicate goes to the Rehab file . On receipt of the Payment Certificate the Seller/Service makes disbursement as is done for mobilization advance above and notifies N.U.U.U. and yardowner.

After the final payment, all payments, charges and expenses are totalled and a final mortgage document is prepared by JMB/Seller/Service and is recorded with the Registrar of Titles.

The Seller/Service will give the yardowner a copy of the mortgage agreement and inform each one of his indebtedness, the amount of each monthly instalment and its due date. There should however be a grace period before interest commences to accrue. It should be agreed that interest commences to accrue after execution of the final mortgage agreement.

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Note: It is to be observed that no mention has been made of a minimum/maximum loan amount. It is felt that there may be circumstances or exceptional cases where a loan exceeding a ceiling of say \$10,000 could be favourably considered.

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
LIST OF FORMS / DOCUMENTS

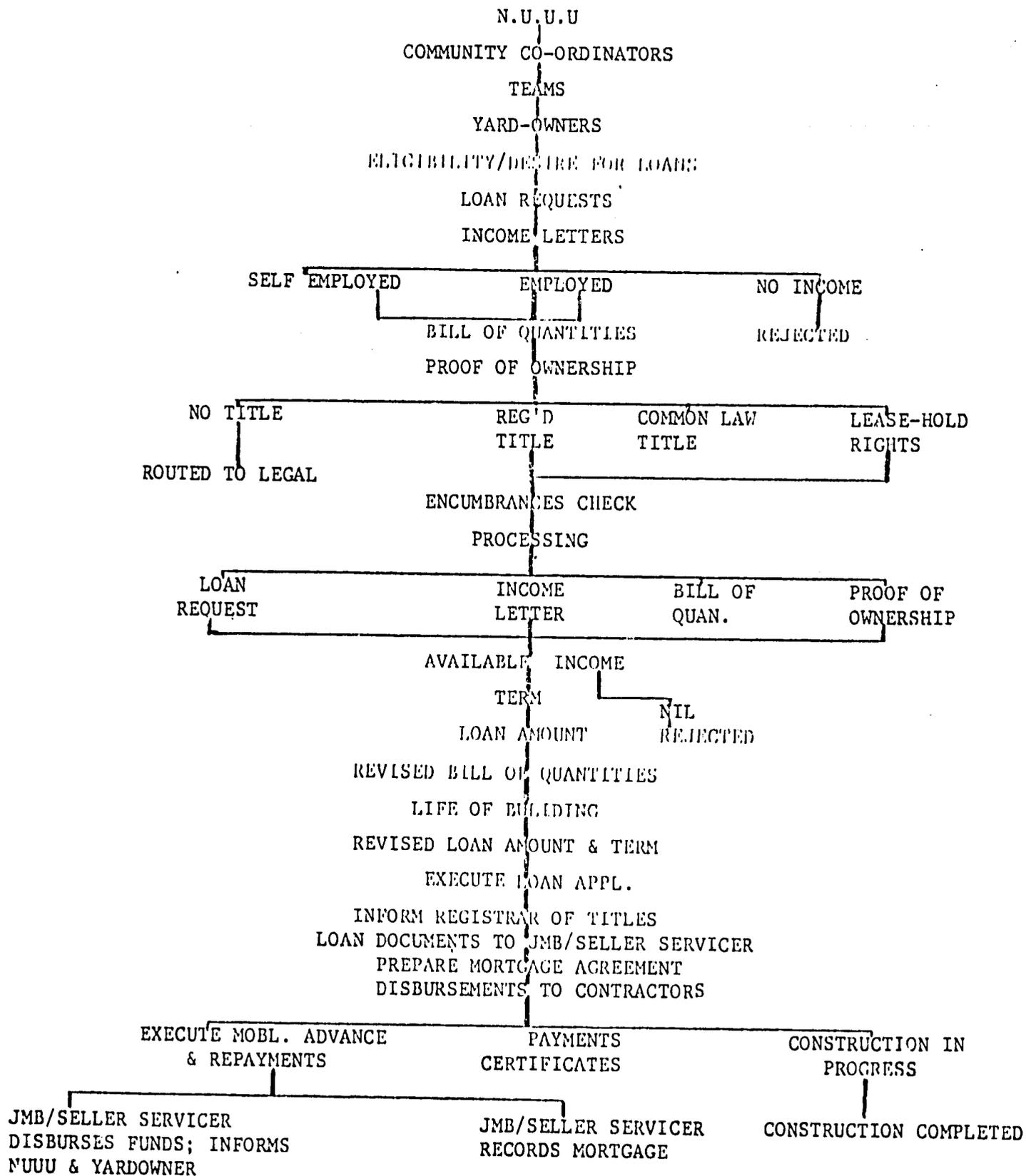
/1/	List of Forms/Documents	Annex No. 1
/2/	Activity sequence for processing Loan Request thro' to recording Mortgage Agreement	" 2
/3/	Activity/Documents Flow Chart	" 3
/4/	Loan Request Form	" 4
/5/	Loan Request Register / Status	" 5
/6/	Loan Request File Status	" 6
/7/	Employment/ Income Verification Letter	" 7
/8/	Self Employed, Income Declaration	" 8
/9/	Bill of Quantities/ Detailed Cost Estimate Form	" 9
/10/	Statistical return of premises visited	" 10
/11/	Certificate of Check for Encumbrances	" 11
/12/	Loan Approval/Recommendation Notice	" 12
/13/	Loan Rejection Notice	" 13
/14/	Estimate of Useful Life and Value of Premises after Upgrading	" 14
/15/	Loan Application Form	" 15
/16/	Preliminary Notice of Interest In Property	" 16
/17/	Construction Contract Format (not appended, obtainable from Rehab. Co-ordinator)	xx xx
/18/	Construction Contracts Register	" 17
/19/	Agreement for Mobilization Advance and Repayment	" 18
/20/	Request for Mobilization Advance	" 19
/21/	Loan Disbursement Notice	" 20
/22/	Payment Certificate	" 21

