

## THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under section 11)

The National Housing Trust (Contributions) Regulations, 1979 *Vide*  
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32 of 1979

The National Housing Trust (Classification) Regulations, 1979 *Vide*  
Act  
32 of 1979

REGULATIONS  
(under sections 17, 38 and 39)

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ORDERS  
(under section 20)

The National Housing Trust (Housing Benefits) Order, 1979 *Vide*  
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THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under section 11)

THE NATIONAL HOUSING TRUST (CONTRIBUTIONS) REGULATIONS, 1979  
(Formerly Appendix A of the National Housing Trust Act, 1979,  
Act 32 of 1979)

Vide  
Act  
32 of 1979  
S. 11.  
Amdt:  
L.N. 78A/81

[1st January, 1976.]

1. These Regulations may be cited as the National Housing Trust (Contributions) Regulations, 1979.

2. Subject to the provisions of the Act and these Regulations, contributions shall be paid—

- (a) by such contributors as are specified in the first column of the Schedule (hereinafter referred to as “specified contributors”) in accordance with the rates specified respectively in the second column of the Schedule; and
- (b) by contributors, being employers, in accordance with the rates specified by reference to specified contributors respectively, in the third column of that Schedule.

3.—(1) The provisions of these Regulations shall not apply to such employees of Jamaican companies, or of the Government of Jamaica or of agencies of that Government, as are—

- (a) not citizens of Jamaica; and
- (b) resident abroad.

(2) In these Regulations “Jamaican company” means a company incorporated in Jamaica.

4. Where a person who is not a citizen of Jamaica has been resident in Jamaica and has paid contributions in respect of which he has not previously received any benefit pursuant to the Act, satisfies the Minister that he is leaving Jamaica permanently, the Minister shall grant that person a cash grant benefit in accordance with section 22 of the Act.

*THE NATIONAL HOUSING TRUST (CONTRIBUTIONS)  
REGULATIONS, 1979*

5.—(1) Contributions payable by self-employed persons shall be paid by such persons monthly to the prescribed commercial bank or other agency, within fourteen days after the end of every month aforesaid.

(2) Any employed person whose total emoluments in any week is less than the minimum wage shall be deemed to be a self-employed person for the purpose of these Regulations, and accordingly, the provisions of sub-paragraph (a) of paragraph 2 of the Schedule shall apply.

(3) Contributions payable by an employee (being a citizen of Jamaica) employed in Jamaica to a foreign Embassy, High Commission, Consulate or Agency of the United Nations, or any international organization entitled to diplomatic privileges under the Diplomatic Immunities and Privileges Act, shall be paid to the prescribed commercial bank or other agency, within fourteen days after the end of the month in which the emoluments are paid and for the purposes of section 12 of the Act, the employer of such an employee shall not be liable to pay contributions in respect of such employee.

(4) Contributions payable by employers shall be paid by such employers monthly to the prescribed commercial bank or other agency, within fourteen days after the end of each month aforesaid.

(5) If any employer by reason of an error has paid to the prescribed commercial bank or other agency on account of contributions an amount which he is not liable so to pay, the amounts which he is liable so to pay subsequently during the same contribution year shall be reduced by the amount so overpaid.

6.—(1) Where a contributor is employed to more than one employer and such contributor's emoluments from each employer in any week does not exceed the minimum wage, but the total sum of emoluments in that week exceeds the minimum wage, such contributor shall be deemed to be a self-employed person and shall pay his contribution within fourteen days after the end of every month to a prescribed commercial bank or other agency.

(2) Where a contributor is a domestic worker and such contributor's total emoluments in any week exceeds the minimum wage, the employer of that contributor shall deduct and pay such contributor's contribution within fourteen days after the end of every month to a prescribed commercial bank or other agency.

*THE NATIONAL HOUSING TRUST (CONTRIBUTIONS)  
REGULATIONS, 1979*

7.—(1) Any contributor, being an employed person, shall be entitled to inspect the receipt issued by the Trust to the employer of such contributor, showing the payment of contributions by that employer to the Trust.

(2) An employer shall, at the request of any contributor employed by him, afford such contributor the opportunity of inspecting the receipt referred to in sub-paragraph (1).

8.—(1) Every employer shall keep a record of remuneration containing, in relation to each employed person in his employment, the following particulars—

- (a) the name and national insurance number of the employed person;
- (b) the total emoluments paid to such employed person by that employer and the period in relation to which such emoluments are paid;
- (c) the amounts deducted from the employed person's emoluments pursuant to this Act, the National Insurance Act and the Income Tax Act.

