

MINISTRY OF HOUSING TRANSPORT WATER AND WORKS

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Introduction

The Jamaican government has over the years implemented various initiatives to ensure that low income families are not abandoned on the periphery of society but instead given opportunities to improve their lives, communities and by extension the society. Housing is viewed as a basic need of mankind, a need that if ignored can result in serious societal displacement. Due to the high rate of rural urban migration in Jamaica, there is an increased need to improve the living conditions of many citizens who have made their homes in the inner cities. The living conditions in the inner cities are characterized by old derelict unsafe buildings, the absence of or inadequate water and power supply. The prevailing conditions render life unbearable for many inner city inhabitants.

In light of the various economic and social challenges that abound it is not unfathomable that the vast majority of working class and the high number of unemployed individuals view the prospect of owning a home as an unattainable dream. Home ownership for many Jamaicans is a means of self validation, empowerment and status. However the costs associated with home ownership are prohibitive and the rapid urban growth which is caused by rural urban migration has not been accompanied by the provision of adequate housing to match the rate of increase. Therefore the absence of a coherent urban housing plan and the disenchantment of many low income families have facilitated the growth of squatting— the illegal occupation of land or building ¹. The proliferation of unplanned, squalid squatter communities have mushroomed in every urban centre in Jamaica and the growth of these communities is cause for concern. The government and

¹ J.K. Tindigarukayo, Challenges in Housing the Poor in Jamaica: The Case of Squatters, 1996

private sector in Jamaica have acknowledged the need and the right of every citizen to have access to housing and the basic amenities that make living and life bearable.

It is a fact that Jamaica like any other third world country experiences societal challenges such as a high rate of crime and violence, high unemployment ,the disintegration of societal values and mores , persistent poverty and economic imbalances as regards high interest rates and low export earnings among others. It is against this background that the government of Jamaica has defined its role as a facilitator of housing development and has undertaken various collaborative efforts to ensure that the shelter needs of low income families are satisfactorily met.

Many critics have debated the pace at which these provisions are made and have commented that the rural towns have been ignored as regards the provision of low income houses. However, the incremental application of the various initiatives and shelter policies of the government are germinating and will eventually bear the fruits of success. Development takes time and the efforts of the government to improve the lot of its citizens are noteworthy.

The discourse will aim to outline the various initiatives taken by the government of Jamaica to ensure that low income families access financing to realize their dreams of owning homes as well as the efforts of two non- governmental organizations to aid in this process.

The Government of Jamaica's Role in Providing Housing

Ministry of Housing

The Central Housing Authority was created in 1936 in an effort to tackle the shelter needs of the nation. Jamaica was still a colonial nation and land was still concentrated in the hands of the plantation owners, with the vast majority of the populace either landless or "living on the plantations as wage labourers"². Within the historical context of the mal-distribution of land and capital resources, many individuals migrated to the urban

² JK Tindigarukayo, Challenges in Housing the Poor in Jamaica: The Case of Squatters, 1996

towns trying to break their agrarian ties and eke out an existence for themselves. With the rise in rural- urban migration, the Central Housing Authority was created in 1937 and vested with the authority to finance and construct houses throughout the island and to delegate housing powers to local authorities. The Authority endured for only two decades and within this time the entity managed to construct 4,000 houses under the following Government initiatives :

- (i) Government Housing Scheme for Low income groups
- (ii) Rural Owner Occupier Schemes
- (iii) Ex-servicemen scheme designed for the rehabilitation of demobilized workers of World War II

The government began to experience great difficulty in managing overcrowding in the urban centres and an urgent need arose for slum clearance and re-development . Hence to address these issues the Central Housing Authority and Hurricane Housing Organization were amalgamated in 1956 to create the Department of Housing which later evolved to the Ministry of Housing. Over the years the function of the Ministry has changed in light of the societal shelter needs, however the overarching objectives of the organization then were as follows:

- To provide housing accommodation for people of low income groups in both rural and urban areas under the Housing Act
- To eradicate slum conditions
- To assist people in the rural and urban areas who own land, to build, extend or repair their houses.
- To research and develop more economical means of constructing houses
- To determine the need for housing assistance best suited to the socio-economic conditions of people living in particular areas.