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
ACTIVITIES SEQUENCE

- /1/ Complete Loan Request Form
- /2/ Identify desired Loan Improvement
- /3/ Obtain Employment/Income Verification
 - /a/ Employed
 - /b/ Self Employed
- /4/ Obtain Bill of Quantities/Detailed Cost Estimates
- /5/ Obtain Proof of Ownership
 - /a/ Registered Title
 - /b/ Common Law Title
 - /c/ No Title but (I) Probated Will (II) Receipt of Purchase
 (III) Tax Receipts (IV) Succession/Inheritance (V) Post Office
 - /d/ Leasehold Rights *Bill of Sale*
- /6/ Set up Legal Machinery to deal with 5(c) above
- /7/ Fortnightly Statistical Report of Yard Owners visited
- /8/ Analyse Loan Request Form, Employment/Income Verification,
 Bill of Quantities and Proof of Ownership.
- /9/ Determine capacity to repay and eligibility.
- /10/ Check for encumbrances on title at Registrar of Titles and
 prepare Certificate of Check for Encumbrances.
- /11/ Determine amount of loan
 - /a/ If eligible prepare Loan Approval/Recommendation Notice
 - /I/ Original to applicant
 - /II/ Duplicate to Rehab section
 - /III/ Triplicate filed in yardowners file
 - /b/ If ineligible prepare Loan Rejection Notice as in (a) above

- /12/ Obtain Revised Bill of Quantities to conform with recommended loan.
- /13/ Estimate useful life of building after upgrading
- /14/ Determine term of loan either as requested or on useful life of building in 12 above.
- /15/ Prepare Loan Application
- /16/ Advise Registrar of Titles of interest in property
- /17/ Forward copies of loan documents to J.M.B. or Seller/Service
- /18/ J.M.B./Seller Service prepares Mortgage Agreement
- /19/ Identify construction by "Self Help" owner or Contractor
- /20/ Prepare and execute construction contract
- /21/ Post details of contract to Contracts Register
- /22/ Prepare Agreement for Mobilization Advance and Repayment
- /23/ Request for disbursement of mobilization fund - 15% of loan
- /24/ J.M.B./Seller Service prepares and pays cheque to Contractor/
Self Help Owner. Advises N.U.U.U and yardowner.
- /25/ Rehabilitation Section prepares subsequent Payment Certificates
- /26/ J.M.B./Seller Service disburses cheques and advises N.U.U.U and
Yardowner.
- /27/ J.M.B./ Seller Service record^s mortgagen.

