

## NEWSLETTER



#### JAMAICA DEVELOPERS ASSOCIATION LIMITED

#### Real Estate Development Webinar











#### A Real Estate Development Webinar

- New Building Act Part 2, Project Approvals
- Water & Sewage Services Availability for New Developments
  - Smart Homes and the Future of Renewables in Jamaica
    - Legal Requirements before Installations of Solar PV Systems in New Developments



MR. CHRISTOPHER HONEYWELL Attorney-at-Law Christopher O. Honeywell & Co MODERATOR



The Most Honourable Andrew Holness, ON, PC, MP

Prime Minister of Jamaica

Nunes, Scholefield, DeLeon & Co.



MR. ALTON MORGAN Attorney-at-Law Legis Attorneys-At-Law NEW BUILDING ACT PART 2



MR. IAN BENNETT Design & Engineering Manager National Water Commission WATER & SEWAGE SERVICES



MR. RICARDO CASE Director, Engineering Services Jamaica Public Service Company SMART HOMES & RENEWABLES



MS. KADENE CAMPBELL Attorney-at-Law Ministry of Science, Energy & Technology LEGAL REQUIREMENTS SOLAR PV



Managing Director Solar Buzz Jamaica









Managing Director Echos Consulting Ltd



Mr. Christopher Burgess Managing Director CEAC Solutions Company





























# Developing Jamaica - Recovering Together 2022 and Beyond

Our second Real Estate Development Webinar on Thursday, October 27, 2022, was a resounding success, with 746 registrants and 545 persons participating in the event.

The Prime Minister's Opening Address on October 27, further cements the importance that the Government of Jamaica places on the construction industry.

As developers, we are aware that the regulatory changes are imminent and look to forward to the promulgation of new Development Orders that will give clarity to guidelines and policies for planning developments in our country. We were once again treated to excellent presentations made by representatives from the industry:

• NEW BUILDING ACT PART 2 – PROJECT APPROVALS

Presenter: Mr. Alton Morgan, Attorney-at-Law, Alton E. Morgan & Company

 WATER & SEWAGE SERVICES – AVAILABILITY TO NEW DEVELOPMENTS

Presenter: Mr. Ian Bennett, Design & Engineering Manager – National Water Commission

• SMART HOMES AND THE FUTURE OF RENEWABLES IN JAMAICA

Presenter: Mr. Richard Case Director, Engineering Services, - Jamaica Public Service Company

 LEGAL REQUIREMENTS BEFORE INSTALLATIONS OF SOLAR PV SYSTEMS IN NEW DEVELOPMENTS

Presenter: Ms. Kadene Campbell, Attorney-Law – Ministry of Science, Energy & Technology

We are truly grateful to them for sharing their knowledge, experience and time with us.

#### Special thanks to:

- our Moderator, Mr. Christopher Honeywell, for sharing his knowledge and experience in his capacity as Real Estate Attorney.
- our expert Panelists who provided further clarity on the presentations:-
  - Dr. Christopher Burgess
  - Mr. Richard Mullings
  - · Mr. Richard May
  - Mr. Jason Robinson
  - Mrs. Licea-Ann Smith
  - Zachary Watson

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Part proceeds from this event will be contributed to needy students in the Built Environment of the University of Technology.

#### **ACCREDITATION**

Accreditation was sought from the following professional organizations:- General Legal Council, Land Surveyors Board of Jamaica and the Real Estate Board for the presentations and we are pleased to advise that we received accreditation from the Land Surveyors Board of Jamaica and the General Legal Council. A response from the Real Estate Board is still pending.

Participants may apply for a Certificate of Participation to the Secretary of the JDA for a nominal processing fee of \$1,500.00 per Certificate.

#### CHAIRMAN'S CORNER

On behalf of the Board of Directors of the Jamaica Developers Association, I wish you a happy and holy Easter and Passover.

The housing industry continues to thrive in spite of the headwinds of increased costs and scarcity of building materials. It is even more important that we continue to adhere to the

rules and regulations governing the industry so that our projects can run in an efficient manner and be beneficial to all stakeholders.

As an Association we continue to press for changes and improvements in the sector.