With the passage of time, the varying housing needs of the populace and the creation of several entities to complement the work of the Ministry, the objectives have undergone limited transformation with one major function being removed from the Ministry, that of constructing houses and a redirected focus to that of policy development and monitoring. The Ministry no longer has direct responsibility for constructing houses however it does facilitate joint venture initiatives with private entities to undertake construction.

Given its wide mandate the Ministry since its inception constructed housing solutions throughout the island with 7,106 housing solutions in the Corporate Area, over 5780 upgraded sites across the island and the management of a total of 2952 units in 49 rental schemes (later sold to occupiers) across the island in an effort to significantly reduce the costs associated with home ownership³.

Currently, the Ministry has in place the Housing Fund which exists to provide financing for low income joint venture housing projects in amalgamation with the National Housing Trust (N.H.T.). The fund which falls within the ambit of the Social Housing Programme is funded wholly by the N.H.T. and is managed by the Ministry. The Minister of Housing announced increases to the fund which augurs well for the nation's social housing programme and the government's ability to offer financing to low income and disadvantaged families. The increases announced are as follows:

Budgetary Allocation for Social Housing 2007/2008

Item- Social Housing	Allocation (\$) -200 million
Members of Parliament	Each Member of Parliament will now \$2.5 million up from \$2 million, an increase of 25%
Special Assistance Programme	The programme budget has increased by 67%, moving from \$30 million to \$50million

The social housing programme is one which transcends political lines and has made a difference in improving the lives of many disadvantaged individuals. The increase in funding has improved the ability of the government to assist more persons with the projected number of beneficiaries under the programme slated to be in excess of 14,000.

³ Ministry of Construction Status Reports on Rental Schemes and Housing Schemes Developed, 1994

The National Housing Trust

The National Housing Trust (NHT) was created in 1976 as a mandatory savings scheme for all employed adults in Jamaica and entrusted with the mandate to enhance and increase the housing stock in light of the inability of the Ministry of Construction and a few private developers to do so. The role of the NHT is manifold however the most significant are its mortgage financing and its housing developing roles. One of the catalysts also for the creation of the entity was the inability of lower income and middle income families to own homes because they could not afford mortgages through the traditional private sector agencies nor qualify for subsidized housing from government .⁴ Therefore entrenched in the modus operandi of the entity is its responsibility to provide financial assistance to the “most needy contributors wishing to purchase, build, maintain or upgrade their homes”.

The Trust is funded by 2% of the gross wages of employees and 3% of employers’ wage bill. The contributors to the Trust have ensured the viability of the entity and a growth in the housing industry. The annual contributions to the Trust have surpassed the \$1 Billion mark. Over the years the Trust has been criticized as the government’s cash cow which has forgotten its mandate to provide homes at affordable rates and loans to all its contributors. Essentially, there is still a void within the housing sector and many blue and white collar workers are still unable to access the benefits of the Trust in the form of either home or loan.

Table 1 : National Housing Trust’s Mortgage Interest Rate Charged as per Income⁵

Income Level per week	Interest Rate Charged
\$3,200 - \$7,500.99	2%
\$7,501 - \$10,000.99	4%
\$10,001 - \$20,000.99	5%
\$20,001 per week and over	6%

⁴[http:// www.nht.gov.jm/nhtonln.nsf](http://www.nht.gov.jm/nhtonln.nsf)

⁵ Information received from NHT’s Project Office

Solar Water Heater loan individual applicants	3%
Solar Water Heater loan applicants (recognised institutions)	3%

However, despite the criticisms, the NHT has reinforced its *raison d'être* as the poor man's institution by spearheading a number of noteworthy initiatives-at the behest of the Government-to improve the lives of low and lower income families through home ownership.

NHT Initiatives

1. Relocation 2000 : Better Living Conditions for Hundreds

The *Relocation: 2000 Project* was launched in 1999 to address the problem of squatting in four communities throughout Jamaica, namely,

- Mona Commons, St. Andrew
- Seville , St. Ann
- Railway Lane, St. James
- Barracks Road, St. James

These squatter communities were characterized by poor housing, inadequate sanitation and they were located on sites earmarked for critical future development. The NHT was therefore given the mandate to relocate the citizens to more hospitable sites with modern and efficient sanitation and utilities. The land for the development of the relocated sites was provided free of cost by the government to subsidize the cost of the housing units. Prior to the start of the programme surveys were conducted within the squatter communities to develop selection criteria for beneficiaries and only persons who were resident at the time when the surveys were conducted were selected for relocation.