(2) Any employer who fails to keep a record in accordance with paragraph (1) shall be liable on summary conviction in a Resident Magistrate's Court in respect of each offence to a fine not exceeding three hundred dollars and to an additional fine not exceeding twenty dollars for each day on which the offence is continued after conviction.

(3) Every employer, whenever called upon to do so by an inspector or any officer authorized by the Trust shall produce to the inspector or such other officer, as the case may be, for inspection at the employer's premises—

- (a) all wage sheets and other documents or records relating to the calculation or payment of the wages of his employees in respect of the years or months specified by such inspector or officer or to the deduction of contributions pursuant to this Act or the National Insurance Act, as the case may be, or to the amounts deducted pursuant to the Income Tax Act;
- (b) such of those wage sheets or other documents or records as may be specified by such inspector or officer.

(4) The Trust may, by reference to the information obtained from an inspection of the documents and records produced under paragraph (1), on the occasion of each inspection prepare a certificate showing—

*THE NATIONAL HOUSING TRUST (CONTRIBUTIONS)  
REGULATIONS, 1979*

- (a) the amount of contributions which it appears from the documents on record so produced that the employer is liable to pay to the Trust for the period covered by the inspection; and
- (b) any amount of such contributions which has not been paid to the Trust.

(5) The production of such a certificate shall be sufficient evidence that the employer is liable to pay to the Trust in respect of the period specified in the certificate the amount shown therein pursuant to paragraph (2) (b); and any document purporting to be such a certificate shall be deemed to be such a certificate until the contrary is proved.

**THE NATIONAL HOUSING TRUST (CONTRIBUTIONS)  
REGULATIONS, 1979**

SCHEDULE

(Regulation 2)

Specified Contributors	Rate of contribution payable by employee by self-employed person	Rate of contribution payable by employer
<b>1. Employed Persons—</b>		
(a) An employed person over the age of 18 years and under retirement age employed as a domestic worker.	2% of his emoluments	Nil
(b) A citizen of Jamaica over the age of 18 years and under retirement age employed by Embassies, High Commissions, Consulates or United Nations Agencies situated in Jamaica.	2% of his emoluments	Nil
(c) A person who is not a citizen of Jamaica over the age of 18 years and under retirement age resident in Jamaica and employed therein other than to Embassies, High Commissions, Consulates or United Nations Agencies.	2% of his emoluments	3% of the emoluments of that employee
(d) Any employed person over the age of 18 years and under retirement age other than those specified in subparagraphs (a), (b) and (c).	2% of his emoluments	3% of the emoluments of that person
(e) A citizen of Jamaica over the age of 18 years and under retirement age employed by a Jamaican Embassy Jamaican High Commission, Jamaican Consulate or a Jamaican company, resident abroad.	2% of his emoluments	3% of the emoluments of that person
<b>2. Self-Employed Persons—</b>		
(a) earning in any week less than the minimum wage;	Nil	
(b) other than those specified under subparagraph (a).	3% of his earnings	

THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under section 11)

THE NATIONAL HOUSING TRUST (CLASSIFICATION) REGULATIONS, 1979  
(Formerly Appendix B of the National Housing Trust Act, 1979  
Act 32 of 1979)

Vide  
Act  
32 of 1979  
S. 11.

[1st January, 1979.]

1. These Regulations may be cited as the National Housing Trust (Classification) Regulations, 1979.

2. In these Regulations, unless the context otherwise requires—

“head of mission” has the same meaning as in section 2 of the Diplomatic Immunities and Privileges Act;

“hospital” means any institution for the reception and treatment of persons suffering from illness or mental defectiveness, any maternity home, and any institution for the reception and treatment of persons during convalescence or persons requiring medical rehabilitation, and includes clinics, dispensaries and outpatient departments maintained in connection with any such institution or home as aforesaid;

“member of mission” in relation to a head of mission has the same meaning as in subsection (2) of section 4 of the Diplomatic Immunities and Privileges Act, save that it does not include a domestic worker,

and other expressions have the same meanings as in the Act.

3.—(1) Subject to the provisions of paragraph (2) and of regulation 4, every contributor shall, in respect of any employment specified in Part I of the First Schedule, be treated for the purposes of the Act as an employed person in so far as he is gainfully occupied in such employment.

First  
Schedule,  
Part I.

(2) Subject to the provisions of regulation 4, every contributor shall, in respect of any employment specified in any paragraph of Part II of the First Schedule, be treated for the purposes of the Act as a

Part II.