### MEETING WITH THE PLANNING COMMITTEE OF THE KINGSTON & ST. ANDREW MUNICIPAL CORPORATION (KSAMC)

In November 2022, Mr Robert Hill, Chief Executive Officer of the Kingston & St. Andrew Municipal Corporation extended an invitation for a delegation from our Association to meet with the Chairman Mr. Lee Clarke and members of the Building Committee of the Kingston & St. Andrew Corporation to discuss difficulties faced by developers and suggestions to streamline the process.

The issues identified by members who responded were:-

- · lengthy delays in getting plans approved
- poor customer service
- archaic communication system

We were represented at the meeting by myself, Mr Alton Morgan and Mrs. Licea-Ann Smith.

#### **NEW MEMBERS**

We take pleasure in welcoming the following Associate Members:-

- Ms. Salina Solomon, Commissioned Land Surveyor
- Mr. Michael Marshall, Principal Director, Seaton Capital Holdings Ltd.

and look forward to their active participation.



We recommended that the KSAMC urgently see to the full implementation of the AMANDA tracking system that will allow interested persons to monitor the progress of applications by all Developers.

It was noted that not all the agencies that report on the applications are integrated on the system as a

chronic lack of funding and personnel seem to be the limiting factor.

We will be writing to the Ministry of Local Government and the Office of the Prime Minister to urge that adequate funding be allocated to ensure the full implementation of the AMANDA system.

#### **ESCALATION IN CONSTRUCTION COSTS**

In 2020, the Covid-19 pandemic shut down many of the suppliers to the industry, or caused them to cut back on production. By some estimates this has caused an increase in the cost of construction of approximately 12%. The Ukrainian war has also added its share of woes which led to exorbitant increases in the cost of steel, therefore developers have no choice but to recover these costs from already hard-pressed purchasers.

To survive we need to look closely at all input costs and manage the projects as efficiently as possible.

#### **REAL ESTATE DEVELOPMENT WEBINARS 2023**

We plan to host two Webinars this year on topics that will be on interest to our members and the general public and look forward to your usual support.

later Door





#### **EXCERPTS FROM PRESENTATIONS**

Please note that complete presentations can be viewed/downloaded from our website: http://jamaicadevelopersassociation.org/presentations

#### NEW BUILDING ACT PART 2 - PROJECT APPROVALS

Mr. Alton Morgan, Attorney-at-Law, Legisperitus Ltd. and JDA Member

Mr. Morgan's presentation centered on some of the statutory pitfalls and external elements which can affect building approvals for multi-developments, whether residential or commercial.



In concluding, he said that every building approval needs to be checked carefully to ensure that it is properly granted and its terms must be adhered to in order to avoid the complications that could prevent sale of the units or worse, a court order that the building be demolished. These issues could destroy the developer's reputation built over decades.

He advised that our Association has several law firms that are Associate members. These Attorneys have the



knowledge and experience to guide the Developer before committing to a project that has building approval which may be inherently flawed.



#### WATER & SEWAGE SERVICES – AVAILABILITY TO NEW DEVELOPMENTS

Mr. Ian Bennett, Design & Engineering Manager, National Water Commission



In his presentation, Mr. Bennett gave an overview of the basic roles of the National Water Commission. He said that in order to expedite the approvals

process, the Commission requires the following information:

- Site plans
- High quality submissions
- Engineering Reports
- Suitable location maps and drawings
- The Developer's intended demand for water to avoid ambiguity
- Submission of Developer's checklist
- Suitable contact information (name of responsible officer, address, e-mail and telephone number)

He then dealt with some of the issues experienced by the Commission:

- Implications of poor occupancy
- Bulk meter versus meter banks
- · Detailed designs
- Impact fees

He advised that the Developers Manual will be upgraded and published to provide information to Developers which will include the addition of more suitable standards and more recent technologies.









### SMART HOMES AND THE FUTURE OF RENEWABLES IN JAMAICA

Mr. Richard Case Director, Engineering Services
Jamaica Public Service Company

In his presentation, Mr. Case dealt with the following:

- Jamaican Context Energy Policy 2009-2030
- Future of Renewables in Jamaica
- 2022 Electricity Generation by Technology Energy Supply
- Net Billing
- The role of the Smart Home
- Challenges facing smart Homes
- Definition of climate departure

In concluding he said that the smart home is essential for Jamaica's sustainable future, and the challenge is to make it the norm and not the exception. He advised that the new line of businesses that can emerge from this infrastructure is revolutionary.