Imperatively, all beneficiaries were required to be contributors to the Housing Trust. If they had not fulfilled the criteria to receive a NHT benefit, the individual would be allowed to occupy the units on a lease basis until their NHT status was regularized- these

individuals were categorized as beneficiaries who met partial loan agreements. A twelve month period was given to these beneficiaries to clear the outstanding deposit and a zero percent interest rate charged on the loan until the deposit was cleared or the twelve month period expired, whichever occurred first. The beneficiaries who did not qualify due to affordability constraints were charged a fixed rate of interest on the affordable amounts based on their salary and ages. Interest rate on the shortfall was fixed at zero percent up to the period when the shortfall was cleared. Thereafter, a fixed interest rate based on indicated salary and age was charged on the full loan amounts.

In the parish of St. James where squatting was most problematic particularly in the tourism town of Montego Bay, the community of Providence Heights was created to accommodate the residents of Barracks Road and Railway Lane with a total of 374 housing solutions developed . There were a total of 616 housing solutions distributed under the relocation 2000 project.

In light of the high rate of unemployment which existed within these communities the NHT ensured that a skills training component accompanied its relocation drive. This social intervention was done in an effort to empower the residents to find employment to facilitate the payment of their mortgages which were provided at very low interest rates based on their income.

2. Sugar Workers Housing Programme

In February 2000, the Sugar Workers Housing Programme was launched to address the substandard conditions in which sugar workers lived. The programme germinated from the concerns of the three Trade Unions (NWU, BITU and UAWU) to which these workers were aligned and they initiated the signing of a Memorandum of Understanding between the government, themselves and the management of nine sugar estates to provide better housing solutions for the workers. All parties were assigned specific responsibilities, as follows:

- the NHT's had overall responsibility for project management , construction financing and the provision of mortgage funding at concessionary rates. The project is still ongoing and it is forecasted that at the end of the project approximately 3,500 housing solutions will be developed for sugar workers.
- The former Prime Minister P.J. Patterson announced a subsidy ranging from a minimum of \$250,000 to a maximum of \$1.5 million per beneficiary. However the extent of the subsidy will depend on affordability.
- The Unions overarching responsibility included implementing training programmes aimed at sensitizing the workers about the importance of paying their mortgages.
- The Estates provided suitable land and where possible, material and equipment were donated to the project.

An overview of the distribution of the lots and the mortgages given under the programme is outlined in table 2⁶ :

Table 2 : Number of Lots Distributed by Location

Location	Number of Lots
Bell Rock, St. Thomas	19
New Yarmouth ,Clarendon	79
Monymusk, Clarendon	587
Frome, Westmoreland	664
Appleton, St. Elizabeth	140
Bernard Lodge, St. Catherine	402
TOTAL	1891

The cost of the lots depended primarily on the location and physical characteristics (size, topography, subsurface/drainage conditions, etc) and ranged from \$500,000 to \$700,000.

⁶ Information received from NHT's Projects Office

However, the lots were sold at significantly subsidized prices (\$350,000 for lots with on-lot sewage disposal systems, and \$395,000 for lots with centralized sewage treatment systems). An additional subsidy totaling J\$2.33B was approved by Cabinet to facilitate the construction of units.

The interest rates on these mortgages were in keeping with NHT's income rates. However the majority of sugar workers fell within the 2-3% interest income band. Additionally, in keeping with the terms of a signed Memorandum of Agreement (January 2000), closing costs and legal fees were waived by the NHT for persons whose incomes placed them in the 2-3% interest bands. Workers could also choose not to make deposits and if they did not then the deposit was added to the loan and repaid as part of the loan. All other conditions were the same as for other mortgagors.

3. The Inner City Housing Project (ICHP)

Another option made available to low income families to access financing to own their homes is the Inner City Housing Project (ICHP). This project fell within government's policy objectives under the Urban Renewal Programme which as outlined by the Planning Institute of Jamaica, aims to “ promote sustainable development in the inner city communities of the Kingston Metropolitan Area, through the improvement of physical and social infrastructure, the creation of economic employment opportunities and a general improvement in the quality of life for citizens in these communities”.