*THE NATIONAL HOUSING TRUST (CLASSIFICATION)  
REGULATIONS, 1979*

self-employed person in so far as he is gainfully occupied in such employment.

Second  
Schedule.

4. Any employment specified in any paragraph of the Second Schedule shall be treated for the purposes of the Act as not being employment as an employed person or as a self-employed person.

FIRST SCHEDULE

PART I (Regulation 3(1) )

*Employments in respect of which, subject to the provisions of regulations 3(2) and 4, persons are treated as employed persons*

1. Employment of a medical practitioner or a dental practitioner—
  - (a) involving whole-time service in any hospital; or
  - (b) in which he is wholly or mainly engaged and is remunerated by salary.

PART II (Regulation 3(2) )

*Employments in respect of which, subject to the provisions of regulation 4, persons are treated as self-employed persons*

2. Employment of a person in any of the offices mentioned in subsection (6) of section 1 of the Constitution of Jamaica, other than employment on the personal staff of the Governor-General.
3. Employment of a person in any employment by virtue of which he would but for the provisions of this paragraph be an employed person, if his employer is not ordinarily resident in Jamaica and has no place of business in Jamaica.
4. Employment as an agent paid by commission or fees or a share in the profits, or partly in one and partly in another of such ways, where the person so employed is mainly dependent for his livelihood on his earnings from some occupation other than employment as such an agent, or where he is ordinarily employed as such an agent, by more than one employer, and his employment under no one of such employers is that on which he is mainly dependent for his livelihood.
5. Employment under a contract of service by the contributor's wife.
6. Employment of a person who is a citizen of Jamaica in any employment mentioned in paragraph 3, 4, 5 or 6 of the Second Schedule.

SECOND SCHEDULE (Regulation 4)

*Employment which is treated as not being employment either as an employed person or as a self-employed person*

1. Employment of a married woman (whether or not under contract of service) by, or as partner of, or in any similar association with, her husband.
2. Employment without pecuniary remuneration by the employed person's father, mother, grandfather, grandmother, step-father, step-mother, son, daughter, grandson, grand-daughter, step-son, step-daughter, brother, sister, half-brother or half-sister.

*THE NATIONAL HOUSING TRUST (CLASSIFICATION)  
REGULATIONS, 1979*

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3. Employment of any person who is not a citizen of Jamaica as a head of mission or member of mission of a head of mission.
4. Employment of any person who is not a citizen of Jamaica—
  - (a) as a consular officer or consular employee as defined in the Diplomatic Immunities and Privileges Act; or
  - (b) by virtue of which there have been conferred upon such person the like immunity from suit and legal process and the like inviolability of official archives as are accorded to consular officers of a foreign Sovereign Power under that Act.
5. Employment or service of any person who is not a citizen of Jamaica as a member of the armed forces of any country other than Jamaica.
6. Employment otherwise than as a domestic worker of any person who is not a citizen of Jamaica by any international organization of which Jamaica or the Government of Jamaica is a member.

THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under sections 17, 38 and 39)

THE NATIONAL HOUSING TRUST (BONUS) REGULATIONS, 1980

(Made by the Minister on the 29th day of May, 1980)

L.N. 81c/80

[1st January, 1979.]

1. These Regulations may be cited as the National Housing Trust (Bonus) Regulations, 1980. Citation.

2. Subject to regulation 4, on and after the 1st day of January, 1979, the Board shall award as a bonus to each contributor a sum equivalent to 3 *per centum* per annum on such contributor's contributions in respect of that contribution year. Bonus on contributions.

3. The sum determined in accordance with regulation 2, shall be awarded and credited annually in arrears. Bonus to be credited annually in arrears.

4. These Regulations shall not apply to contributions made by any person as an employer on or after the first day of August, 1979. Regulations not to apply to employer's contributions.

THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under sections 18 and 38)

THE NATIONAL HOUSING TRUST (CERTIFICATES OF CONTRIBUTIONS)  
REGULATIONS, 1981

*(Made by the Minister on the 28th day of April, 1981)*

L.N. 60a/81

1. These Regulations may be cited as the National Housing Trust (Certificates of Contributions) Regulations, 1981.

2. The Board shall, within twelve months after the end of every contribution year, issue to every contributor, a certificate showing the following particulars—

- (a) the contributions made by the contributor during the relevant contribution year; and
- (b) the bonus, if any, awarded on such contributions for that contribution year.