He said that Architects and Developers need to define sustainable structures to meet the "real" need of Jamaicans, and Financial Institutions need to be creative in providing solutions and incentives for smart home projects and ownership.

# LEGAL REQUIREMENTS BEFORE INSTALLATIONS OF SOLAR PV SYSTEMS IN NEW DEVELOPMENTS

Ms. Kadene Campbell, Attorney-Law Ministry of Science, Energy & Technology



In her presentation Ms. Campbell dealt with:

- The legal and policy framework
- Generation of electricity
- Eligibility of net billing
- Licensing requirements
- Obligations of the Self Generator
- Fees and charges

#### PHOTO HIGHLIGHTS



Prime Minister of Jamaica the Most Hon. Andrew Holness, ON. PC. MP makes his presentation



JDA Chairman, Mr. Dayton Wood responds to a query.



Webinar Moderator, Mr. Christopher Honeywell introducing a presenter.



Presenter Ian Bennett participating in the webinar.



Panellist Jason Robinson makes his contribution to the webinar.



Ricardo Case makes a point during his presentation.



### Woman Convicted in Hanover Parish Court of Failing to Register as a Developer

Nerris Hawthorne was found guilty in the Hanover Parish Court for the offence of failing to register as a developer contrary to Section 35(7) of the Real Estate (Dealers and Developers) Act (REDDA). The decision was handed down by Senior Parish Judge Nateisha Fairclough-Hylton on Monday December 12, 2022.

The complainant in the case initially made a report to the Real Estate Board in January 2019. In her complaint, she claimed that in March 2008 she entered into an agreement with Miss Hawthorne for the sale of a subdivision located at Lot 238 Haughton Court, Hanover. She further claimed that a deposit was made in the sum of \$US125,000 for said property.

Based on the complaint, an Inspector of the Board wrote to Miss Hawthorne and outlined the nature of the breach. She was advised to register the development with the Board and the necessary list of requirements provided on two separate occasions. She was also advised in-person, regarding Section 35 of the REDDA, which requires that, "every person who proposes to carry out any development under a development scheme to which this section applies shall before commencing such development apply to the Board."

Based on the enquiries made by the Board, the matter was handed over to the police at the Counter Terrorism and Organized Crime Investigation Branch (CTOC) on May 5, 2021 for further investigation. Their investigations led to Miss Hawthorne being charged with the offence of failing to register as a developer, as well as entering into prepayment contract without being a registered developer. Section 26 (1) of the REDDA prohibits persons not registered as a real estate developer, from entering into a pre-payment contract. Under the REDDA, this is where monies are paid or are payable to the vendor/developer where at the time of

entering into it, the vendor/developer has obligations to be performed or discharged in respect of building roads or carrying out engineering or other operations in the development or where construction of the units/lots in the development remain incomplete.

The matter was first mentioned in the Hanover Parish Court on February 15, 2022, where the accused pleaded not guilty to both charges. In the trial, the Crown presented evidence from representatives from the Real Estate Board, National Land Agency, The Hanover Municipal Corporation, the Jamaica Constabulary Force, and one of the purchasers. In her ruling, the Senior Parish Judge however ruled that the Crown did not present sufficient evidence to establish the agreement between Miss Nerris Hawthorne and the complainant, as a pre-payment contract.

The Board is again using this opportunity to remind persons to make application for registration as a developer, where the number of lots or units being developed exceed five, or where they are doing more than one development of whatever size over a 24-month period. Secondly, the public is reminded to check with the Real Estate Board, whether by phone, email or visiting its website, to confirm if a particular developer and/or the development is registered.

"We are also urging prospective purchasers prior to making any payment in relation to a development, to check with the Real Estate Board that the development is registered to collect payment in the that development scheme," implored Acting Chief Operating Officer, Cresfroid Brown.

In speaking on the ruling, Mr. Brown said while he was pleased with the guilty ruling on the first charge, he had hoped the decision on the second offence would have also been a guilty ruling. He also said stringent penalties are coming when the Act is amended. However he continued to insist on vigilance on the part of the public and honesty on the part of (would-be) developers.

