

3

MAINTENANCE OF PROPERTY

3.1

Overview of the Activity in the maintenance Department

The year in review 2010 to 2011 was one of satisfactory performance. It is to be noted that even though the Corporation continues to struggle financially, the Maintenance Department was still able to service some seven thousand three hundred and thirty-one (7,331) complaints, two thousand four hundred and seventy-five (2,475) more than in the preceding year.

There is a need to have all complaints centralized so as to arrive at a more accurate figure. At present calls are received at depots and the Customer Services Department, however there is still difficulty in getting the calls adequately collated.

3.2 **VACANT/BURNT UNITS**

There were two (2) units damaged by fire during the period - #18 Waverly Cot St. George and #4E Bottom Close, Wildey, St. Michael.

In the 2009 to 2010 report, the number of vacant units decreased from twenty-two (22) in the previous year to twelve (12). This downward trend was expected to continue, but surprisingly, it has risen to eighteen (18) for this period.

3.3

ROOFS

A total of thirty-eight (38) roofs was replaced, an increase of a hundred percent (100%) from the 2009 – 2010 year.

WINDOWS & DOORS

Table I

YEAR	2009-2010	2010-2011	Remarks
Doors replaced	339	1308	6 doors b/t
Windows	743	543	31 window b/t

There is a reduction in both windows and doors bought by the tenants and a 285.84% increase in doors bought by the Corporation.

3.4 EXPENDITURE

Cost within the Maintenance Department has risen from \$5,331,660.71 in 2009 – 2010 to \$5,773,872.24 an increase of \$442,211.53. This may be directly attributed to the rise in the number of new employees.

Table 2 also shows that while other activities have remained comparatively constant there has been a dramatic increase of 2695.99% in the cost of termite treatment.

Table II

YEAR	2008-2009	2009-2010	2010-2011
Materials	\$706,838.42	\$795,324.20	\$986,625.12
Labour	\$5,371,139.99	\$3,854,410.44	\$3,728,802.59
Termite	\$54,073.75	\$14,099.00	\$394,207.37
Sewage	\$68,180.55	\$59,232.69	\$55,642.83
			\$5,331,660.71

MAINTENANCE EXPENDITURE

Table III

	MATERIAL \$	LABOUR \$	TERMITE TREATMENT \$	SEWAGE \$	TOTAL \$
		-			
Pinelands	127,998.41	71,556.41	80,805.19	10,394.52	290,754.53
Ivy	17,094.27	7,423.65	431.29	4,179.24	29,128.45
Pondside	5,924.38	7,281.52	1,656.88	26.79	14,889.57
Ellerton / Waverly Cot	14,089.66	17,240.56	-	80.37	31,410.59
Flat Rock	2,191.07	3,032.59	96.39	-	5,320.05
St Barnabas	12,206.16	7,797.02	1,033.11	-	21,036.29
London Bourne	3,295.97	2,510.10	263.26	133.95	6,203.28
Head Office	1,225.17	578.34	-	26.79	1,830.30
Bush Hall	1,201.65	929.10	22.24	26.79	2,179.78
Country Park Towers	1,455.89	1,977.98	-	80.37	3,514.24
AREA II				-	
Deacons Farm	81,150.70	594,090.78	55,369.98	5,170.47	735,781.93
Grazettes	81,586.56	292,014.78	29,181.31	3,482.70	406,265.35
Rosemont	18,956.12	9,147.55	793.91	1,366.29	30,263.87
Ferniehurst	18,208.83	10,781.62	744.13	2,303.94	32,038.52
Kensington Lodge	6,906.45	5,544.24	215.65	214.32	12,880.66
C/F	393,491.29	1,031,906.24	170,613.34	28,156.29	1,624,466.16

B/F	393,491.29	1,031,906.24	170,613.34	28,156.29	1,624,466.16
St. Stephens	124.70		-	669.75	968.75
Belfield	-	-	-	-	
Warrens	-	-	-	-	
AREA III				-	
Eden Lodge	91,679.08	465,448.21	62,116.67	3,616.65	622,860.61
Haynesville	116,942.99	510,350.18	52,486.04	6,108.12	685,887.33
Lammings	2,244.14	877.26	59.32	53.58	3,234.30
Belleplaine	1,364.79	686.18	-	991.23	3,042.20
Maynards	11,051.83	7,670.78	748.11	509.01	19,979.73
Bagatelle	1,042.17	1,314.38	962.37	80.37	3,399.29
Bakers	342.74	2,542.55	508.51	-	3,393.80
Husbands	281.44	29.66	-	26.79	337.89
Farmers	1,170.36	1,031,906.24	-	107.16	2,085.43
Deans Town	5,307.46	174.30	204.97	267.90	11,208.47
AREA IV					
Gall Hill	74,169.17	496,547.95	53,938.16	1,982.46	626,637.74
Silver Hill	69,756.75	27,762.76	1,571.54	4,045.29	103,136.34
Wotton	31,981.79	16,043.34	1,247.66	1,339.50	50,612.29
Sayes Court	959.74	1,432.34	-	401.85	2,793.93
Farm Gardens	202.66	78.78	-	53.58	335.02
Colleton	183.66	97.61	-	241.11	522.38
Gemswick	-	-	-	-	
Church Village	3,772.89	1,198.88	74.85	187.53	5,234.15
				-	
AREA V				-	
Willey	147,481.41	514,998.52	46,459.19	3,777.39	712,716.51
Parkinson Field	7,871.62	8,252.33	792.44	991.23	17,907.62
Bonnetts	6,937.50	3,418.31	241.51	1,527.03	12,124.35
Bayville	7,910.34	7,663.01	1,715.87	509.01	17,798.23
Pleasant Hall	10,354.60	9,082.91	466.82	669.75	20,574.08
Simmons Land		-			
MOH		-			
ML332/3 Crew		66,191.11			66,191.11
Beautification		548,798.90			548,798.90
TOTAL	986,625.12	3,728,802.54	394,207.37	55,642.83	5,165,277.86

MAINTENANCE EXPENDITURE**Table IV**

ESTATE	Chokes Cleared	Tanks Cleaned	Wells Cleaned	Windows Changed	Doors Changed	Roofs Changed
AREA I						
Pinelands	388	0	0	121	39	18
Ivy	156	0	0	28	6	1
Pondside	1	0	0	7	3	0
Ellerton / Waverly Cot	3	0	0	0	0	1
Flat Rock	0	0	0	1	2	0
St Barnabas	0	0	0	0	1	2
London Bourne	5	0	0	4	0	0
Head Office	1	0	0	0	1	0
Bush Hall	1	0	0	0	0	0
Country Park Towers	3	0	0	0	0	0
AREA II						
Deacons Farm	193	0	0	170	58	1
Grazettes	130	0	0	105	46	1
Rosemont	51	0	0	34	14	0
Ferniehurst	86	0	0	28	9	0
Kensington Lodge	8	0	0	17	22	0
St. Stephens	25	0	0	0	1	0
Belfield	0	0	0	0	0	0
Warrens	0	0	0	0	0	0
AREA III						
Eden Lodge	135	0	0	149	59	1
Haynesville	228	0	0	189	50	2
Lammings	2	0	0	8	1	0
Belleplaine	37	0	0	0	1	1
Maynards	19	0	0	9	11	1
Bagatelle	3	0	0	0	1	0
Bakers	0	0	0	0	0	0
Husbands	1	0	0	0	0	0
Farmers	4	0	0	3	1	0
Deans Town	10	0	0	4	5	0
C/F	1490	-	-	877	331	29