This project aims to construct five thousand new housing units in fifteen inner city communities at a cost of 11.5 billion dollars within a four year time span :- 2004-2008. All beneficiaries will benefit from NHT low interest mortgages to purchase two bedroom units priced at JMD\$1,100,000 and three bedroom units priced at JMD\$1,300,000. The scope of the project is as follows:

- Construction of new housing units
- Construction of related physical infrastructure
- Construction of related social infrastructure

- Refurbishment and upgrading of existing housing units
- Social development programmes for affected community residents is included to improve the psychosocial conditions of living of the prospective beneficiaries⁷.

The interest rate charged on the mortgage is the same as the mortgage arrangements for the other existing projects, that is, mortgages are awarded based on the recipients income as follows:

Table 1 : National Housing Trust’s Mortgage Interest Rate Charged as per Income

Income Level per week	Interest Rate Charged
\$3200 - \$7,500.99	2%
\$7,501 - \$10,000.99	4%
\$10,001 - \$20,000.99	5%
\$20,001 per week and over	6%

Given the unemployed status of some of the beneficiaries the NHT addressed the unemployment issue by implementing various training interventions in collaboration with the HEART Trust/ NTA to impart life skills in an effort to ensure the economic viability of the recipients. The training conducted focused on Entrepreneurial Management to encourage entrepreneurship in the communities and to further capitalize on the high levels of self employment in the communities.

National Housing Development Corporation- Operation PRIDE

The National Housing Development Corporation was created in 1998 as a result of the amalgamation of three housing entities, the National Housing Corporation Limited (NHC), Caribbean Housing Finance Corporation Ltd. (CHFC) and Operation PRIDE. The NHC and CHFC were involved in the construction and financing of housing projects mainly in the middle income market under the open market operations. However , for the

⁷ Page 5, NHT Inner City Housing Project, Project Overview, October 2005.

purpose of this discourse the analysis will focus mainly on the achievements of Operation PRIDE in upgrading and regularizing informal settlements..

In 1994 the former Prime Minister P.J Patterson launched Operation PRIDE –Programme for Resettlement and Integrated Development Enterprise which aimed to provide land for government employees, low income earners, squatter settlement upgrading and regularization . The Prime Minister outlined that three issues created a catalysts for the establishment of PRIDE:

- Social strains and pressures of the previous two decades
- Absence of an adequate settlement policy
- Indiscriminate squatting and capturing of government and privately owned land
(the Gleaner June 18, 1997:13)

Operation PRIDE affords low income families the opportunity to own land legally through government subsidies, with the objectives of working with the recipients in a comprehensive and integrated manner. Since its inception in 1998 the NHDC has provided \$596million in finance for 31,023 Operation PRIDE projects.

PRIDE Collection Method

Initially the beneficiaries of these subsidies were required to save and deposit their money in cooperative building societies or provident societies- the creation of which was initiated by the beneficiary citizens. The citizens' savings were then used to pay legal costs and to develop the required infrastructure.

However, the role of the Provident Societies as regards the collection of deposits and payments for land ownership has changed since 2001. The Provident Societies were unable to manage the volume of deposits collected from beneficiaries and consequently all deposits and further payments toward land purchase are now deposited directly to the NHDC's account. The provident societies are currently only responsible for the collection of their annual membership dues.

It is also noteworthy that PRIDE in collaboration with some financial institutions assist beneficiaries in obtaining interim financing and grants for infrastructure development on PRIDE sites.

Table four outlines the number of current Operation PRIDE planned developments and the number of works in progress :

Table 4 : Number of PRIDE Developments in Western Parishes⁸

PROJECT	PARISH	TYPE	No. OF SOLUTIONS
	In Construction		
Retirement 1	St. James	BF	454
	In Planning		
Providence Heights/Flankers	St. James	BF	1200
Bulls Bay	Hanover	BF	98
Llandilo V & VI	Westmoreland	GF/BF	1392
Reground	St.James	BF	787
Steelefield	Trelawny	GF	468
Whitehall 111	Westmoreland	GF	543
Barracks Road	Westmoreland	BF	229
Copperwood	St.James	BF	245
Norwood GHJ	St.James	BF	2178
Hague Upgrading	Trelawny	BF	54
TOTAL			7648