Contributed by Mr. Damian Wilson Real Estate Board





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# JMMB GROUP EYES COMMERCIAL REAL ESTATE DEVELOPMENT FOR GROWTH OPPORTUNITIES

The JMMB Group is looking to capitalize on the growth potential in the commercial estate market, targeting development of commercial, warehousing and business process outsourcing (BPO) projects over the next 2-3 years, revealed Tracey-Ann Creary, corporate development manager with responsibility portfolio for management of JMMB Group's land and property holdings and the execution of its real estate development projects.

The seasoned real estate development professional, with extensive experience in managing residential, commercial and

civil infrastructure projects, shared, "This move is in keeping with the strategic direction of JMMB Group to leverage opportunities that will add shareholder value and diversify its portfolio; as such the company is actively identifying and pursuing projects that will grow its portfolio and respond to market needs and trends." She added, "With the Jamaican government stakeholders private undertaking infrastructural projects such as the Southern Coastal Highway Improvement, and the development of town centres in Morant Bay and other rural towns, we believe that this signals clear opportunities to undertake real estate projects that will create significant value that are broadly aligned with national development and Jamaica's Vision 2030 plans."

Furthermore, the government has signalled long-term economic plans, in the form of the build-out of special economic zones (SEZ); the Logistic Hub Master plan; and the expansion of ports, airports and highways, which are expected to strengthen the country's distribution network and make warehousing more efficient. Additionally, with logistic supply chain disruptions resulting in shortages and increased costs for imported goods, medium-sized companies are looking to mitigate against future fallout and increase efficiency in the control and distribution of inventory, thereby strengthening their overall supply chain process to ensure business continuity process; as such warehousing is expected to be a major area for growth in the medium to long-term

Jamaica's growing business process outsourcing



Tracey-Ann Creary, corporate development manager - real estate

(BPO) industry has also been identified by the World Bank in a recent report, as a sector with further growth potential, including the provision of higher value-creation. It is against this background that JMMB Group will seek to leverage real estate opportunities that will cater to the growing needs of this sector.

#### JMMB Group Rolls Out Commercial Real Estate Development Plans

Planning has begun for two major projects slated for Downtown Kingston and Mandeville, consisting of approximately 33,000 square feet and 30,000 square feet respectively of commercial office and BPO spaces, stated the corporate manager. The real estate team leader, although declining to share the breakdown of the projects underway, also noted, "these two multi-billion dollar projects are expected to be completed in the next 2-3 years, even while JMMB Group looks to roll-out other projects in its portfolio."

Creary noted that JMMB Group is looking to build out its existing properties initially, to provide a win-win opportunity to increase the return on investment, diversify its income stream and create value for shareholders.

As a newer player in the real estate market, JMMB Group is looking to plan, design, develop and construct properties and later bring them to market for sale, lease or sale-leaseback. While acknowledging that the financial group is looking to lead in the development and construction process, Creary outlined, "real estate is not static, and as an innovator in the field, we are open to lucrative opportunities that are in keeping with our portfolio focus and therefore will explore joint-ventures and other partnerships, that will allow JMMB Group to deepen and expand its reach in the real estate market".

Over the long-term, JMMB Group will continue to build out its portfolio of greenfield and brown field projects for other commercial projects.

#### TO DESTROY OR NOT TO DESTROY -THAT IS THE QUESTION

Destruction: a word that connotes damage, chaos and ruin. How then can this be a suitable remedy to rectify errors on a Strata Plan?

Individual ownership of Strata Apartments was facilitated by the passing of The Registration (Strata Titles) Act in 1969. This allowed individual Certificates of Title to be issued for each apartment in the Strata Complex. At the heart of this application is the Strata Plan. The Strata Plan lays out the external boundaries, the respective apartment blocks and the boundaries of each apartment defined by floor, ceiling and wall amongst other things. The Strata Plan has a wealth of information regarding the Strata Complex<sup>1</sup>. A destruction of the Strata Plan therefore pierces the heart of the Strata Complex. Why contemplate such a drastic move?

The need for a Destruction of Strata Plan may arise where a Developer/Registered Proprietor decides against having a Strata Complex. It may prove more viable financially to sell the property as one parcel instead of individual apartments. In this instance the Developer/ Registered Proprietor would revert the Certificates of Title for each apartment in the Strata Complex to one Certificate of Title for the entire parcel of land.

Remove from your mind the image of a wrecking ball knocking down the buildings, highly entertaining as that would be. The Destruction of a Strata Plan occurs in this instance only on paper. How is that for anti-climatic?

