



HAJ HOUSING
agency of
JAMAICA
LIMITED
Building Jamaica. One community at a time.



Introduction



VISION:

The **Housing Agency of Jamaica Limited** will be the Market Leader in providing affordable, innovative and environmentally friendly housing solutions and services.

MISSION:

The **Housing Agency of Jamaica Limited** commits to contribute to the improved quality of life through social transformation by providing affordable housing solutions, services and security of tenure while maintaining financial viability.

MANDATE:

To provide safe, affordable and legal housing for the Jamaican people including the regularization of informal settlements through the provision of infrastructure and land titles.

CORE VALUES:

Integrity, Care, Accountability, Respect, Excellence (ICARE)

How the HAJ operates?



- As a land and housing development company that provides shelter solutions for Jamaicans island wide.
- Self-financing entity, wholly owned by the Government of Jamaica
- The HAJ falls under the umbrella of the Ministry of Economic Growth and Job Creation (MEGJC)
- Core services include providing shelter solutions on the open market and upgrading informal settlements.
- Grant funding - TEF

MAJOR ACHIEVEMENTS

Provision of Affordable Housing

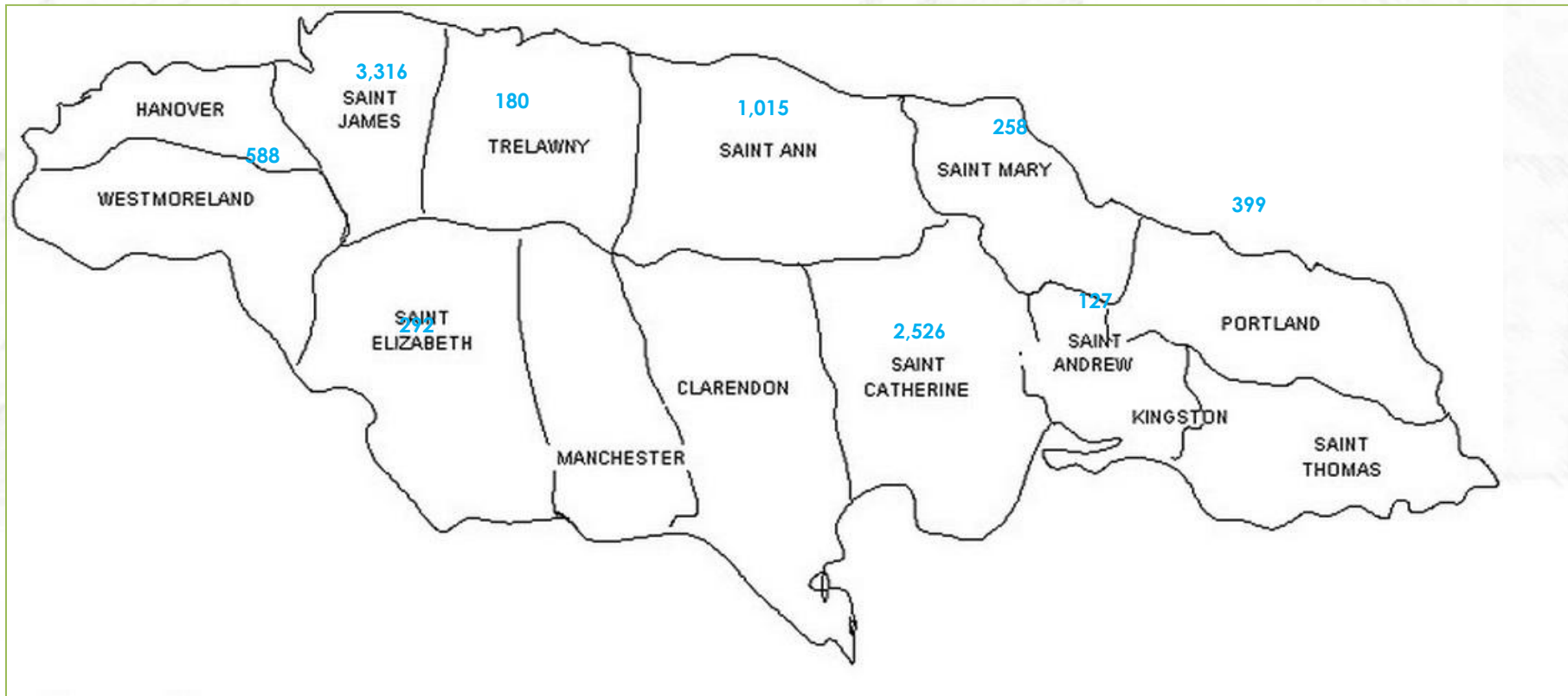


- Over 50,000 solutions between 1960 to present.
- 2012- present 8,701 solutions in nine (9) parishes.
- Issued approximately 10,000 titles