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
ACTIVITIES /DOCUMENTS FLOW CHART



NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
LOAN REQUEST FORM

I/We hereby request a loan as under and give the following particulars:

Loan: Amount \$ ----- Interest Rate ----- % Term-----years

Yardowner(s)

Husband ----- Wife -----

Address -----

Age -----years -----years

Employer's Name -----

Address -----

Self Employed: * Yes No * Yes No

Monthly Income(Incl.Rental) \$----- \$-----

Household/Living Expenses \$----- \$-----

Other Expenses \$----- \$-----

Mortgage Payments \$----- \$-----

Total Outflow \$----- \$-----

Income Available \$----- \$-----

Relationship

Dependents----- Age-----yrs. -----

-----"

-----"

-----"

Premises -----

Address -----

Description: No. of Storey(s) : ----- No. of Apartments:-----

No. of Bathrooms : ----- No. of Kitchens :-----

No. of Baths : ----- No. of Showers :-----

No. of Standpipes : ----- No. of Sewers :-----

No. of Lavatories : ----- No. of Occupants :-----

Title: Vol:----- Folio: -----

Location : -----

Mortgage: Holder -----

Address -----

Term ----- years Remaining Life:-----years

Occupation:(I) Tenanted: No. ----- Monthly Rental \$ -----

(II) Owner occupied only

(III) Owner occupied and tenanted #Yes, No

complete (I) above also in case of yes

Insurance: Name of company -----

Address: -----

Insured value \$ ----- Renewal Date -----

Tax Roll Value \$----- Market Value \$-----

Yardowner's opinion of maximum loan install \$ ----- least No. of years -----.

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Declaration:

I/We the undersigned agree to pay all relevant cost and expenses including insurance.

I/We authorize you to obtain confirmation of any of the above information from my/our employers or such other persons.

I/We solemnly declare that the information given in this request is to the best of my/our knowledge complete and accurate, and if granted this loan I/We shall comply with the terms of the said loan in every respect.

Dated this -----day of-----19-----

YARDOWNER-----

FOR OFFICE USE ONLY

Processed By -----Date-----

Approved/Recommended Amount \$-----

Rejected: Reasons

* Delete where not applicable

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
LOAN REQUESTS REGISTER AND STATUS

----- PROJECT AREA

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Req./ File No.	Date	DOCUMENTS RECEIVED					SENT					Mort. Exec.	Contr. Erectd	Work Compl.	Final F. mt.	REMARKS	
		Loan Req.	Income Verified	Bill of Quant.	Procc of Owner	Cert. of Encumb.	App./Rej Notice	Rev. Bill of Quan.	Loan App.	Documts. MB.							

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
6 ALTAMONT CRESCENT
KINGSTON 5

EMPLOYMENT / INCOME VERIFICATION LETTER

-----19--
APPLN/FILE No. ----

Dear Sir/Madam

re: Premises Located at: -----
Owned by -----

Mr./Mrs ----- has applied to us for a Mortgage Loan and has authorised us to obtain confirmation of his/her salary directly from you in order that the application may be fully considered.

Would you kindly assist by filling in the relevant information requested below and return this form to us in duplicate.

Your kind co-operation will be greatly appreciated.

Yours truly,

DIRECTOR

I/We hereby certify that Mr./Mrs ----- is employed to us and set out below the relevant particulars:

No. of years employed -----years

Net Salary: (After Tax, NI)-----\$----- per annum

Extra pay, Allowance, Bonus, etc. -----\$----- per annum

Dated this ----- Day of ----- 19-----

COMPANY-----

SIGNATURE-----

POSITION-----

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
SELF EMPLOYED PERSON INCOME DECLARATION FORM

APPLN/FILE NO. -----

DATE -----

TO: National Urban Upgrading Prog.
Ministry of Housing
6 Altamont Crescent

Kingston 5

FROM: -----
Name of Yardowner

Address of Yardowner

Address of Premises

Project Area

I ----- hereby declare that I have been self
employed in the following manner -----

for approximately -----years. My average monthly income varies
between \$----- & \$----- I further declare that the information
given above is correct and true and understand that any false statement
will adversely affect my request for an upgrading loan.

Signature of Yardowner

Declared in my presence on ----- at -----
Date address

* Signature of-Justice of The Peace
Minister of Religion
Principal of a School
Police Officer

* Delete those not applicable

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
BILL OF QUANTITIES/DETAILED COST ESTIMATES FORM

APPLN/FILE NO. _____

Yardowner ----- Project Area -----
 Address ----- Premises -----

ITEM	Qty.	Unit	Material		Labour		Other incl Trans- porta- tion	Total Cost
			Unit Cost	Amt.	Unit Cost	Amt.		