3. Regulation 2 shall not apply in relation to contributions made by any person as an employer.

THE NATIONAL HOUSING TRUST ACT

ORDER

(under section 20)

THE NATIONAL HOUSING TRUST (HOUSING BENEFITS) ORDER, 1979

(Formerly Appendix C of the National Housing Trust Act, 1979  
Act 32 of 1979)

*Vide*  
Act  
32 of 1979  
S. 20.  
*Amdt.:*  
L.N. 131C/80  
185/84  
242A/85  
26B/88  
59A/94  
12A/96  
191A/2001  
119B/2002  
55B/2003  
*Vide*  
Act  
34 of 2004  
S. 9.

[1st July, 1976.]

*General*

1. This Order may be cited as the National Housing Trust (Housing Benefits) Order, 1979. Short title.

\*2. In this Order, unless the context otherwise provides— Interpretation.

“house lot” means a plot of land on which a dwelling house can be constructed—

- (a) that has at least one boundary contiguous to a road;
- (b) to which a sewage disposal system or sewage disposal facilities are accessible or may be readily constructed; and
- (c) to which potable water and electricity supplies are accessible;

“road” means any main road or parochial road and includes bridges over which a road passes, and any roadway to which the public is granted access.

\*2A. For the purposes of the Act, the Trust shall promote and operate in accordance with the provisions of this Order, two schemes, namely— Schemes and housing benefits

(a) a non-homeowners’ acquisition scheme under which a contributor who is qualified in accordance with paragraph 4 may, by such selection process as the Trust deems appropriate, be granted a loan to—

(i) acquire or build or assist a contributor in acquiring or

\*With effect from 3rd January, 1995.

•With effect from 3rd January, 1995.

building a house in which the contributor lives or intends to live; or

(ii) purchase a house lot; and

- (b) a homeowners' scheme under which a contributor who is qualified in accordance with paragraph 4 may, by such selection process as the Trust deems appropriate, be granted a loan to improve, repair, maintain or assist in the acquisition or building of a house or the acquisition of a house lot.

Application for inclusion in scheme.

3. A contributor who is qualified in accordance with paragraph 4 to participate in a home acquisition scheme or home improvement scheme may apply in writing on a form of application obtainable from a National Housing Trust Office or such other place as may be specified by the Trust.

Qualification.

\*4.—(1) A contributor is qualified to participate in any scheme under this Order only if—

- (a) he has paid contributions for not less than thirteen weeks during the twenty-six weeks immediately prior to the date of such application, or at that date, has made not less than 156 weekly contributions or the equivalent thereof, and
- (b) he achieves a rating of not less than 200 points calculated on the basis of the index (hereinafter referred to as the priority index entitlement) specified in the Schedule.

Schedule.

(2) The number of points to which a contributor is entitled under the priority index entitlement with reference to approved savings instruments held by him shall not exceed 100 points.

(3) An application for inclusion in any scheme may be made jointly by a contributor who qualifies for participation in the scheme and any other person or persons who are not contributors and who are not ordinarily resident in Jamaica; but the Trust may impose such terms and conditions as it thinks fit as regards the qualification of such person or persons for inclusion in the scheme.

(4) A contributor shall not be qualified for inclusion in a home improvement scheme unless at the time of his application he owns a home which the Trust is satisfied he intends to keep for not less than three years after the date of his application.

(5) A contributor shall not be qualified for inclusion in a home acquisition scheme if—

- (a) he owns a house;
- (b) he has control, either individually or jointly with a co-applicant,

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\*With effect from 1st June, 1999.

- of a company which owns a house in which the contributor resides; or
- (c) he is the principal member of a company which owns residential property.

(6) In this paragraph, "principal member" means a person who, in relation to a body corporate, is beneficially entitled to exercise more than five *per centum* of the voting power or is beneficially entitled to shares the paid up value of which amounts to at least five *per centum* of the paid up share capital, or is, together with other persons connected with him, beneficially entitled to exercise more than ten *per centum* of the voting power or beneficially entitled to shares the paid up value of which amounts to at least ten *per centum* of the paid up share capital.

\*5.—(1) Whenever it is necessary for the Trust to determine which of several contributors should be selected for a benefit under the home acquisition scheme and the benefit relates to a house in a housing project referred to in paragraph 7 (a) or to a house lot, the Trust shall make its selection in the following manner—

Selection for  
home  
acquisition  
benefits for  
approved  
projects

- (a) preference shall in the first instance, subject to sub-paragraph (2), be given to contributors whose place of residence or employment is situate within the parish in which the project or house lot is situated or in an adjoining parish or parishes;
- (b) preference shall next be given to contributors according to the number of points earned on the basis of the priority index entitlement, preferring the higher to the lower number;
- (c) preference shall next be given according to the number of weekly contributions made at the date of application for inclusion in the scheme, preferring the higher to the lower number;
- (d) where, after applying the provisions of sub-paragraphs (a), (b) and (c) two or more contributors are equally entitled the Trust may choose between them taking into account such personal circumstances of the contributors as the Trust thinks appropriate.