MAINTENANCE EXPENDITURE**Table IV**

ESTATE	Chokes Cleared	Tanks Cleaned	Wells Cleaned	Windows Changed	Doors Changed	Roofs Changed
B/F	1490	-	-	877	331	29
AREA IV						
Gall Hill	74	0	0	24	24	0
Silver Hill	151	0	0	123	52	2
Wotton	50	0	0	38	13	2
Sayes Court	15	0	0	0	0	0
Farm Gardens	2	0	0	0	0	0
Colleton	9	0	0	0	0	0
Gemswick	0	0	0	0	1	0
Church Village	7	0	0	10	2	0
AREA V						
Willey	141	0	0	169	82	5
Parkinson Field	37	0	0	18	7	0
Bonnetts	57	0	0	23	4	0
Bayville	19	0	0	2	15	0
Pleasant Hall	25	0	0	24	12	0
Simmons Land						
MOH						
ML332/3 Crew						
Beautification						
TOTAL	2,077	-	-	1,308	543	38

3.5 MAINTENANCE OF ESTATES

The felling of trees, clearing of debris and debushing of estates island wide continue and contributes toward a healthier environment, the Corporation is also deeply involved in the cleaning of lots and planting of trees.

3.6 SEWAGE AND WASTE DISPOSAL

This activity of the National Housing Corporation is of paramount importance and is always given priority by the management of the Corporation we continue to have challenges with illegal extensions but we persevere.

There is a marginal decrease in the number of chokes reported and there is never a reported choke that is not dealt with promptly despite having an unreliable truck that breaks down regularly.

It is the goal of the Maintenance Department to procure a new sewage truck in the near future and thereby save some money from having to hire private contractor when the present one goes in the workshop.

Sewage and Waste Disposal

Table V

TANKS/WELLS CLEARED	TYPE	NO	ESTATE
#24 Unity Lane	Tank	1	Gall Hill
#4 Green Hill Close	Tank	1	Silver Hill
#10 Wotton	Tank	1	Wotton
#12 Middle Lane	Tank	1	Eden Lodge
#5 Pleasant Hall	Tank	1	Pleasant Hall
#59 Phillips Road	Well	1	Pine
#Block 6 Nursery Lane	Tank	1	Eden Lodge
#77 Parkinson Field	Tank	1	Parkinson Field
#8K Pleasant Hall	Tank	1	Pleasant Hall

There is increased activity in tank cleaning this year, five (5) tanks were cleaned in the 2009 – 2010 year, this year 2010 – 2011 it was necessary to have eight (8) cleaned.

The Corporation is not in the habit of cleaning wells but a well had to be cleaned at #59 Phillips Road in the Pine we received numerous complaints from personnel at the Ministry of Transport and Works (MTW) where the sewage water kept overflowing. Consequently the well had to be cleaned as there is no room in that particular location for a new one to be sunk

3.7 TRANSPORT & EQUIPMENT

There is still the need to upgrade the Corporation's aged fleet of vehicles, since it has reached epidemic proportions. The transport foreman has reported having to cannibalise one vehicle in order to get another to function.

There is still the need for at least two (2) ten (10) wheelers with a capacity of 12/14 cubic metres.

4. SITES AND SERVICES

4.1

Completed Sales New Estates

TABLE VI

Development	No. Sales Completed	Value of Matters Completed
Bakers , St. Peter	3	81,299.75
Bulkeley Meadows, St. George	3	180,841.56
Church Village, St. Philip	1	33,175.45
Constant, St. George	2	32,105.72
Coverley, Christ Church	16	626,738.84
Crane, St.Philip	1	20,003.60
Drax Hall/Greens, St. George	21	2,847,599.29
Four Hill, St. Peter	27	3,780,185.44
French Village, St. Peter	4	553,642.28
Garden Avenue, West Terrace Ext., St. James	1	119,583.24
Haggatt Hall, St. Michael	1	9,749.70
Husbands, Hinds Hill, St. Michael	1	6,043.68
Jackmans, St.Michael	1	47,981.85
Lancaster, St. James	1	47,981.85
Marchfield, St. Philip	11	1,457,155.54
Mount Brevitor, St. Peter	1	15,569.54
Mount Poyer, St. Lucy	2	31,713.60
Simmons Road, Christ Church	1	7,687.08
Six Roads, St. Philip	8	649,909.21
Warrens, St. Michael	1	4,747,500.00
West Terrace Gardens, St. James	2	182,025.90
Workhall, St. Philip	16	2,148,042.94
	125	17,626,536.06

4.2

Completed Sales Old Estates

TABLE VII

Development	No. Sales Completed	Value of Matters Completed
		\$
Bayville, St. Michael	1	0.00
Belair, St. George	1	418.80
Belfield, Black Rock, St. Michael	1	25,730.01
Campion Land, Martindales Road, St. Michael	1	7,466.28
Cave Hill, St. Michael	1	4,893.68
Deacons Court, Deacons Road, St. Michael	1	480.00
Dr. Hamletts Tenantry	1	5,438.45
Golden Rock, Pinelands, St. Michael	1	4,691.08
Lammings, St. Joseph	2	21,235.85
Parkinson Field, Pinelands, St. Michael	1	5,538.40
Philips Road, St. Michael	1	79,346.20
Parish Land, Christ Church	3	29,486.77
Stewart Road, Waterford, St. Michael	1	8,430.60
	16	193,156.12

4.3

Sites and Services Status

Table VIII

PARISH	LOCATION	NO OF LOTS	STATUS AT 2010-04-01	STATUS AT 2011-03-31
St. Michael	Lower Burney	223	Three (3) quadruplex units and eighty-nine (89) houses have been completed	Two hundred and twenty-three (223) serviced lots and three (3) houses are under construction by owners
	Grazettes	41	Ten (10) houses have been completed and occupied, two (2) houses are under construction	Fifteen (15) houses have been completed
	Airlie Heights	16	Certificate of Compliance received for all lots and eight (8) houses	All works have been completed and all Certificates of Compliance now received
St. James	Lancaster 1	47	Awaiting TCDPO's approval for subdivision of lands and erection of houses	Subdivision Plan completed on the March 28, 2011
	Lancaster 2	50	Awaiting TCDPO's approval for subdivision of lands and erection of houses	Awaiting TCDPO's approval for subdivision of lands and erection of houses
	Deanstown Heights (2.3m)	148	Certificate of Compliance outstanding due to problems with developer	Certificate of Compliance outstanding due to problems with developer
	Old Deanstown (1.4m)	44	Site needs to be cleared and trees planted before Certificate of Compliance is applied for	Site cleared and trees to be replanted