REHAB PROJECT OFFICER ----- DATE-----
 YARDOWNER ----- DATE-----
 REHAB CO-ORDINATOR ----- DATE-----

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
STATISTICAL RETURN OF PREMISES VISITED
 FOR PERIOD _____

PROJECT AREA _____

DATES

ACTION	DATES								TOTAL FOR ALL
Total No. of Premises Visited									
No. of Premises in need of Upgrading									
No. of Premises need no Upgrading									
No. of Owner Occupiers									
No. of Absentee Owners									
No. of Owners absent when visited									
No. of willing and able owners									
No. of willing but unable owners									
No. of undecided owners									1
No. of owners not interested									
No. of owners gave no response									
No. of premises refused entry									
No. of premises to be demolished									
No. of application signed									
No. of Income Verification Letters recd.									
No. of Itemized Cost Estimates completed									
No. of Title submitted									

 Community Co-ordinator

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
CERTIFICATE OF CHECK FOR ENCUMBRANCES

-----19--
APPLN/FILE NO.-----

ADDRESS OF PREMISES -----

VOL. ----- FOLIO -----

REGD. OWNER-----

ADDRESS -----

I ----- the undersigned state that on -----
inspected the Register of Properties at the office of the Registrar of
Titles in respect of the above mentioned property and hereby certify
that:

/a/ The property was free of encumbrance at the time
of inspection

or

/b/ There is a mortgage of \$ ----- held by:

Name of mortgagee: -----

Address of Mortgagee: -----

Term of Mortgage -----years

INVESTIGATOR

DISPOSAL: To be filed in file numbered above.

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
6 ALTAMONT CRESCENT
KINGSTON 5

LOAN APPROVAL/RECOMMENDATION NOTICE

-----197-----
APPLN/FILE NO.-----

TO Mr./Mrs. :-----
Address : -----

Address of Premises: -----

This is to inform you that your request for a home improvement loan of \$ ----- has been*approved/reduced. On careful consideration of your situation we recommend instead, a loan of \$ -----.

Please complete and sign the enclosed loan application form
Our Rehabilitation Project Officer will contact you to discuss the priority improvements you wish to undertake with the loan available to you.

DIRECTOR

Note: To be completed in triplicate.
Distribution: Original to loan applicant
Duplicate to Rehabilitation Project Officer
Triplicate to be filed in file numbered above.

*Delete as necessary

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING

6 ALTAMONT CRESCENT
KINGSTON 5

LOAN REJECTION NOTICE

-----197-----

APLN./FILE NO.-----

To Mr./Mrs: -----

Address -----

Address of premises: -----

We regret to inform you that your request for a home improvement loan cannot be entertained at this time because of the reasons stated below:
Should there be a change in the situation mentioned below, please feel free to come in and discuss any such change with the undersigned.

REASONS & COMMENTS

DIRECTOR

Note: To be completed in triplicate.

Distribution: Original to loan applicant,
Duplicate to Rehabilitation Co-ordinator
Triplicate to be filed in file numbered above

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
ESTIMATE OF USEFUL LIFE AND VALUE OF PREMISES AFTER UPGRADING

-----19----

Appln./File No.----

Owner -----
Name -----
Address -----

Premises -----
Project Area -----
Address -----

It is estimated that after upgrading the above premises with the recommended loan of \$ ----- the result will be as under:

Estimated Useful Life -----years

Estimated Value \$ -----

REHAB. CO-ORDINATOR

Note: To be completed in triplicate

Original to : Financial Section

Duplicate to : Yardowner

Triplicate retained by Rehab. Co-ordinator

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
LOAN APPLICATION FORM

APPLN./FILE NO.-----

I/We -----

hereby apply for a loan of \$ ----- at a rate of interest of 12%
p.a. and repayable over a period of ----- years, in monthly instal-
ments to include principal, interest, legal cost, insurance, taxes and
other fees. The loan is to be used for the purpose of -----

to premises at -----

I/We agree to mortgage the said premises as security for the loan and
agree to abide by the terms and conditions of the mortgage agreement.

Dated this ----- day of ----- 19

at -----

SIGNATURE -----

WITNESS -----

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
6 ALTAMONT CRESCENT
KINGSTON 5
PRELIMINARY NOTICE OF INTEREST IN PROPERTY

-----197--
APPLN/FILE NO-----

The Registrar of Titles
Titles Office
23½ Charles Street
KINGSTON

Dear Sir,

This is to inform you that we are in the process of granting a home improvement loan under the Urban Upgrading Programme against the undermentioned property:

Name of Owner: -----

Address of Premises: -----

Vol.----- Folio -----

Amount of Loan \$ -----

A check carried out on ----- revealed that there was no encumbrance recorded at that time. Please make note of our interest and inform us if any claim has been recorded subsequent to the date of our check or of any which may come in prior to the recording/our mortgage with you

/of

SELLER/SERVICER

Duplicate to be filed in file numbered above.

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NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
CONTRACTS REGISTER

58

Contract No.	Date of Execution	Name and Address of Contractor	Appln. / File No.	Name of Owner & Address of Premises	Contract dates		Amount
					Comm	Compl.	