(2) Where the project referred to in sub-paragraph (1) is located in the Metropolitan Area preference shall be given to contributors whose place of residence or employment is within the Metropolitan Area.

(3) In this paragraph "Metropolitan Area" means the area comprising—

- (a) the Corporate Area as defined in the Kingston and St. Andrew Corporation Act; and
- (b) the area described in the Appendix hereto.

Appendix

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\*With effect from 3rd January, 1995

Selection for home acquisition benefits other than for approved projects.

**5A.** Whenever it is necessary for the Trust to determine which of several contributors should be selected for a benefit under the home acquisition scheme and the benefit relates to a house not comprised in a housing project referred to in paragraph 7 (a), the Trust shall make its selection in the following manner—

- (a) preference shall, in the first instance, be given to contributors according to the number of points earned on the basis of the priority index entitlement, preferring the higher to the lower number;
- (b) preference shall next be given according to the number of weekly contributions made at the date of application for inclusion in the scheme, preferring the higher to the lower number;
- (c) preference shall next be given to contributors according to the date of receipt by the Trust of their application for inclusion in the scheme, preferring earlier to later dates.

Notification of selection.

**5B.** Where a contributor has been selected for a housing benefit under either scheme, the Trust shall immediately notify him at his last known address of his selection, and that contributor shall indicate to the Trust, within six weeks of receipt of such notification, whether or not he intends to take up the benefit for which he has been selected.

Home acquisition loans

**6.—(1)** A contributor selected under the home acquisition scheme shall be eligible for a housing benefit by way of a loan pursuant to this paragraph (hereinafter referred to as a “home acquisition loan”) on such terms and conditions as, subject to the provisions of this Order, the Trust may require.

(2) The amount of a home acquisition loan payable to any contributor shall be such amount as may be determined by the Trust.

(3) Where a contributor selected for a home acquisition loan so elects, he may, for the purposes of the loan, request the Trust to treat as part of his earnings or emoluments as the case may be, the earnings or emoluments of such persons as signify their consent thereto in writing and as are approved by the Trust, and in addition, for the purposes of making the calculation of the loan, request the Trust to base the calculation aforesaid on the age of one of the said persons instead of on his own age.

(4) Any person whose earnings or emoluments are included in those of a contributor in accordance with sub-paragraph (3), shall not, unless the Trust in any case grants special permission, be eligible for any benefit under section 20 or 21 of the Act until his obligations in respect of any loan granted under this paragraph have been fully discharged.

Time for taking up loan

**7.** Every home acquisition loan shall be taken up by the person selected under the scheme to receive such loan—



- (a) if the loan is intended to assist in the purchase of a house in a housing project approved by the Minister pursuant to subparagraph (i) of paragraph (a) of subsection (1) of section 4 of the Act, within one month of that person's being notified that the house is ready for occupancy;
- (b) if the loan is intended to assist in the building of a house, within twelve months of that person's being notified of his selection aforesaid;
- (c) in any other case, within six months of that person's being notified of his selection aforesaid,

so, however, that the Trust may, if it thinks the circumstances of the case so warrant, extend any period prescribed under this paragraph whether or not that period has expired.

8. Home acquisition loans, together with interest thereon, shall be repaid in such manner, over such period and at such rate as the Trust may determine.

Repayment of loans

#### *Home Improvement Scheme*

9. The selection of persons for benefits under the home improvement scheme shall be conducted in like manner, *mutatis mutandis*, as the selection of persons for benefits under the home acquisition scheme pursuant to paragraph 5.

Selection of persons for benefits under home improvement scheme.

10.—(1) A contributor selected under the home improvement scheme shall be eligible for a housing benefit by way of a loan pursuant to this paragraph (hereinafter referred to as a "home improvement loan"), on such terms and conditions as, subject to the provisions of this Order, the Trust may require.

Home improvement loans.

(2) The amount of the home improvement loan payable to any contributor shall be such amount as may be determined by the Trust.

(3) A home improvement loan and interest thereon, shall be repaid in such manner, over such period and at such rates as may be determined by the Trust.