	Hoytes Village	42	Thirty-nine (39) houses have been completed and one (1) is under construction	Forty (40) houses have been completed and two (2) lots are vacant
	West Terrace	3	Certificate of Compliance received	Subdivision of land and erection of houses for residential purposes has been approved
Christ Church	Coverley	177	Fifty-four (54) houses have been completed, ten (10) houses are in progress	Sixty-four (64) houses have been completed and eight (8) are under construction by owners
St. Lucy	Mount Poyer	32	Sales being completed for lots and houses	Eighteen (18) houses completed and twelve (12) of the 14 residential lots have been allocated
St. George	Walkers (Odle Development)	33	Certificate of Compliance outstanding for four (4) lots. All other lots sold	All works completed. Certificate of Compliance has been received with the exception of Lots 8, 9, 23 & 27
St. George	Buckley Meadows	82	Project is on hold until a new general contractor is appointed	Work has recommenced and is apparently being done by workers formerly employed by Cellate Caribbean and are now working directly with PDT Southpark Limited to complete outstanding works. Some home owners are undertaking completion of construction on their own
St. Joseph	Blackmans	120	34 houses have been completed. All other lots sold	34 houses have been completed. All other lots sold
St. Thomas	Arch Hall	48	Sales being completed	Sales are being completed

4.4 HOUSING PROJECT STATUS

Table IX

PARISH	PROJECT	STATUS AT 2010-04-01	STATUS AT 2011-03-31
BUILDING PROJECTS			
St. Michael	Brighton (1 quad, 1 single unit)	Sales still outstanding	Sales still outstanding
	Country Road 56 multi -storey units in 4 blocks.	All four (4) blocks erected, awaiting finishes and external works	Main project completed
	Stuarts Lodge, Tweedside Road, St. Michael 20 Terraced Units (4 Blocks)	Two (2) blocks substantially completed (95%), two (2) blocks – (80%) completed. External works in progress	Blocks 1, 2, 3 & 4 have been completed. Awaiting BWA final 4" main connection
St. Philip	Six Roads 10 Residential Homes	Houses completed. Land still to be vested by Ministry of Housing & Lands.	Nine (9) sales have been completed and one (1) is still outstanding
St. George	Flat Rock- one quad (4 units)	Sales still outstanding	Sales still outstanding
Christ Church	Sayes Court 3 Terraced units	Completed and occupied	Completed and occupied

4.5 SITES AND SERVICES SUMMARY

During the financial year construction works were being undertaken for National Housing Corporation at the following projects:

	NAME	LOTS
1	Greens, St. George	51
2	Four Hill, St. Peter	40
3	Workhall, St. Philip	44
4	River Crescent, St. Philip	7
	Total	<u>142</u>

In addition to those projects completed under the Sites and Services programme, infrastructural works have been progressing at the following locations:

	NAME	LOTS
1	Cottage Retreat II, St. George	13
2	Deanstown Terrace, St. James	35
3	Constant, St. George	64
4	West View, St. James	11
5	Lancaster Phase I, St. James	52
6	Lancaster Phase II, St. James	45
	Total	<u>220</u>

There are several projects at the Planning Stage, as follows:

	NAME	LOTS
1	Fairy Valley, Christ Church (Phs 2)	88
2	West Terrace/Durants, St. James	73
3	Oxnards/Haynesville, St. James	17
4	Applewhaites, St. George	47
5	River Crescent, St. Philip	70
	Total	<u>295</u>

4.6 BUILDING CONSTRUCTION:

National Housing Corporation:

(a) Country Park Towers:

During the past year, the main project has been completed and some outstanding external works are still being carried out while the Supervisor's Office is under construction.

(b) Fordes Road:

Foundation work is in progress on Blocks 1 & 4 while Block 2 is at first floor level and Block 3 is at roof level.

4.7 RELOCATION AND REFURBISHMENT OF HOUSES:

Construction work is in progress on four (4) houses Barbarees Gardens Phase 2.

With respect to the Church Village Relocation Project, all houses for which the Ministry of Transport and Works requested assistance have been completed and the keys forwarded to the Ministry of Housing and Lands.

Construction works commenced on the Leadvale Project (Airport Relocation) during the month of May, 2010 and thus far six (6) houses have been substantially completed with internal finishes being conducted at present.

4.8 H. E. L. P. PROGRAMME:

Under the H. E. L. P programme, one hundred and eighty (180) houses were completed at various locations as follows:-

NAME	LOTS
Marchfield, St. Philip	31
French Village, St. Peter	17
Workhall, St. Philip	44
Four Hill, St. Peter	40
Greens, St. George	51
Airlie Heights, St. Michael	16
TOTAL	199

5

RENTAL OF HOUSES

During the financial year 1st April 2010 to 31st March 2011, nine hundred and ninety-three (993) applications were received for the rental of houses. For the same period, seven (7) families were accommodated.

The total number of applications received from inception, 1st April 1956 to 31st March 2011, was fifty-eight thousand, five hundred and ninety-seven (58,597) and eleven thousand, two hundred and eighty (11,280) families were accommodated.

5.1 Applications Received and Families Accommodated

Table X

PARISHES	APPLICATIONS RECEIVED		FAMILIES ACCOMMODATED	
	1ST APRIL 2010- 31ST MARCH 2011	INCEPTION - 31ST MARCH 2011	1ST APRIL 2009 - 31ST MARCH 2011	INCEPTION - 31ST MARCH 2011
St. Michael	575	38,394	5	6,863
Christ Church	125	7,311	-	2,223
St. Philip	49	1,993	-	308
St. John	35	1,212	-	95
St. James	53	3,047	1	1,013
St. Thomas	39	1,530	-	255
St. George	52	2,105	1	237
St. Andrew	12	702	-	170
St. Lucy	14	501	-	01
St. Peter	18	981	-	97
St. Joseph	20	682	-	22
Unknown	01	130	-	-
Overseas	-	09	-	-
TOTAL	993	58,597	7	11,284

5.2 Income and Gender

During the financial year 2010 to 2011, nine hundred and ninety-three (993) applications were received. Two hundred and seventy-five (275) males and seven hundred and seventeen (718) females made applications for the rental of houses as shown below:

Table XI

SALARIES			
SCALE (DOLLARS)	NUMBER OF APPLICANTS	MALES	FEMALES
Unemployed	34	01	33
Unknown	08	01	07
0 - 400	7	-	07
401 - 800	27	07	20
801 - 1200	150	19	131
1201 - 1600	254	58	196
Over 1600	513	189	324
TOTAL	993	275	718

5.3 Age Range

Table XII

AGES	
RANGE (Years)	NUMBER OF APPLICANTS
18 – 25	180
26 – 35	398
36 – 45	222
46 – 55	119
Over 55	72
Unknown	2
TOTAL	993

5.4

RENTAL OF SPOTS

During the financial year 1st April 2010 to March 31st 2011, forty-three (43) applications were received for the rental of spots. For the same period, three (3) families were accommodated.

The total number of applications received from inception, 1st April 1956 to 31st March 2011, was seventeen thousand one hundred forty-seven (17,147).