NATIONAL URBAN UPGRADING PROGRAMME

MINISTRY OF HOUSING

AGREEMENT FOR MOBILIZATION ADVANCE AND REPAYMENT

THIS MEMORANDUM OF AGREEMENT made the _____ day of _____ 19____
BETWEEN NATIONAL URBAN UPGRADING PROGRAMME, MINISTRY OF HOUSING (hereinafter
called "The Client") of ONE PART and _____
(hereinafter called "The Contractor") of the SECOND PART

IT IS HEREBY AGREED that a Mobilization advance of _____
_____ (S _____)
will be given to _____ subject to the
Conditions of Contract for the premises at _____
_____ This advance is to be repaid in _____
instalments.

Listed below is the schedule of repayment:

NUMBER	AMOUNT	TOTAL TO DATE	DATE TO BE REPAYED
1			
2			
3			
4			
5			
6			
7			
8			

IN WITNESS WHEREOF the parties have hereunder caused their signatures to be affixed by their
Officers duly authorized on their behalf, the day and year first above written.

Witness

Client

Witness

Contractor

4/1

NATIONAL URBAN UPGRADING PROGRAMME
MINISTRY OF HOUSING
REQUEST FOR DISBURSEMENT OF MOBILIZATION ADVANCE

-----19-----

Appln. /File No.-----

To the Jamaica Mortgage Bank
Oxford Road
KINGSTON 5

Dear Sir

This is to certify that contract No. ----- In the amount of \$-----
has been awarded to ----- for upgrading the premises
listed below. The agreement for mobilization advance and repayment
has been executed.

Please disburse mobilization fund of \$ ----- 15% of contract value.

File No.	Name of Owner	Address of Premises	Loan
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----

REHABILITATION CO-ORDINATOR

Note: Original to : Seller/Service
Duplicate to : Contractor
Triplicate to : Financial Section
Quadruplicate to : Rehab Section

1/3

NAME OF SELLER/SERVICER

ADDRESS OF SELLER/SERVICER

-----19-----

LOAN DISBURSEMENT NOTICE

To. -----

Contract No. -----

Contractor -----

Yardowner -----

Disbursement has been made to the above contractor/Yardowner as per details below for Mobilization Advance /- - Work Place/ Final Payment

Date of Disb.	Appln. File No.	Name of Yardowner	Address of Premises	Disbursements		
				This Amt.	To Date	Balance
-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----

DISBURSING OFFICER

Proposed List of Interviewees for the Housing Guaranty Evaluation Team

1. David Levermore - General Manager, Jamaica Mortgage Bank
2. Dr. Orlando Patterson - Special Assistant to Prime Minister
3. Clive Laidley - Director, Sites and Services Division, Ministry of Housing
4. James A. G. Tucker - Director, National Urban Upgrading Program
5. Dr. Omar Davis - National Planning Authority
6. Senator Richard Fletcher - J. Mayers
7. Lloyd James - Caribbean Housing Finance Company
8. Mike Fray - Caribbean Housing Finance Company
9. Melvin Carey - Massop - Representatives, Workers Bank
10. Max Lambie - Management Consultant
11. Calford Scott - Town Planning Authority
12. Marcia Thwaites - Social Worker, Sites and Services Division, Ministry of Housing
13. Stanley Moore - Executive Director, Jamaica Cooperative Credit Union League
14. Donovan Nolan - Physical Coordinator, Jamaica Mortgage Bank
15. Nelson & O'Callahan - Consulting Engineers, Sites and Services Norwood
16. Dennis Delisser - Manager, Field Services, JCCUL
17. Trevor sterling - Credit Officer, Mortgage Department, JCCUL
18. Hon. Anthony Spaulding - Minister of Housing
19. Clovis McLean - Permanent Secretary, Ministry of Housing
20. Corinne McLarty - Managing Director, National Housing Trust
21. Alvin Rattray - Chairman - Urban Upgrading Advisory Board
22. Ainsley Elliot - Deputy Financial Secretary, Ministry of Finance and Planning
23. Dennis Morrison - Representative, Prime Ministers Office
24. Freddy O'Meally - Staff member, Urban Upgrading Office
25. Alicia Taylor - Staff member, Urban Upgrading Office
26. David Kirkwood - Urban Upgrading Officer - Staff member
27. Eddie Gatchair - Staff member, Urban Upgrading Office
28. Michael Webb - Staff member, Urban Upgrading Office
29. Michael Vernon - Staff member, Urban Upgrading Office