11. Every home improvement loan shall be taken up by the person selected to receive such loan within six months of his receiving notification from the Trust of his selection, so, however, that the Trust may in any case extend that period whether or not it has expired.

Time for taking up home improvement loan.

#### *Ancillary*

12. The Trust may make arrangements for the insurance against death and disability of any person to whom a loan under this Order is granted and

Insurance

that insurance shall be for an amount at least sufficient to cover the principal of the loan.

Application of contributor's benefit to housing.

13. A contributor's benefit granted pursuant to paragraph (d) of section 22 of the Act consequent on the granting of a housing benefit shall be subject to the restriction that it shall be used to assist in the purchase, building, improvement, repair or maintenance of the house, as the case may be, being the house in relation to which a housing benefit was granted.

*Handicapped Contributors*

Special provisions for handicapped contributors

14.—(1) Notwithstanding the provisions of sub-paragraph (1) (b) of paragraph 4 and of paragraph 5, the Board may, subject to paragraph 3 and to sub-paragraph (2) of this paragraph, direct the inclusion in a home acquisition scheme or a home improvement scheme of any contributor who, being a person afflicted by a physical disability, is in the opinion of the Board particularly likely, having regard to the nature of his disability, to have difficulty in acquiring, or improving, a house as a residence.

(2) Before exercising its powers under sub-paragraph (1) the Board may—

- (a) refer an applicant for housing benefit under that paragraph to a medical board appointed for the purpose by the Board and approved by the Minister; and
- (b) take into account any assessment by the medical board of the nature of the applicant's disability.

\*SCHEDULE

(Paragraph 4)

PRIORITY INDEX ENTITLEMENT

<u>Basis of Qualification</u>	<u>Points Allocated</u>
1. CONTRIBUTIONS	
For every 52 weeks contributions ... ..	20
2. INCOME BANDS	
Low income (per week) ... .. Under \$1,500.00 \$1,500 — \$4,500	110
Middle income (per week) ... .. \$4,501.00 — \$9,000.00	90
High income (per week) ... .. Above \$9,000.00	70

\*With effect from 1st June, 1999.

## APPENDIX

## ZONING OF KINGSTON, ST. ANDREW AND ST. CATHERINE

Commencing at the point where the common boundary between the parishes of St. Catherine and St. Andrew intersect the centre-line of the main road leading from Parks Road to Rock Hall: thence north-westerly and south-westerly along the common boundary between the two parishes aforementioned to intersect the centre-line of the main road leading from Rock Hall to Bog Walk: thence generally westerly, north-westerly and again westerly along the centre-line of the last-mentioned main road to its intersection with the centre-line of the main road leading from Sligoville to Spanish Town: thence generally southerly along the centre-line of the last-mentioned main road to its intersection with the centre-line of the parochial road leading from Mount Moreland to Simons: thence generally westerly along the centre-line of the aforementioned parochial road to intersect the centre-line of the parochial road leading from Kensington to Simons: thence south-westerly in a straight line to the point where the western bank of the Rio Cobre intersects the centre-line of the main road leading from Bog Walk to Spanish Town at Flat Bridge: thence south-westerly in a straight line to the point where the centre-line of the parochial road leading from Dienum to Paul Mountain intersects the centre-line of the parochial road leading from Johnston Pen to Guanaboa Vale via Top Mountain: thence generally westerly, southerly, south-westerly, north-westerly and again south-westerly along the centre-line of the last mentioned parochial road to intersect the centre-line of the main road leading from Guanaboa Vale to Spanish Town: thence generally southerly and south-easterly along the centre-line of the last-mentioned main road to its intersection with the centre-line of the parochial road leading from Bvles to Innswood: thence southerly in a straight line for a distance of approximately  $7\frac{1}{2}$  miles to the point where the centre-line of the Salt Island Creek intersects the coast line of the Caribbean Sea: thence generally southerly, easterly, westerly and again easterly along the coastline to its intersection with the common boundary between the parishes of St. Andrew and St. Thomas: thence generally northerly, easterly and again northerly along the common boundary between the parishes of St. Thomas and St. Andrew to its intersection with the parish boundary of Portland along the Grand Ridge of the Blue Mountains: thence generally westerly and north-westerly along the common boundary between the parishes of St. Andrew and Portland to its intersection with the boundary of the parish of St. Mary: thence generally north-westerly, southerly, north-westerly, southerly and westerly along the common boundary between the parishes of St. Mary and St. Andrew to its intersection with the parish boundary of St. Catherine: thence generally southerly along the common boundary between the parishes of St. Catherine and St. Andrew back to the starting point.