Table XIII**Applications received and families accommodated**

PARISHES	APPLICATIONS RECEIVED		FAMILIES ACCOMMODATED	
	1 ST APRIL 2010 -31 ST MARCH 2011	INCEPTION - 31 ST MARCH 2011	1 ST APRIL 2010 - 31 ST MARCH 2011	INCEPTION - 31 ST MARCH 2011
St. Michael	13	8,300	02	840
Christ Church	8	2,794	-	357
St. Philip	03	658	-	96
St. John	-	518	-	11
St. James	06	926	-	93
St. Thomas	03	487	-	30
St. George	04	939	-	113
St. Andrew	03	342	-	47
St. Lucy	01	466	-	59
St. Peter	01	826	01	140
St. Joseph	01	825	-	163
Unknown	-	39	-	-
Overseas	-	27	-	-
TOTAL	43	17,147	3	1,949

5.5 Income and Gender

During the financial year 2010 to 2011, eleven (11) males and thirty-two (32) females made applications for the rental of spots as shown below:

Table XIV

SALARIES			
SCALE (DOLLARS)	NUMBER OF APPLICANTS	MALES	FEMALES
Unemployed	03	01	02
Unknown	03	-	03
0 - 400	-	-	-
401 - 800	05	02	03
801 - 1200	6	-	06
1201 - 1600	11	03	08
Over 1600	15	5	10
TOTAL	43	11	32

5.6 Age Range

Table XV

AGES	
RANGE (Years)	NUMBER OF APPLICANTS
18 – 25	04
26 – 35	7
36 – 45	9
46 – 55	8
Over 55	14
Unknown	1
TOTAL	43

5.7

RENTAL OF UNITS 2010 – 2011**Table XVI**

NO	AREA	BED SITTER	ONE BEDROOM	TWO BEDROOMS	THREE BEDROOMS	TOTAL
1	Airlie Heights	-	-	04	-	04
2	Bagatelle	-	05	01	06	12
3	Bakers	-	-	05	01	06
4	Bayville	01	07	07	22	37
5	Belleplaine	02	06	07	-	15
6	Bonnetts	-	-	-	56	56
7	Bush Hall	-	-	-	12	12
8	Church Village	-	-	06	18	24
9	Colleton	-	01	02	-	03
10	Country Park Towers	-	-	12	12	24
11	Deacons Farm	-	-	-	113	113
12	Deane Town	-	-	-	28	28
13	Eden Lodge	-	-	17	121	138
14	Farmers	-	-	04	-	04
15	Farm Gardens	-	-	02	-	02
16	Ferniehurst	-	-	46	14	60
17	Flat Rock	-	-	-	20	20
18	Gall Hill Terrace	03	24	30	12	69
19	Grazettes	04	25	70	01	100
20	Grazettes Duplex	-	-	-	01	01
21	Grazettes Great House	-	-	04	01	05
22	Haynesville	-	04	07	123	134
23	Husbands	-	-	06	-	06
24	Ivy	-	-	-	21	21
25	Kensington Lodge	12	01	02	11	26
26	Lammings	-	-	01	06	07
27	London Bourne	08	-	12	24	44
28	Lower Burney	-	-	14	-	14
29	Maynards	-	-	01	45	46
30	Pinelands	38	48	224	19	329
31	Pleasant Hall	-	-	-	22	22
32	Pondside	-	-	34	-	34
33	Rosemont	-	-	-	34	34
34	St. Barnabas	-	-	-	06	06
35	St Stephens	-	-	16	-	16
36	Sayes Court	01	04	01	09	15
37	Silver Hill	-	-	-	106	106
38	Valerie	-	-	01	-	01
39	Waverley Cot	01	02	05	-	08
40	Wilkey	-	-	-	183	183
41	Wotton	-	-	-	51	51
	TOTAL	70	127	541	1,098	1,836

6. GENERAL WORKERS HOUSING LOANS

The National Housing Corporation in exercise of the power conferred on it by Section 2.2 of the Housing Act, may make loans to General Workers under the Housing (General Workers Loans) (Amendments) Regulations, 1986.

Loans under the above Regulations may be made to General Workers for the following purposes:

- (i) to construct or complete a house;
- (ii) to purchase land or a house;
- (iii) to repair, alter or extend a house;
- (iv) to relocate a house;
- (v) to discharge a mortgage.

6.1 QUALIFICATIONS

A "General Worker" is defined as a person between the ages of eighteen (18) and sixty (60) years, provided that his/her earnings do not exceed \$3,474.39 monthly or \$801.79 weekly.

6.2 LOAN LIMIT

The loan limit advance is \$100,000.00.

6.3 REPAYMENTS

Repayments on loans must not exceed 25% of the applicant's wages or salary.

Interest is charged at the rate of 12% for a repayment between 1-7 years and 9% between 8-15 years.

6.4 SECURITY

Security for the loan is provided by a Chattel Mortgage, Promissory Note or Legal Mortgage and protected under a Group Insurance Policy against Fire and Allied Perils.

6.5 APPLICATIONS RECEIVED AND AMOUNTS REQUESTED

The total number of applications received during the Financial Year 2010 – 2011 was sixty-eight (68). These applicants requested a sum of \$3,676,818.57. The table below gives this information for the period and also from the inception of the Scheme by parish.

Table XVII

Applications Received and Amounts Requested

	From Inception to 30th April 2010		From 1st April 2010 31st March 2011		From Inception to 31st March 2011	
Parish	No	Amount	No	Amount	No	Amount
		\$		\$		\$
St. Michael	7998	68,737,319.54	21	1,317,357.73	8019	70,054,677.27
St. James	1290	9,911,604.25	4	295,000.00	1294	10,206,604.25
St. Peter	1074	7,915,942.34	2	105,050.00	1076	8,020,992.34
St. Lucy	1199	7,891,418.44	3	131,134.22	1202	8,022,552.66
St. Andrew	1159	9,891,038.58	2	130,000.00	1161	10,021,038.58
St. Joseph	925	6,543,757.86	4	65,047.92	929	6,608,805.78
St. John	1484	7,497,707.88	6	376,750.00	1490	7,874,457.88
St. Philip	1840	22,030,661.70	4	141,000.00	1844	22,171,661.70
Christ Church	2248	24,965,706.55	9	469,750.00	2257	25,435,456.55
St. George	1606	21,630,383.78	8	368,390.24	1614	21,998,774.02
St. Thomas	1117	9,486,128.29	5	277,338.46	1122	9,763,466.75
Total	21940	196,501,669.21	68	3,676,818.57	22008	200,178,457.78

Forty-nine (49) applicants were approved during this year for an amount of \$3,024,340.15. The table below highlights this information in parishes, in addition to those approved from the inception of Scheme.

Table XVIII

Applications Approved

	From Inception to 31st April 2010		From 1 st April 2010 31st March 2011		From Inception to 31st March 2011	
Parish	No	Amount (\$)	No	Amount (\$)	No	Amount (\$)
St. Michael	3536	34,024,550.41	13	790,600.00	3549	34,815,150.41
St. James	546	5873,778.65	3	192,800.00	549	6,066,578.65
St. Peter	554	4278,980.19	2	95,000.00	556	4,373,980.19
St. Lucy	761	4636,249.63	3	176,000.00	764	4,812,249.63
St. Andrew	447	5908,032.87	1	281,500.00	448	5,936,532.87
St. Joseph	382	3,886,232.83	1	31,000.00	383	3,917,232.83
St. John	454	3,534,101.95	-	-	454	3,534,101.95
St. Philip	1203	12,588,143.18	11	706,810.15	1214	13,294,953.33
Christ Church	899	11,747,021.66	8	362,350.00	907	12,109,371.66
St. George	964	11,915,065.41	2	127,900.00	966	12,042,965.41
St. Thomas	661	5,519,663.02	5	260,380.00	666	5,780,043.02
Total	10407	103,911,819.80	49	3,024,340.15	10,456	106,683,159.95

The following table shows a breakdown of the loans disbursed during the year by parish.
Three hundred and twenty two (322) applicants received an amount of \$1,960,655.01.