There are however two scenarios where the destruction of the Strata Plan would require a wrecking ball. Buildings, as with all things, have a shelf life and when this life span is breached the structural integrity is compromised. The Registration (Strata Titles) Act was passed in 1969 and older Strata Complexes are rapidly reaching their life – span. This would necessitate the complete physical destruction of the building. What a show that would be. Popcorn and nachos anyone?

The second scenario that may lead to the physical destruction of the buildings is an Act of God. The Strata Complex may be badly damaged by fire, hurricane, or earthquake, for example, and the Registered Proprietors can decide to accept the insurance money instead of re-building.

The Strata Plan must be an accurate representation of what is laid out on ground. Each Certificate of Title is issued in accordance with this Plan for the respective lots and their individual shares in the common area. Any deviation from

the Strata Plan that would affect the individual share in the common area, or any substantial deviations, for example, building an extra apartment or a block of apartments or encroachments onto the common area would result in the need to destroy the Strata Plan. Such



errors cannot be rectified pursuant to The Registrar of Titles' powers of amendment<sup>2</sup>. Therefore a Destruction of the Strata Plan would be recommended<sup>3</sup>.

The Strata Corporation having been made aware of the errors on the Strata Plan would need to convene a General Meeting to address same. The owners must act in unison as the legislation<sup>4</sup> requires a unanimous resolution to destroy the Strata Plan. The Notification of Destruction of Building Application<sup>5</sup> is submitted to The Office of Titles along with the unanimous resolution<sup>6</sup> and all the duplicate Certificates of Title issued from the Strata Plan; a herculean feat if all the apartments have been sold and mortgaged.

The key to the smooth execution of this process is preparation. The first step is simple; retain an Attorney-at-Law to have conduct of the matter. The second step is to have the Strata Corporation pass the unanimous resolution. The third step is more problematic. The attorney-at-law must procure all the duplicate Certificates of Title issued from the Strata Plan which is the subject of the Application for Destruction. We tend to have a soft spot for our Certificates of Title, so getting owners to release them may be as easy as loosening a death grip. The attorney-at-law must reassure, defuse tempers and anxiety and elicit the confidence of the owners and their respective mortgage companies that their security is not in jeopardy. Give undertakings where necessary to procure the release of the duplicate Certificates of Title and acquire the consents of the Mortgage Companies.

After the third step is accomplished; **STOP**, find the nearest bar and have a couple of drinks. You deserve it.

The fourth and final step to a successful destruction of a Strata Plan is the submission to The Office of Titles. You will submit the Resolution, the Application, and all the duplicate Certificates of Title issued from the Strata Plan along with the relevant registration fee to The Office of Titles for processing.

For our example let us use an apartment complex with eight apartments; 2 two-bedroom apartments and six one-

<sup>2</sup> The Registration (Strata Titles) Act Section 7

<sup>3</sup> Registration of Titles Act Section 80

<sup>4</sup> The Registration (Strata Titles) Act Section 14

<sup>5</sup> The Registration (Strata Titles) Act Section 14

<sup>6</sup> The Registration (Strata Titles) Regulations Form 5

<sup>7</sup> Resolution is printed on Strata Paper as defined by The Registration (Strata Titles) Regulations Section 4(1)

bedroom apartments. The two-bedroom apartments each have a two-tenths share in the common area and the onebedroom apartments each have a one-tenths share in the common area. All eight apartments have been sold to different owners and mortgaged to different mortgage companies. The Office of Titles will "destroy" the Strata Plan (a notation will be made that the Strata Plan has been destroyed) and cancel all eight Certificates of Title. One Certificate of Title will then be issued under the Registration of Titles Act indicating that all eight registered proprietors are owners as tenants-in-common-in unequal shares. The owners of the two bedroom apartments would each have a two-tenths share in the property and the owners of the one-bedroom apartments would each have a onetenth share in the property. All the mortgages would be endorsed on the Certificate of Title specific to the owner who acquired same. For example, the Certificate of Title might read: "Mortgage No. 1874561 of all the estate and interest of JOHN BROWN registered in duplicate to MONEYS INC. to secure Four Million Dollars plus interest. Entered hereon on the 12th day of May 2011."