2016-2023 – 2,713 titles issued



2012 - Present



Provision of Affordable Solutions – Western Region



Whitehall III, Westmoreland – 155 (Studio Units)

- Solutions were priced between \$4.2M - \$8M.
- Green Pond (105 studios & 2-bedrooms)

Infrastructure work done in:

- Whitehall 3 (433 lots)
- Hague (180 lots)
- Bell Air 3 (763 lots)
- Flankers 2B (409 lots)
- Lilliput 3 (732 lots)
- Green Pond



Upgrading of Informal Settlement



- The HAJ serves in 80 communities and are at different stages of upgrading.
- The upgrading of informal settlements allows for the provision of services – water, light and sewerage – improving the lives of Jamaican citizens
- In locations where infrastructure works are being executed, land titles accompany this intervention.
- This combination of services makes the Agency's Operation unique.



Past Developments

Luana Gardens Phases 1 & 2

Location:
St. Elizabeth

Phase 1
Solution: 70 Studio units
26 Service Lots

Phase 2
196 Lots



Green Pond 1

Location:

St. James

Phase 1

Solution: 105 Studio units



Whitehall III

Location:
Westmoreland

Phase 1

Solution: 155 Studio Units



Present Developments

EDMUND RIDGE ESTATE (JV) – ST. JAMES

- Project Comprises a total of 744 units over 7 phases – 7 different unit types plus an apartment Complex – to cater to wide income band
- Phase 1 - 155 units completed and sold
- Phase 2 100 units completed and sold.
- Phase 3 – 110 units – at various stages of completion. Sale of these units has commenced.
- Preparatory work has commenced on Phases 4 and 5



GRANGE PEN (BROWNFIELD)- ST. JAMES

- Infrastructure regularization for 535 lots – population of over 1,900 to benefit from regularized physical infrastructure and security of tenure to include formal water supply and electricity.
- Scope of work: construction of roads & footpaths, water supply network, drainage, & sewerage installations.
- Financed by the Tourism enhancement fund (TEF).
- Regularization of Electricity implemented under a separate arrangement; also financed by the TEF.
- Section 1 - completed.
- Section 2 – 83%
- Overall – 87% complete
- Expected completion date – December 2025



KEY EMPHASIS

**CATHERINE ESTATES, ST.
CATHERINE**

CATHERINE ESTATES, ST. CATHERINE

- The Catherine Estates Project, formerly 'Bernard Lodge' was developed as part of the Government's strategy to reduce the national housing deficit and promote equitable access to affordable, safe, and sustainable housing.
- Aligned with Vision 2030 and the National Housing Policy, the project supports the creation of livable communities that foster economic growth, social inclusion, and environmental sustainability.
- Population growth, urbanization, and rising housing demand, particularly among low to middle income families have intensified the need for well-planned, high-quality, and affordable housing solutions. The Catherine Estates project directly responds to these challenges.

CATHERINE ESTATES, ST. CATHERINE

- Originally conceptualized in 2012 as a lower-income housing development through a public-private partnership, the project encountered early challenges.
- Despite obtaining environmental permits and starting construction in 2013, the Housing Agency of Jamaica Limited (HAJL) terminated the partnership with the initial joint venture partner.

In 2019, the Housing Agency of Jamaica Limited (HAJL) partnered with China Harbour Engineering Company (CHEC) to deliver the project. The development plans include 1,650 housing units—850 duplex studio units averaging 273 square feet and 800 detached one-bedroom starter homes at 367 square feet.

CATHERINE ESTATES, ST. CATHERINE

STAKEHOLDER COLLABORATION

- MINISTRY OF ECONOMIC GROWTH AND JOB CREATION (MEGJC)
- CHINA HARBOUR ENGINEERING COMPANY (CHEC)
- NATIONAL HOUSING TRUST (NHT)
- CANCARA
- JPS



CATHERINE ESTATES, ST. CATHERINE

- Today, I'd like to talk about a critical issue that affects us all: affordable housing. As we strive to build stronger, more resilient communities, it's essential that we prioritize access to safe, affordable housing for all.

The Problem

- Housing costs are skyrocketing, outpacing wages and leaving many struggling to make ends meet. This isn't just an issue for low-income families; it's a challenge that affects working-class individuals, seniors, and even middle-class families.

CATHERINE ESTATES, ST. CATHERINE

The Impact

When housing costs are unaffordable, it can lead to:

Financial strain: Families are forced to make impossible choices between housing, food, healthcare, and other essentials.