Table XIX

Disbursement of Loans

	From Inception to 30th April 2010		From 1 st April 2010 to 31st March 2011		From Inception to 31st March 2011	
Parish	No	Amount	No	Amount	No	Amount
		\$		\$		\$
St. Michael	5089	28,983,877.00	98	644,871.03	5187	29,628,748.03
St. James	878	4,909,008.60	20	85,500.42	898	4,994,509.02
St. Peter	845	4,175,803.07	9	71,707.00	854	4,247,510.07
St. Lucy	942	3,854,925.02	23	168,952.94	965	4,023,877.96
St. Andrew	858	5,323,549.69	12	59,208.21	870	5,382,757.90
St. Joseph	571	3,219,738.10	10	68,362.00	581	3,288,100.10
St. John	595	2,703,224.15	6	27,099.00	601	2,730,323.15
St. Philip	1905	10,984,596.71	52	334,701.46	1957	11,319,298.17
Christ Church	1581	10,381,866.68	53	317,257.11	1634	10,699,123.79
St. George	1685	10,101,370.37	18	89,189.00	1703	10,190,559.37
St. Thomas	1029	5,289,680.30	21	93,806.84	1050	5,383,487.14
Total	15978	89,927,639.69	322	1,960,655.01	16300	91,888,294.70

The following table shows the types of loans disbursed during the year. Three hundred and twenty two (322) applicants received an amount of \$1,960,655.01.

Types of Loans

Table XX

	From Inception to 30th April 2010		From 1 st April 2010 to 31st March 2011		From Inception to 31st March 2011	
Purpose	No	Amount	No	Amount	No	Amount
		\$		\$		\$
Purchases	2565	17,319,028.11	59	1364,887.16	2624	18,683,915.27
Construction	5451	36,938,000.67	203	271,392.77	5654	37,209,393.44
Repairs	7923	35,087,278.97	58	304,278.35	7981	35,391,557.32
Dis Mortg.	39	583,331.94	2	20,096.73	41	603,428.67
Total	15978	89,927,639.69	322	1,960,655.01	16,300	91,888,294.70

Loans with Promissory Notes

Table XXI

No of Applications Received	Number Approved	Amount Approved	Number Disbursed	Amount Disbursed
		\$		\$
1	1	15,000.00	1	15,000.00

7 OVERVIEW OF ACTIVITY IN THE CUSTOMER CARE DEPARTMENT

NEW DEVELOPMENTS

ARCH HALL, ST.THOMAS

Commencement date	2006-04-20	Total amount of further payments received for the period	NIL
No. of lots * 44 for NHC and 4 reserved for MOHL	48	Balance of purchase price received for the period	NIL
No. of lots allocated	43	Total amount of payments received for the period	NIL
No. of lots to be allocated	5 * 4 reserved for MOHL + 1NHC	Total amount of further payments received to date	\$149,260.26
No. of deposits paid for the period	NIL	Balance of purchase price received to date	\$1,399,540.05
Total amount of deposits received for the period	NIL	Total amount of payments received to date	\$1,728,778.71
No. of deposits paid to date	43	Arrears	NIL
Total amount of deposits received to date	\$179,978.40	Revenue outstanding	\$241,778.79*
Total realization for lots	\$1,970,557.50	Refunds	\$8,308.37

* **Awaiting allocation instructions for Lots 17, 18, 19 and 36 from the Ministry of Housing and Lands**

This development consists of forty-eight (48) lots only – forty-four (44) for the National Housing Corporation and four (4) lots have been reserved for the Ministry of Housing and Lands (MOHL) for the relocation of persons from Rock Hall, St. Thomas to facilitate the Rock Hall Monument Project. The lots in this development are being sold for \$10 per sq. ft. effective 6th April, 2006.

BARBAREES GARDENS PHASE I, ST. MICHAEL

Commencement date	2006-03-31	Total amount of further payments received for the period	NIL
No. of lots/properties *(8 property owners, 8 land purchasers + 5 property purchasers)	21	Total amount of occupancy rent payments received for the period	\$36,712.86
No. of lots/properties allocated	21	Balance of purchase price received for the period	NIL
No. of deposits for the period	NIL	Total amount of payments received for the period	\$36,712.86
Total amount of deposits received for the period	NIL	Total amount of further payments received to date	\$6,000.00
No. of deposits paid to date	5	Total amount of occupancy rent payments received to date	\$195,997.77
Total amount of deposits received to date	\$4,324.10	Balance of purchase price received to date	\$1,786.00
Realization for 13 lots only * (8 land purchasers + 5 property purchasers)	\$99,595.50	Total amount of payments received to date	\$208,107.87
Realization for 5 houses only	\$520,200.00	Arrears	\$14,200.00
Total realization for development	\$619,795.50	Revenue outstanding	\$411,687.63

* **Please note that the total realization was adjusted to reflect Lot 5 as a property owner after receiving allocation instructions from MOHL.**

This development commenced on March 31st, 2006 and consists of twenty-one (21) properties. This project facilitated the relocation of residents from Pickwick Gap to Barbarees Gardens, St. Michael who have the option of purchasing their assigned properties or lots. Persons who were previously renting houses in Pickwick Gap, St. Michael now have the opportunity to become home owners. Land is being sold to all relocates at \$2.50 per sq. ft. The houses are being sold at the contract costs of \$85,000 for the 500 sq. ft two bedroom unit and \$108,800 for the 640 sq. ft three bedroom units.

Occupancy rent payments are being received from four (4) property purchasers until their sales can be completed. One property is being rented on a temporary basis until a rental unit is available for the tenant.

Correspondence received from the Ministry of Housing and Lands dated 20th July, 2006 informed that loans were approved for four (4) of the property purchasers and that the Minister had granted approval for the disbursement of the loans. However, sales in this development cannot be completed as the Certificate of Compliance is outstanding.

For the period under review, occupancy rent payments were consistently received for clients with deductions. However, one client continues to have challenges making the requisite payments and has been paying sporadically.

BRIGHTON TERRACE, ST. MICHAEL

No. of properties	5	No of deposits received to date	4
No. of deposits paid	Nil	Total amount of money received to date	\$288,406.07
Total amount of deposit received to date	\$32,000.00	Outstanding Revenue	\$196,593.93
		Total realization	475,000.00

The houses at this development were allocated in April 2001. The successful purchasers were interviewed by the financial institution of their choice to ascertain the qualifying amount.

Arrangements were made for the occupants to pay occupancy rent. This was calculated to be equivalent to their monthly mortgage payments. Payments will continue until the Corporation is in a position to complete sales. The Condominium Act has to be amended to facilitate the completion of these sales.

BULKELEY MEADOWS, ST GEORGE

No. of lots	89	Total amount of deposits received to date	\$600,114.34
No. of deposits paid	-	Total amount received to date	\$4,912,257.09
Amount received in deposits	-	Outstanding Revenue (for allocated lots)	\$382,145.25
No. of deposits paid to date	71	Total realization for area	\$6,576,176.30

Allocation of lots commenced in June 2005. This development consists of 89 lots being sold at \$15.00 per sq ft which catered to the middle income purchasers. This development is part of the Joint Venture Programme with the developers being Southpark Ltd responsible for the construction of the 81 houses and 8 duplexes.