*GF- Green Field Development

*BF- Brown Field Development

⁸NHDC Documentation and Information Centre

Table 5 – Number of PRIDE Developments in Eastern Parishes⁹

PROJECT	PARISH	TYPE	No. OF SOLUTIONS
	In Construction		
Dumfries	St. Thomas	BF	46
Goldsmith Villas II	St. Andrew	BF	401
Bushy Park	Clarendon	GF	73
	Sub Total		520
	In Planning		
Boscobel	St. Mary	GF/BF	200
Eden Park	St. Mary	GF	147
Fort Stewart	St. Mary	GF	108
Ebony Park	Clarendon	BF	120
Machioneal	Portland	GF	62
Seville	St. Ann	BF	14
Melbrook	St. Andrew	BF	448
St. Benedicts Heights	St. Andrew	BF	358
Harbour Heights	Kingston	BF	1075
Pleasant Heights	St. Andrew	BF	400
Huddersfield	St. Mary	BF	368
Alexandria	St. Ann	GF	156
Raymonds	Clarendon	BF	289
Spanish Villa/Woodland	St. Catherine	BF	195
PROJECT	PARISH	TYPE	No. OF SOLUTIONS
Ambrook Lane	St. Andrew	BF	72
Evans Meadows	Clarendon	BF	100
Rasta Gully	Clarendon	BF	44
Shaw Park Heights	St. Ann	BF	245
Beverley Flats	St. Catherine	BF	74
Joshuaville	Clarendon	BF	278
Temple Hall	St. Andrew	BF	106
	Sub Total		4859
TOTAL			5379

Challenges faced by PRIDE

1. Extensive redesign work was necessary for the majority of the sites where the requirements included the need for paved roads, water supply system, improved drainage and sewage collection and treatment systems.

⁹ <http://www.nhdc.gov.jm>

2. An increase in the cost of the solutions due to the inclusion of the aforementioned infrastructural works and the fact that the intended beneficiaries do not possess the means to pay for the solutions.
3. Operation PRIDE sites were selected on the criterion of social pressure rather than technical feasibility
4. By 2003 the PRIDE fund was nearing depletion due to the fact that the fund which was initially established at J\$2.6B, was the source of the subsidy to support the social housing thrust and to meet the difference between the actual cost of the development of solutions and the selling price at which the Corporation had committed to delivering the solutions.
5. Inflows from the mortgage portfolio of the NHDC is declining , deposits from Operation PRIDE clients have declined these changes have in turn affected the progress of work on identified sites which have slowed significantly since 2003.

Non Governmental Organisation's Initiatives

Food for the Poor

Despite the government of Jamaica's role to provide a variety of shelter solutions through its Agencies the NHT and NHDC there remains a critical void to be filled within the housing sector. The number of low income families who have benefited from government efforts are still small in number and the only other Agency or entity outside of the government which has been making a meaningful impact is Food for the Poor. Food for the Poor provides houses for the indigent and those who exist in absolute poverty, and the cost to construct the homes come solely from private contributions. The homes are made entirely of board and are provided free of cost to the recipient. The allocation of the units are done on the recommendation of churches, the Poor Relief Department of the Ministry of Labour and Social Security or other government agencies. The Food for the Poor investigative team then conducts its own sociological surveys to ascertain the validity of the recommendation.

The units are distributed using the following criteria:

- Elderly persons who are indigent (this category of recipients are given priority)
- Mentally and physically challenged individuals who are indigent
- Single mothers who have no main income or assistance from their spouses and are unemployed or underemployed
- Families that are unemployed and homeless
- Persons displaced by fire or natural disasters

It is a requirement that recipients should own land or have legitimate access to land, their ownership must be verified by a Justice of the Peace and an individual in the community of public re-known who can verify possession of the land before the unit can be released.

Currently there is an average of 12,000 families who are awaiting housing units from Food for the Poor. It is necessary to note that in light of the overwhelming number of individuals on the organization's waiting list, Food for the Poor can only afford to build 2,400 housing units annually due to financial constraints.¹⁰ The organization as a non profit voluntary entity has managed to make a significant impact on the lives of many indigent individuals who had otherwise viewed the prospect of owning a home impossible.