At Catherine Estate, with the great partnership, NHT - has given Homeowners can get opportunity of owning her home with ZERO Percent **down-payment** – as the scheme is 100% finance through NHT once you have met the NHT eligibility requirements. – **Providing Housing on a budget.**

JOINT VENTURE AGREEMENT-CATHERINE ESTATES

JV Catherine Estates (CHEC & HAJ)				
For the Period Ended March 31, 2025.				
Catherine Estates	Phase 1 (Formerly 4)	Phase 2 (Formerly 3)	Phase 3 (Formerly 2)	Total
Total Units Sold (Finalized)	317	296	2	615
Total Units Sold (NY Finalized)	-	4	286	290
Total	317	300	288	905

SALES STATUS

Phase 2

Of the 288 units in Phase 2; Practical Completion Certificates have been issued for 90 units; a total of 79 units have been sold. The Agency is in receipt of expressions of interest for the remaining 11 units and is awaiting deposits to further advance those sales.

Phase 3

All units in Phase 3 have been sold, purchasers received their keys and are in possession of their properties.

Phase 4

All units in Phase 4 have been sold, purchasers received their keys and are in possession of their properties.

CATHERINE ESTATES, ST. CATHERINE

SELLING PRICES

- Phase 3&4

The selling prices for the studio and 1-bedroom units started at \$6.5M and \$7.5M, respectively.

- Phase 2 – Current Phase

The selling prices for the studio and 1-bedroom units started at \$8.25M and \$8.9M.



CATHERINE ESTATES, ST. CATHERINE

The Impact

When housing costs are unaffordable, it can lead to:

Instability: Frequent moves, homelessness, and overcrowding can have long-term effects on mental and physical health.

At Catherine Estate, Homeowners can get opportunity to expand on their current starter unit. Hence this provides a great flexibility for both large and small families to improve their conditions incrementally. Hence, provide stability to family structure. – Fostering incremental expansion. (See Expansion Plan)

CATHERINE ESTATES, ST. CATHERINE

The Impact

When housing costs are unaffordable, it can lead to:

Inequality: Affordable housing shortages exacerbate existing social and economic disparities.

- At Catherine estate the objective to provide housing for first-time homeowners who are similar social ethics economical threshold, such as civil servants, police, teachers, new professionals etc. where these individuals meet the NHT eligibility requirement to owned a home. – NO NEED TO DOUBLE UP/ SHARE PARTNERSHIP.

CATHERINE ESTATES, ST. CATHERINE

Solutions

So, what can we do?

- ***Increase supply*:** Invest in programs that support the development of affordable housing units, such as subsidies for builders, tax incentives, and community land trusts.
- At Catherine estate, our project partner, CHEC has benefited from this strategy, containers of materials are procured at affordable price, various types of equipment's/ machinery imported, - reduce the unit baseline.

CHEC has ability produce multi units on large scale –

- Having the batching plant to produce its own concrete for Unit hence reduce wait-time from suppliers.
- Providing their skills and semi-skill labour force to drive critical areas of the development.
- Having their own modular system which can build at least 4 - 10 at a any given time.



CATHERINE ESTATES, ST. CATHERINE

Preserve existing stock: Protect and maintain existing affordable housing units i.e. property maintenance initiatives.

At Catherine estate, it's noticeable that homeowners, has keen interest in protecting the property.

NHT has play a tremendous role, with their Home Improvement Loan offering.

It's also noticeable at some person uses the scheme as investment opportunity where units are rented. – PROTECTING MY LEGACY AND INVESTMENT.



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***Innovative solutions*:** Explore alternative housing models, like modular construction, community housing cooperatives, and adaptive reuse of buildings.

At Catherine estate, it's noticeable that CHEC uses a metal panel building system. Where each panel are assembled and interlock to form the frame.



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- The building methodology is simple and easy to use hence on-site training for un-skilled labour can be achieved.

Using a building system provides:

- Increases production time.
- Cost Savings
- Enhanced Quality Control
- Reduced Environmental Impact
- Flexibility and Customization
- Safe



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***Community Benefits*:**

Investing in affordable housing isn't just a moral imperative; it's also a sound economic strategy. Affordable housing can:

***Boost local economies*:** By freeing up income for other essentials, affordable housing can stimulate local spending and economic growth.



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***Support workforce development*:**

When workers have stable housing, they're more likely to be productive, engaged, and committed to their jobs.

***Foster community cohesion*:**

Affordable housing can help build diverse, inclusive communities where everyone has a stake.



CATHERINE ESTATES, ST. CATHERINE

Inclosing, affordable housing is a fundamental human need that deserves our attention and investment. By working together to increase supply, preserve existing stock, and explore innovative solutions like catherine estate or other projects with similar concepts/initiatives, we can create more stable, equitable communities.