The Legal Department is in the possession of all the necessary documents and has completed the sales for lots allocated at this development.

This department is still awaiting decisions regarding the disposal of the remaining lots at this development.

COVERLEY, CHRIST CHURCH

Commencement date -	2005-07-25	No. of deposits paid to date	125
No. of lots/properties	179	Total amount of deposits received to date	\$1,249,026.08
No. of lots allocated	165	Total amount of further payments received for the period	\$25,584.81
No. of lots to be allocated	1	Balance of purchase price received for the period	\$632,143.21
No. of lots to be reallocated	6	Total amount of payments received for the period	\$657,728.02
No. of deposits paid for the period	9	Total amount of further payments received to date	\$1,228,888.19
Total amount of deposits received for the period	\$15,291.81	Balance of purchase price received to date	\$3,558,187.02
No. of refunds for the period		Total amount of payments received to date	\$6,036,101.29
Total amount of refunds for the period	\$24,584.81	Arrears	Nil
Total realization for lots	\$8,420,118.18	Revenue outstanding	\$2,384,016.89

COMMENTS

- Middle Income Properties (Civtech Developers)

- There are five (5) lots/properties to be re-allocated, and one to be allocated.
- Vacant lots/properties - 1, 78, 81, 82, 84, 85
- There are eleven (11) completed sales

- Middle Income Properties (DelsolHome-Makers)

- There are seventeen (17) completed sales.
- Lot 25 – Vacant

The revenue outstanding is part of the contractual arrangement (JOINT VENTURE PROGRAMME) with DELSOL and Civtech. These prospective purchasers are currently in the process of finalizing mortgages.

A memorandum was submitted to Management of NHC for approval of the vacant lots in this development.

- Lot 152 – is earmarked for the construction of a duplex by the NHC.*
- Lot 179 – encroachment.

DEANESTOWN TERRACE, PHASE 2, ST JAMES.

No. of lots	43	Amount of further payment paid	\$129,606.61
No. of properties	Nil	Arrears of further payments for period	-
No. of deposits paid	-	Amount of further payment paid to	\$197,020.30
No. of deposits paid to date	31	Total amount of money collected to date	\$337,264.26
Amount of deposit received	-	Outstanding Revenue	\$1,031,369.91
Amount of deposit paid to date	\$140,243.96	Total realization for lots	\$1,831,556.70

This development commenced in January 2008 to provide lots for Middle Income applicants. These lots were offered for sale at \$10.00 per sq ft.

The 43 lots provided in this development are inclusive of 2 Open Areas, and 3 lots that have existing houses on them. One lot has been reserved to be used for the H.I.V Aids Programme. 38 lots were offered for sale to the successful applicants.

Lot 11 was allocated as rental during this period. Lots 14 and 15 were previously assigned for rental.

The infrastructural work at this development is still to be completed resulting in the delay of the completion of the sale of these lots, as a result purchasers are presently paying \$400.00 monthly toward these sales until the Corporation is in a position to transfer title.

FAIRY VALLEY, CHRIST CHURCH- AIRPORT EXPANSION PROJECT

This area is designated for persons being relocated as a result of the Airport Expansion Project. An updated list was received from the Ministry of Housing and Lands on September 8, 2005 which assigned individuals to their lot. It further informed that persons should purchase their respective lot at \$2.50 per square foot.

This Fairy Valley Project consists of forty- three 'lots only' and four model houses. Occupants of these houses have signed occupancy rent agreements to make specific payments.

This development commenced in 2002 and in many instances clients did not pay the requisite ten percent deposit but made agreements to make payments of two hundred or more dollars, monthly.

According to the Technical Department, **Fairy Valley Phase I** (land only and property) was approved in 2007, it was stated that the information and documentation was sent to the Legal Department. However, the Technical Department cannot show that the Certificate of Compliance is in place for this development.

FAIRY VALLEY, CHRIST CHURCH – MODEL HOUSES

Commencement date:	2002/04/17	Total amount of occupancy rent payments received for the period	\$12,925.00
No. of properties	4	Balance of purchase price received for the period	NIL
No. of properties allocated	4	Total amount of occupancy rent payments received to date	\$140,473.25
No. of properties to be allocated	NIL	Balance of purchase price received to date	NIL
No. of deposits paid to date	4	Total amount of payments received to date	\$165,288.19
Total amount of deposits received to date	\$24,814.94	Arrears for period	\$13,404.00
Total realization for house	\$205,601.00	Revenue outstanding	\$103,254.08
Total realisation for properties	\$260,197.27		

Clients at this development are not making occupancy rent payments as agreed. However, some clients have stated that the National Housing Corporation (NHC) is not making repairs to their homes, while others have made repairs without assistance from the NHC.

FAIRY VALLEY, CHRIST CHURCH - LOTS ONLY

Commencement date:	2002/04/17	Total amount of further payments received for the period	\$2,250.00
No. of lots	43	Balance of purchase price received for the period	NIL
No. of lots allocated	16	Total amount of payments received to date	\$124,732.37
No. of lots to be allocated	27	Balance of purchase price received to date	\$84,701.71
No. of deposits paid to date	16	Revenue outstanding	\$310,501.68
Total amount of deposits received to date	\$34,325.94	*Total realization for lots	\$435,734.05

***realization for lots calculated at \$2.50 per square foot**

FARMERS, ST. THOMAS

No. of lots	80	Amount of deposit received to date	\$129,899.68
No. of properties	Nil	Amount of further payments paid	-
No. of deposits paid	Nil	Amount of further payments paid to date	\$973,281.59
No. of deposits received to date	41	Total amount of money collected to date	\$,041,956.60
Total amount of money received in deposits	-	Outstanding Revenue	\$61,224.67
		Total realization for lots	\$1,103,181.27

This development consist of 80 lots, 40 lots assigned to the Corporation to be sold at \$6.00 per sq ft, and 40 lots assigned to the Ministry of Housing of Lands for the relocation of persons presently residing in White Hill, St Andrew. The proposed selling of these lots is \$2.50. The allocations of these lots commenced in April 2003.

All lots assigned to the Corporation have been allocated and deposits paid. To date 2 lots have been allocated of the forty lots assigned. Thirty-eight lots remain to be utilized by the Ministry of Housing and Land for relocation.

The legal Department is in the process of completing the purchases at this development for the persons who have already been allocated lots.

FLAT ROCK, ST. GEORGE (QUADS)

Commencement date: 2002/04/17		Total amount of occupancy rent payments received for the period	\$9,330.00
No. of properties	4	Balance of purchase price received for the period	NIL
No. of properties allocated	4	Total amount of occupancy rent payments received to date	\$203,530.00
No. of properties to be allocated	NIL	Balance of purchase price received to date	NIL
No. of deposits paid to date	4	Total amount of payments received to date	\$219,530.00
Total amount of deposits received to date	\$16,000.00	Arrears for period under review	\$18,810.00
Total realisation for properties	\$380,000.00	Arrears to date	\$132,290.00
		Revenue Outstanding	\$160,470.00

This area has not been surveyed and water tanks are required. In addition, the Condominium Act has not been enacted and this development is categorised as condominium.