THE NATIONAL HOUSING TRUST ACT

ORDER  
(under section 20)

THE NATIONAL HOUSING TRUST (HOUSING BENEFITS) (TEACHERS) ORDER,  
2004

(Made by the Minister on the 26th day of April, 2004)

L.N. 52/2004

1. This Order may be cited as the National Housing Trust (Housing Benefits) (Teachers) Order, 2004.

2. For the purposes of this Order, the Trust shall establish and operate a special Programme to provide housing in the specified areas to persons qualified for special benefits.

3. In this Order—

“Programme” means the special benefits Programme operated by the Trust to provide to qualified persons certain housing benefits in the specified areas;

“qualified persons” means persons who are teachers—

(a) who live or work in adjoining parishes in close proximity to, or in the specified areas; and

(b) who otherwise qualify under the Act or a Trust benefit;

“specified areas” means the areas set out in the Schedule.

Schedule.

SCHEDULE

(Paragraph 3)

*Specified Areas*

The parish of Portland	—	Fair Prospect Development
The parish of Saint Catherine	—	Etham Farm Development
The parish of Saint Elizabeth	—	Malvern Development Leeds Development
The parish of Saint Thomas	—	Rest Haven Development
The parish of Trelawny	—	Granville Development
The parish of Westmoreland	—	Carawena Development

## THE NATIONAL HOUSING TRUST ACT

ORDER  
(under sections 20 (2) and 39)THE NATIONAL HOUSING TRUST (HOUSING BENEFITS)  
(INNER CITY HOUSING PROGRAMME) ORDER, 2006

(Made by the Prime Minister on the 2nd day of March, 2006)

L N 47B/2006

1. This Order may be cited as the National Housing Trust (Housing Benefits) (Inner City Housing Programme) Order, 2006.

2. For the purposes of this Order, the Trust shall establish and operate a special programme to provide housing in the specified areas to persons who are qualified for special benefits under the Act.

3. In this Order—

“Programme” means the Inner City Housing Programme operated by the Trust to—

- (a) improve the living conditions and the quality of life of residents in the Inner City through the provision by Government of certain benefits;
- (b) provide to qualified persons certain housing benefits in the specified areas;

“qualified person” means—

- (a) in relation to a Greenfield site, a person who—
  - (i) is registered with the Trust as a contributor; and
  - (ii) has made regular contributions since his registration with the Trust; and
- (b) in relation to a Brownfield site, a person who is—
  - (i) registered with the National Housing Trust as a contributor and has made regular contributions since his registration with the Trust;
  - (ii) included in and was a part of the Social Survey conducted by or on behalf of the Trust;

- (iii) a beneficiary under the Programme; and
- (iv) an informal settler residing in the specified areas or any part thereof, who—

(A) otherwise qualifies under the Act for a Trust benefit; or

(B) is exempt from all or some of the qualification requirements of the Trust for receipt of such benefit, by virtue of the terms of a Lease Agreement entered into between the Trust and that beneficiary;

“specified areas” means the areas set out in the Schedule.

SCHEDULE

(Regulation 3)

*Specified Areas*

1. Any Greenfield site which is part of the Programme; and
2. Any Brownfield site which is part of the Programme, including the following communities—
  - (a) Denham Town;
  - (b) Denham Town North (*Board Villa*);
  - (c) Maxfield Park/Tarrant (*Frog City*);
  - (d) Whitewing/231 Spanish Town Road;
  - (e) 80-100 Spanish Town Road;
  - (f) Trench Town;
  - (g) Hannah Town;
  - (h) **Parade Gardens** (*South Side and Telaviv*);
  - (i) Majestic Gardens/Market Site;
  - (j) Swallowfield;
  - (k) Spanish Town;
  - (l) Port Maria;
  - (m) Westmoreland; and
  - (n) Mid Town (*Tivoli*).

THE NATIONAL HOUSING TRUST ACT

REGULATIONS

*(under sections 22 (1) (e) and 38 (1) )*

THE NATIONAL HOUSING TRUST (CASH GRANT BENEFITS) (SPECIAL REFUND)  
REGULATIONS, 2001

*(Made by the Minister on the 28th day of December, 2001)*

L.N 198/2001

1. These Regulations may be cited as the National Housing Trust (Cash Grant Benefits) (Special Refund) Regulations, 2001.

2. In these Regulations—

“terminally ill” means suffering from a disease or medical condition predicted, by a medical practitioner registered under the Medical Act, to lead to death.