Congratulations you naughty thing, you have destroyed a Strata Plan. I could stop there but your clients would string you up. Now take the newly issued Certificate of Title and copy same for posterity, same will be cancelled in short order. The goal now is to register a new Strata Plan, accurately

reflecting what is on the ground. The Strata Corporation no longer exists; therefore all registered proprietors need to execute the Application for Strata Titles. A good practice is to have a Power of Attorney granted to one or two persons authorizing them to execute the Application for Strata Titles on behalf of all the registered proprietors. This becomes quite convenient when there are several registered proprietors to contend with.

A new Strata plan which accurately reflects what is on the ground must be prepared by a Commissioned Land Surveyor in compliance with the legislation<sup>7</sup>.

The Application for Strata Titles along with your new Strata Plan and the recently acquired duplicate Certificate of Title is submitted for processing to The Office of Titles. The Strata Plan will be registered, thereby giving birth to a new Strata Corporation and new Certificates of Title will be issued for each individual apartment in accordance with this new Plan. Each registered proprietor again has his individual Certificate of Title and breathes a sigh of relief. *Now you only have to ask yourself one final question: Who's the Man?* 

7 The Registration (Strata Titles) Act Section 7

Contributed by Ms. Cheriese Walcott Chief Executive Officer National Land Agency





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#### **JDA FACTS**

The Jamaica Developers Association is an umbrella organisation representing the Developers of housing and commercial solutions, allied businesses and groups. Our Associate Members include Commercial Banks, Legal Firms, Building Societies, suppliers of building materials and major mortgage providers.

JDA members adhere to the following:

- Commitment to orderly, responsible development in Jamaica
- Social responsibility, ensuring sustainable designs with minimal negative environmental impact
- Using only registered Engineers and Architects
- Volunteering their expertise to promote improvements in real estate development law and administration
- Providing facilities for the legislature to confer with and ascertain the views of the real estate developers
- Working cooperatively with Government entities such as NEPA, NWA, National Water Commission, National Land Agency and Jamaica Public Service.

#### **BENEFIT TO MEMBERS**

Through the years the Association members have the opportunity for dialogue with relevant agencies on matters of concern to the industry.

We believe our efforts have contributed to:-

- Reduction in Stamp Duty
- Transfer Tax paid on new developments discounted by 75%
- The establishment of the Development Assistance Centre at the National & Environment Planning Agency (NEPA)
- 90 days Fast Track Approvals Process

#### **SEAL OF APPROVAL**

Members of the JDA are able to use the Association's SEAL – which can be used on their letterheads or in their advertisements when selling their products to show that they follow best practices

Beyond our private practices, many JDA members have formed or are involved in Foundations and Non-profit Organizations in which we support a wide range of causes in education, health, sports and other sectors.

We also raise public awareness of critical human, social and environmental issues for the advancement of the nation.

The Association awards an annual Bursary - "Eustace Bird Bursary" in honour of our late Secretary/Manager Mr. Eustace Noel Bird to a third or fourth year student reading for a Diploma in Construction Management at the University of Technology.

The Association will continue to press on to achieve results and will, at all times continue to lobby for the advancement of the real estate development sector, cooperate fully and give genuine and valuable support to Government.

We will continue to provide efficient service and protect the interests of not only our members but also prospective purchasers, and remain a viable and strong organization.

#### HOW TO BECOME A MEMBER

Developers applying to become members of the Association are thoroughly screened and must:-

- Be recommended by at least two members of our Association
- Have successfully completed a minimum of three development schemes
- Have a proven track record of dependability and the highest ethical standards.

#### AN INSPIRATIONAL THOUGHT

"You can't go back and change the beginning, but you can start where you are and change the ending "C.S. Lewis

#### **UPCOMING EVENTS**

SAVE THE PATE!

#### **REAL ESTATE DEVELOPMENT WEBINAR**

Thursday, June 1, 2023 Thursday, October 26, 2023

#### ANNUAL GENERAL MEETING

Wednesday, November 9, 2023



JDA Members are Developers, Contractors, Suppliers, Financial Institutions, Professionals: Attorneys, Architects, Engineers, Land Surveyors, Real Estate Agents etc.

> For membership apply to: JDA Secretariat 3 Duke Street, Kingston Tel: (876) 967-2503 Email: jamaicadevassn@cwjamaica.com