Payments at this development were inadequate for the period under review. However, one client has completed payments and this hints at the need to bring closure to this matter; thus, allowing the client to own their home.

Moreover, another client at this development is making payments as agreed and will complete payments in the near future should they continue making payments as agreed. Two clients have not been making payments as agreed.

GRAZETTES, ST. MICHAEL

No. of lots	33	Amount of deposit paid to date	\$301,185.86
No. of properties	16	Amount of further payment / balances paid	-
No. of deposits paid	-	Amount of further payments paid to date	\$1,528,321.15
No. of deposits paid to date	46	Total amount of money paid to date	\$1,821,507.01
Amount of money received	-	Outstanding Revenue	\$3.73
		Total realization for lots	\$1,871,164.38

Allocation of the lots within this development commenced during December 2002. This development consists of 49 lots, 16 of which were earmarked for the construction of houses.

This development is part of the Joint Venture Programme with the Corporation assigning 8 lots to K & R Construction and Ajax Construction.

Sales of lots all allocated lots within this development has been completed. Three lots remain outstanding two of which are occupied. Lot C4 a lot previously auctioned. Lot C7 occupied by property known as "The Cottage" and lot C occupied by a house which is currently being rented.

GROVES RETREAT PHASE I, ST. GEORGE

Commencement date:	2002/05/08	Total amount of further payments received for the period	\$26,329.56
No. of lots	26	Balance of purchase price received for the period	NIL
No. of lots allocated	26	Total amount of payments received to date	\$383,184.38
No. of lots to be allocated	NIL	*Balance of purchase price received to date	\$22,205.93
No. of deposits paid to date	26	Arrears for period under review	\$69,478.93
Total amount of deposits received to date	\$68,033.41	Revenue outstanding	\$268,429.85
Total realisation for lots	\$651,614.23		

The key plan for this area has been approved. Calculations for the new lot sizes have been prepared and all purchasers have been duly informed. These changes have resulted in an increase in the total realization for the lots and an increase in the outstanding revenue.

In addition, some clients had completed payments of their proposed purchase price; changes in lot sizes have resulted in completed payments for one lot as indicated in the 'balance of purchase price received to date' column.

Furthermore, a number of "conditions" are to still to be discharged trees to be planted, roads to be named; consequently, no Certificate of Compliance is in place; therefore sales cannot be completed at this development.

GROVES RETREAT PHASE II, ST. GEORGE

Commencement date: 2005/06/05		Total amount of further payments received for the period	\$10,090.00
No. of lots	13	Balance of purchase price received for the period	NIL
No. of lots allocated	8	Total amount of payments received to date	\$71,742.52
No. of lots to be allocated	NIL	Balance of purchase price received to date	NIL
Total amount of deposits paid to date	\$21,182.52	Revenue outstanding	\$276,521.26
		Total realization for lots	\$348,263.78

- **1 lot has been assigned by the Ministry of Housing and Lands as rental**
- **1 lot- client paid rent to the Plantation prior to acquisition by the Ministry of Housing and Lands and lives on lot; no account is in place. This matter was referred to the Ministry of Housing and Lands for clarification and a response is awaited.**
- **3 lots were assigned to persons currently encroaching on lands at Odle's Glen.**
- **All other deposits were paid**

* **Lots sold at \$6.00 and \$7.00 per square foot**

* **Realization calculated at \$7.00 per square foot**

Road construction has commenced at this development; clients are making further payments until the NHC is in a position to complete sales.

JACKMANS/LEARS ST. MICHAEL

No. of lots	77	Amount of deposit paid to date	\$174,285.96
No. of properties	Nil	Amount of further payment paid	\$32,470.35
No. of deposits paid	-	Amount of further payments paid to date	1,021,191.23
No. of deposits paid to date	74	Total amount of money paid to date	\$1,195,477.19
Amount of money received	-	Outstanding Revenue	\$100,106.63
		Total realization for lots	\$1,295,583.82

This development consist of 77 lots, 75 lots were allocated by the Corporation and 2 retained for use by the Ministry of Housing and Lands.

Allocations commenced in April 2003. These lots were allocated to persons who resided in Storey Gap and Lewis Gap both in Green Hill, St Michael, these persons residing in these areas have to be relocated and purchased at \$2.50 per sq ft. The additional lots were sold at \$5.00 per sq ft to persons selected from the database.

The Certificate of Compliance was obtained and the Legal Department has completed the sales for lots.

LEADVALE, CHRIST CHURCH

This area is designated for persons being relocated as a result of the Airport Expansion. A list was received from the Ministry of Housing and Lands on September 8, 2005 informing us of who has moved onto which lot and that these persons should purchase their respective lots at \$2.50 per square foot.

Commencement date: 2004/05/24		Total amount of further payments received for the period	\$16,383.26
No. of lots	50	Balance of purchase price received for the period	\$43,375.57
No. of lots allocated	36	Total amount of deposits for period under review	\$13,465.65
No. of lots to be allocated	14	Total amount of further payments to date \$108,050.04	\$108,050.04
No. of deposits paid to date	19	Balance of purchase price received to date	\$74,247.18
Total amount of deposits received to date	\$44,474.96	Total amount of payments received to date	\$152,525.00
Total realization for lots	\$637,411.11	Revenue outstanding	\$484,886.11**

This area has not been vested in the National Housing Corporation; clients are making further payments until the National Housing Corporation is in a position to complete sales.

**** Based on a cost/sq. ft of \$2.50 only.**

LOWER BURNEY ST. MICHAEL

This development is complex as it contains a number of Joint Venture Projects- namely, Pinelands Creative Workshop, Steel Frame Houses- Steve's Building Works and D. B. Realty. In addition, there are relocatees from the Ministry of Housing and Lands Relocation Program. These lots were assigned to facilitate Church Village, Riverside and Seaview Tenantry Relocations, disenfranchised tenants, Murphy's Pasture squatters, Ministry of Public Works and National Assistance Board.

Furthermore, in September of 2005, the Ministry of Housing and Lands released twenty-five (25) of its lots that were previously assigned to its disenfranchised program, for use under the Primary Homes Program as well as for persons who have received court orders. Two lots, 46 and 55, have also been reserved for the GOB/IBRD HIV Aid Prevention and Control Work Programme 2005-2006. Three lots were assigned for persons who have received court orders; they have been identified as lot 57, 58 and 63.

This development is complex as it contains a number of Joint Venture Projects- namely, Pinelands Creative Workshop, Steel Frame Houses- Steve's Building Works and D. B. Realty. In addition, there are relocatees from the Ministry of Housing and Lands Relocation Program. These lots were assigned to facilitate Church Village, Riverside and Seaview Tenantry Relocations, disenfranchised tenants, Murphy's Pasture squatters, Ministry of Public Works and National Assistance Board.

Furthermore, in September of 2005, the Ministry of Housing and Lands released twenty-five (25) of its lots that were previously assigned to its disenfranchised program, for use under the Primary Homes Program as well as for persons who have received court orders. Two lots, 46 and 55, have also been reserved for the GOB/IBRD HIV Aid Prevention and Control Work Programme 2005-2006. Three lots were assigned for persons who have received court orders; they have been identified as lot 57, 58 and 63.

However, it must be noted that the sale of all properties under "Steel Frame Houses" was completed in 2007 and therefore will not be presented in this report.