3. For the purposes of the Act, the Board may grant a special refund in the form of a cash grant benefit equivalent to the contributions of a contributor together with any interest awarded thereon, less any benefit previously granted to him in respect of those contributions, in circumstances where it is established to the satisfaction of the Board that the contributor is terminally ill.

## THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under section 25)THE NATIONAL HOUSING TRUST (RATE OF INTEREST)  
REGULATIONS, 1996

(Made by the Board and approved by the Minister on the 26th  
day of January, 1996)

L.N. 126/96  
16A/2002  
127/2002

1. These Regulations may be cited as the National Housing Trust (Rate of Interest) Regulations, 1996.

2. The rates of interest payable on loans made under section 20 of the National Housing Trust Act to contributors are set out in the Schedule.

Schedule.

3.—(1) Notwithstanding the weekly income requirement in respect of the lowest rate of interest payable on loans, where a person at the date of application for a loan—

- (a) is afflicted by a physical disability and, in the opinion of the Board, is likely, having regard to the nature of the disability, to experience difficulty in acquiring or improving a house to be used as a residence; and
- (b) is 55 years of age or over,

the rate of interest payable by that person on a loan shall be the lowest rate of interest specified in the Schedule.

(2) For the purpose of paragraph (1) (a), the Board may require a person to whom that paragraph refers to be medically examined by a medical board appointed for that purpose by the Board and approved by the Minister.

(3) The Board may, in considering the application, take account of any assessment of the applicant's disability which the medical board may make.



*THE NATIONAL HOUSING TRUST (RATE OF INTEREST)  
REGULATIONS, 1996*

SCHEDULE

(Regulations 2 and 3)

<u>Weekly Income Bands</u>	<u>Interest Rate</u>
1. Low income	
Under \$2,000 ... ..	2%
\$2,000—\$4,500 ... ..	4%
2. Middle income	
\$4,501—\$9,000 ... ..	7%
3. High income	
Above \$9,000 ... ..	9%

THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under sections 32 and 39)

THE NATIONAL HOUSING TRUST (RATE OF INTEREST AND SURCHARGE)  
REGULATIONS, 1999

(Made by the Minister on the 15th day of  
September, 1999)

L.N. 126c/99

[ 10th December, 1996]

1. — These Regulations may be cited as the National Housing Trust (Rate of Interest and Surcharge) Regulations, 1999.

2.—(1) For the purposes of section 32 of the Act, where any sum which is due and payable to the Trust by way of contributions remains unpaid—

- (a) interest shall be charged thereon from the collection date until the date of payment at the rate of forty *per centum* per annum;
- (b) for longer than one contribution year, there shall be payable, in addition to the amount payable under sub-paragraph (a), a surcharge of ten *per centum* of the sum due and payable.

(2) For the purposes of this regulation “collection date” means the day next following the date on which the contributions become due and payable.

THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under section 38)

THE NATIONAL HOUSING TRUST (RATE OF INTEREST) REGULATIONS, 1986  
(Made by the Minister on the 1st day of July, 1986)

L.N. 229/86

1. These Regulations may be cited as the National Housing Trust (Rate of Interest) Regulations, 1986.

2. For the purpose of subsection (4) (b) of section 22A of the Act, where any amount not payable in cash pursuant to an election is insufficient to purchase the lowest denomination of savings instrument, the balance remaining would attract interest at a rate of 3% per annum until such amount retained, together with the prescribed interest and any other sums payable, are sufficient to purchase an approved savings certificate of the next denomination.

3. The approved savings certificate(s) may attract interest at the rate of 8% per annum.

4. Interest earned on National Housing Trust approved savings instrument is free from income tax.

## THE NATIONAL HOUSING TRUST ACT

REGULATIONS  
(under section 38)THE NATIONAL HOUSING TRUST (MONTHLY RETURNS)  
REGULATIONS, 1994

*(Made by the Minister on the 23rd day of March, 1994)*

L.N. 33C/94  
191B/2001

1. These Regulations may be cited as the National Housing Trust (Monthly Returns) Regulations, 1994.

2. An employer shall on or before the fourteenth day in each month prepare and deliver, in respect of each person employed by him during the preceding month, a return in such form as the Trust may approve containing the following—

- (a) the full name, taxpayer registration and national insurance numbers of the person;
- (b) the total emoluments paid to the person;
- (c) the contributions paid to the Trust—
  - (i) on behalf of the person; and
  - (ii) in respect of the person as employer's contributions; and
- (d) such other particulars as the Trust may require.