Upcoming Projects

OASIS@MONTEGO BAY (GREEN POND) PHASE 2 (HAJ): ST. JAMES

- Phase 2 (called Oasis @ Montego Bay a continuation of the build-out of the development. Phase 1 – one- and two-bedroom units and serviced lots completed occupied.
- Phase 2 - 83 2-bedroom units; 27 serviced lots.
- Planning, Engineering & Architectural Designs & costing complete. Procurement process for engagement of contractor in progress.
- Environmental permit - obtained
- Subdivision approval – Minister no-objection obtained. Final processing being done by the municipal corporation
- Building approval – being processed by the Corporation.



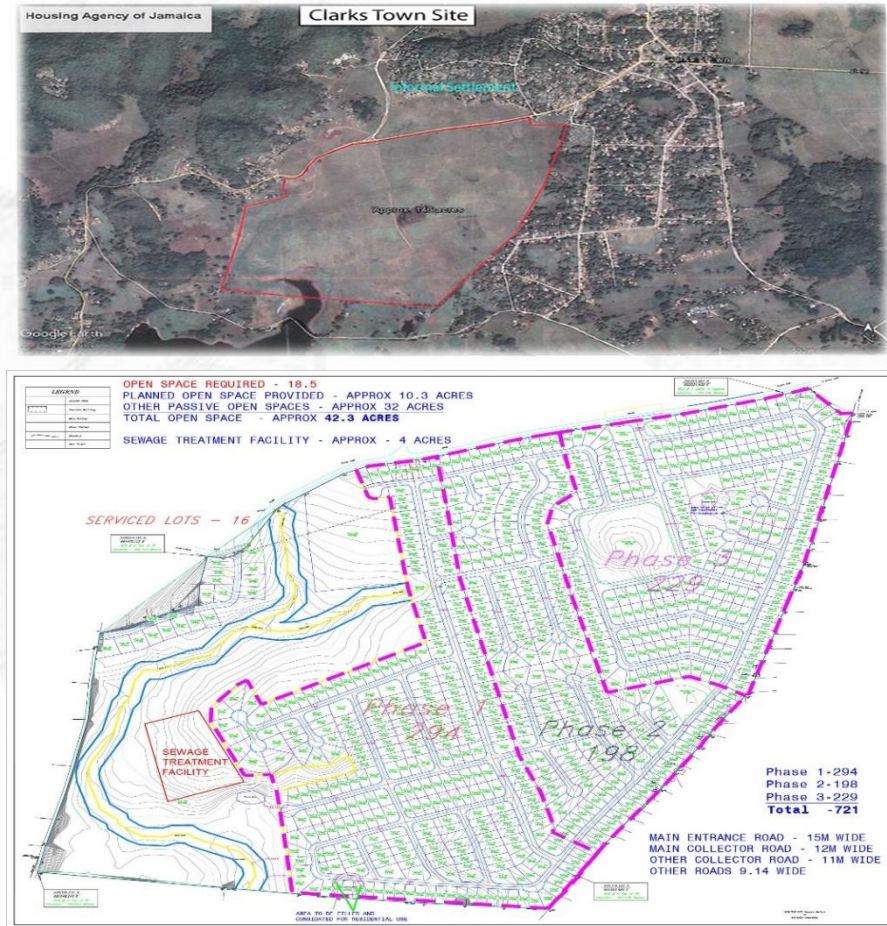
GRANGE PEN, GREENFIELD (JV) – ST. JAMES

- 241 acres to be developed Joint Venture Modality being pursued – partner to design, finance & construct.
- Proposal submitted by developer being assessed
- Approx. 1,550 mixed units anticipated
- Target market – mainly hotel workers



CLARKS TOWN (GREENFIELD-HAJ) - TRELAWNY

- Property obtained from Sugar Company of Jamaica – 146 acres - greenfield section; adjoining brownfield community to be regularized.
- Greenfield section - Proposed development of 721 solutions – to be implemented in 3 phases: Phase 1 – 294 units; Phase 2 – 198 Units; Phase 3 – 229 units.
- Subdivision Plan Completed
- Engineering and building Designs completed
- Required Off-Site Water Infrastructure to Convey Water From NWC well approx. 750m from site.
- Modular Sewage Treatment Plant will be built.



CONCLUSION

HAI's Impact on Growth and Development of Infrastructure in Jamaica



Economic:

- Consistent investment in the provision of housing solutions.
- Accumulates to \$38 Billion of Investment

People:

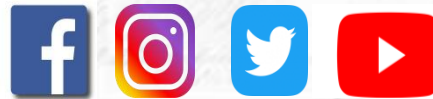
- Building families
- Reduction in Crime
- Increase in employment
- Security of Tenure
- Improved way of life/Transforming lives
- Sustainable communities





Building Jamaica. One community at a Time

**For our upcoming developments visit our
website at www.hajl.gov.jm
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pages.**



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