JDA REAL ESTATE DEVELOPMENT WEBINAR AFFORDABLE HOUSING

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ABOUT H&L

Jamaica's Partner in Affordable Housing

H&L is a multi-sector enterprise serving the building, home improvement, and agriculture sectors, with a growing focus on affordable housing solutions in alignment with the National Housing Policy.

Our Reach

- 30,000+ products from 300+ manufacturers
- 14 retail locations plus e-commerce platform
- Nationwide supply network for housing professionals and consumers

Our Brands

















Our Impact

Committed to sustainability, ethical business, and community upliftment through the H&L Foundation—with a focus on helping Jamaica meet its housing goals.



JAMAICA'S NATIONAL HOUSING POLICY AT A GLANCE

Target: 15,000 new homes annually through 2030

Reality: Current supply delivers less than half of that need

Our Impact

Focus:

- Affordable, accessible housing for low- to middle-income Jamaicans
- Formalising housing and reducing informal settlements

Strategic Actions:

- Expand public-private partnerships
- Increase serviced lots and starter units
- Streamline planning approvals
- Improve access to mortgage financing

Goal:

Quality, affordable homes for all Jamaicans





INTRODUCING H&L HOMES

Innovative Housing for Jamaica's Future

Affordable modular concrete homes designed for speed, quality, and resilience.

Powered by Proven Technology

- Eternit system with successful use in South America
- IEco-friendly Eterboard autoclaved concrete panels

Built for Speed and Safety

- 6-8 week construction time
- Compliant with JS315, JS306, and ASCE 7 standards
- Hurricane, earthquake, and fire resistant





TURNKEY MODULAR HOMES EVERYTHING BUT THE LAND









Each unit includes:

- Pre-cut concrete wall panels
- Windows and doors
- Electrical wiring and lighting
- Tiled bathroom with fixtures
- Kitchenette with sink and faucet
- Tiled roof and ceramic flooring
- Water storage tank

No hidden costs. No upgrades needed.



UNDERSTANDING THE FULL COST PICTURE

H&L Homes: Built for Impact

Base Unit Prices:

One-bedroom: J\$4.1M

■ Two-bedroom: J\$4.5M

■ Three-bedroom: J\$8.9M

Additional Costs Not Included:

- Land
- Foundation
- Labour

Next Steps:

Partnerships with landowners and financiers
Transparent pricing to support low- and middle-income buyers





DELIVERING ON HOUSING POLICY PRIORITIES

H&L Homes: Built for Impact

- Faster construction to help meet national targets
- Predictable, affordable pricing with minimal waste
- Fully equipped units ready for immediate occupancy
- Resilient design for climate and disaster risk
- Flexible, family-friendly floor plans
- Certified local workforce ensures quality and code compliance





BUILDING LOCAL CAPACITY

UTECH + H&L Installers Certification

Equipping Jamaican contractors to support national housing goals.

Course Overview (30 Hours)

- 9 hours classroom
- 15 hours site demos
- 6 hours assessments (theory and practical)

Key Skills: Planning, installation, troubleshooting, code compliance.

Certification Requirements:

- Minimum 70% pass rate
- Minimum 80% attendance

Outcome: Skilled, certified local installers ready to support scalable housing delivery.





OUR COMMITMENT TO JAMAICA'S HOUSING FUTURE

- Helping Jamaica close its 15,000-unit annual housing gap
- Supporting job creation and skills development
- Scaling access to safe, dignified, affordable homes
- Backed by trusted brands and national partners









BEYOND CONSTRUCTION: WHAT THE ECOSYSTEM NEEDS

To unlock Jamaica's housing future, we must address systemic barriers:

- Streamline permitting and approvals
- Accelerate release of serviced land
- Expand mortgage access and financing
- Promote land reform and infrastructure investment
- Encourage public-private partnerships for affordable housing delivery





REINFORCING QUALITY & TRUST

H&L Homes are built for confidence and compliance.

- Certified by the Bureau of Standards Jamaica (BSJ)
- Designed to meet international building codes (IRC, IBC, ASCE 7)
- Installed by UTECH-certified professionals
- Backed by a trusted Jamaican brand

Changing the perception of prefabricated homes through education, performance, and community impact.