Low Income Family Foundation

The Low Income Family Foundation was incorporated in 1991 with the objectives to

1. function as a community reconstruction and development organization , sourcing the future of low income family and foster home improvement
2. to establish and carry on the programme for the development of housing, construction service, small farming, agricultural extension service , garment, footwear, furniture manufacturing and wood working, automobile reconstruction and repair, repair and servicing of electrical appliances and industrial machines etc.
3. to enter into bi-lateral and multi lateral agreements with local and foreign Agencies

¹⁰ www.foodforthe poor.org

4. to borrow, lend, receive grant aid assistance, to provide educational and skills training etc. ¹¹

The Foundation's main focus however was the provision of housing solutions for Low Income Families, they hoped to provide these homes at subsidized mortgage rates to members of the Foundation who contributed to a Housing Fund . The income to build these homes mortgage free was expected from the Foundations investments in the music industry via music production and distribution and through the acquisition of a supermarket. There were over ten thousand low income contributors to the LIFF's housing fund each contributing a minimum of \$50,000 to initiate the process of owning their own homes.

The LIFF accused the government of being un-cooperative and neglecting its efforts to acquire land and providing subsidies. However, the mandate of the LIFF was not clear and the ideals were largely utopic without the proper market research being conducted to support their initiatives. The Office of the Prime Minister through the ASCEND programme conducted a research on the operations of LIFF and asserted that “ while it is recognized that government is not likely by itself to be able to provide all the shelter needed, its effort to deliver , could be vastly enhanced if it acts mainly as a facilitator, providing infrastructural support to non – Governmental Organizations, who can develop the capacity and capability and involve the beneficiaries in providing shelter at affordable prices”¹². There were also concerns from the private sector and Government about the security of the contributors deposits, a concern which would become justified in light of future events within LIFF.

The LIFF encountered problems in acquiring land to construct the houses and a number of failed investments resulted in the loss of over \$170 million. The foundation collapsed in 1999 when depositors converged on the offices of the foundation demanding a refund of their contributions. Additionally, legal action was taken by the depositors against the principals of the Foundation with a view to recovering their deposits. However, the trial

¹¹ Report on The Low Income Family Foundation, 1995

¹² Ibid

which lasted over five years ended in January 2007 with the accused being freed of charges of fraudulent conversion and conspiracy to defraud. Low Income Family Foundation is now defunct and thousands of the contributors to this foundation have lost millions of dollars invested in the quixotic ideals of an organization that had little or no vision.

Conclusion

There is still a housing problem in the Jamaican society and there are many individuals who are unable to afford housing because of the prohibitive costs. There have been a number of joint venture initiatives between the government and private sector interests to develop affordable housing solutions, however despite these efforts lower income families cannot afford these units.

The initiatives undertaken by the National Housing Trust and the NHDC are commendable and though the developments are slow in coming many low income families have benefited from the low interest rates offered and the affordable lots sold. The Inner City Housing Project of the NHT, due to its incomplete status is still under the microscope as far as measuring its success is concerned, however many inner-city families within Kingston are praising the government for its efforts. The Sugar workers programme is deemed a success and is an example of cooperation and synergy between workers, employers and the government in identifying and satisfying a critical housing need. On the contrary the initiative of the Low Income Family Foundation has left an indelible mark as regards the initiatives of non-governmental organizations in providing low income financing and solutions independent of government facilitation. Which leads to the critical question of whether there can be low income housing development without government collaboration? The government's role becomes critical because it is the possessor of the greater portion of arable and non arable land, additionally in low income developments government is in a better position to give subsidies to off set costs associated with land acquisition and building hence rendering the units much more affordable. Therefore within the Jamaican context for low income housing financing

and development, it would be beneficial for all parties concerned if government non governmental institutions and private sector interests enter public private partnerships.

It is evident that the government is not in a position to single handedly alleviate the crisis of financing which exists in the housing sector. There is a critical shelter need which exists and private mortgage companies exist to make money and therefore have little or no incentive to partner with the government to offer concessionary rates to low income families. Moreover, the return on their investment will also be relatively low and will take a longer time to be realized. Essentially they are not willing to take the risk and only an institution which is altruistic in nature will endeavour to partner with the government to facilitate low income housing financing. Given this harsh reality, the burden of providing low interest rate financing rests solely on the Government.

The efforts of the various players within the sector have been noteworthy and the number of low income beneficiaries have increased significantly due to these efforts. While the incremental changes are taking place more families, however, are resorting to capturing government and privately owned lands to satisfy their housing needs.

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