LOWER BURNEY – CHURCH VILLAGE

Commencement date: 2003/01/24		Total amount of further payments received for the period	\$18,918.05
No. of lots	55	Balance of purchase price received for the period	\$24,625.11
No. of lots allocated	37	Total amount of payments received to date	\$291,490.98
No. of lots to be allocated	18	Total realization for lots	\$561,737.30
No. of deposits paid to date	22	Total realization for house	\$94,755.38
Total amount of deposits received to date	\$25,819.30	Revenue outstanding (house)	\$0.00
Balance of purchase price to date	\$153,619.61	Total realization	\$656,492.68

LOWER BURNEY – D.B. REALTY

Commencement date: 2003/06/18		Total amount of further payments received for the period	NIL
No. of lots	12	Balance of purchase price received for the period	NIL
No. of lots allocated	10	Total amount of payments received for the period	\$1947.19
No. of lots to be allocated	2	Total amount of further payments received to date	NIL

No. of deposits paid to date	10	Balance of purchase price received to date	\$142,929.60
Total amount of deposits received to date	\$57,456.57	Total amount of payments received to date	\$200,386.17
Total realization for lots	\$263,765.12	Revenue outstanding	\$63,378.95

There are twelve (12) lots at this development and nine (9) have been sold to date. The three (3) remaining lots have not been utilized to date. In addition, realization for this development was calculated at \$6.00 per square foot, the price specified by the Ministry of Housing and Lands.

LOWER BURNEY – MINISTRY OF PUBLIC WORKS

Commencement date:	2002/10/09	Total amount of further payments received for the period	NIL
No. of lots	5	Balance of purchase price received for the period	NIL
No. of lots allocated	5	Total amount of payments received to date	NIL
No. of lots to be allocated	NIL	Balance of purchase price received to date	NIL
No. of deposits paid to date	NIL	*Total realization for lots	\$45,114.20
Total amount of deposits received to date	NIL	*Total realization for lots	\$108,274.07

***Please note that the Total realization for this project is calculated at \$6.00 and \$2.50 respectively. Land is priced at \$2.50 for persons who own land; and at \$6.00 per sq. ft for persons who do not own land.**

LOWER BURNEY – NATIONAL HOUSING CORPORATION

Commencement date: 2002/07/17		Total amount of further payments received for the period	\$3,200.00
No. of lots	17	Balance of purchase price received for the period	NIL
No. of lots allocated	17	Total amount of payments received to date	\$384,781.95
No. of lots to be allocated	NIL	Revenue outstanding	\$16,359.62
No. of deposits paid to date	17	Total amount of deposits received to date	\$53,094.00
Total realization for lots		\$403,741.57	

LOWER BURNEY –PINELANDS CREATIVE WORKSHOP

Commencement date: 2004/03/18		Total amount of further payments received for the period	e
No. of lots	40	Balance of purchase price received for the period	\$41,393.23
No. of lots allocated	40	Total amount of payments received for the period	\$66,792.64
No. of lots to be allocated	NIL	Total amount of further payments received to date	NIL
No. of deposits paid to date	40	Balance of purchase price received to date	\$750,647.33
Total amount of deposits received to date	\$125,697.87	Total amount of payments received to date	\$880,345.20
Total deposits received for the period	\$4966.05	Revenue outstanding	\$45,262.04
Total realization for lots		\$925,607.24	

This section of the development was assigned to the Pinelands Creative Workshop by the Ministry of Housing and Lands. There are three outstanding sales; all deposits have been paid to date.

MILITARY ROAD, BUSH HALL, ST. MICHAEL

Commencement date	2003-02-10	No. of deposits paid to date	6
No. of lots	8	Total amount of deposits received to date	\$5,654.98
No. of lots allocated	8	Total amount of further payments received for the period	Nil
No. of lots to be allocated	Nil	Balance of purchase price received for the period	Nil
No. of lots to be reallocated	Nil	Total amount of payments received for the period	Nil
No. of deposits paid for the period	Nil	Total amount of further payments received to date	Nil
Total amount of deposits received for the period	Nil	Balance of purchase price received to date	\$37,410.25
No. of refunds for the period	Nil	Total amount of payments received to date	\$43,065.23
Total amount of refunds for the period	Nil	Revenue outstanding	\$27,775.49
Total realization for lots	\$70,840.72		

COMMENTS:

- No deposits were paid on lots 3 and 7,
- A National Assistance Board house is constructed on Lot 3.
- An investigation was done and it has revealed that an old age pensioner is currently residing at this house. He has stated that he cannot purchase the land as his only income is his pension.
- Lot 7 is on hold pending an investigation by the Legal Department.
- Sales have been completed for Lots 1, 2, 5 and 6.

No activity for the period under review.

MOUNT POYER, ST. LUCY

Commencement date 2005-07-20		No. of deposits paid to date	17
No. of lots/properties	18	Total amount of deposits received to date	\$146,135.45
No. of lots/properties allocated	18	Total amount of occupancy rent received for the period	\$4,050.00
No. of lots/properties to be allocated		Balance of purchase price received for the period	Nil
No. of lots/properties to be reallocated	Nil	Total amount of payments received for the period	\$4,050.00
No. of deposits paid for the period	Nil	Total amount of occupancy rent received to date	\$75,020.22
Total amount of deposits received for the period nil	Nil	Balance of purchase price received to date	\$1,240,295.60
No. of refunds for the period	Nil	Total amount of payments received to date	\$1,461,451.27
Total amount of refunds for the period		Arrears	
Total realization for lots	\$438,333.07	Revenue outstanding	\$62,881.80
Total realization for properties	\$1,086,000.00		
Total realization for the area	\$1,524,333.07		

COMMENTS

- There are seventeen completed sales at this development.
- Lot 10 is awaiting loan approval from the National Housing Corporation (Loans Department) and thus occupancy rent is being received by the NHC.

This Development falls under the Housing Every Last Person' Programme (**H.E.L.P**) and therefore lands are being sold at five dollars (\$5.00) per square foot. The Legal Department is in the process of completing sales at this development.

ODLES GLEN ST. GEORGE

No. of lots	33	Amount of deposit paid to date	\$160,900.45
No. of properties	Nil	Amount of further payment paid	\$1,200.00
No. of deposits paid	Nil	Amount of further payment paid to date	\$1,178,075.17
No. of deposits paid to date	33	Total amount of money collected to date	\$1,338,975.62
Amount of money received	-	Outstanding Revenue	\$181,076.86
		Total realization for lots	\$1,520,052.48

This development commenced in November 2001 with the allocation of 33 lots. These lots were offered for sale at \$8.00 per sq ft to Middle Income purchasers.

A partial Certificate of Compliance was obtained for this development; the lots omitted from this Certificate were lots 8, 9,21,22,23 and 27. These lots were omitted as a result of persons living in the adjoining area constructed houses which encroached on the lots mentioned above.

The legal Department is in the process of completing the sales within this development.

OLD DEANSTOWN, ST JAMES

No. of lots		Further payments received	\$134,571.40
	44		
No. of properties	Nil	Arrears of further payments for period	\$-
No. of deposits paid	Nil	Amount of further payment collected to date	\$1,293,396.57
Amount of money received	Nil	Amount of money received to date	\$1,671,310.60
No. of deposits paid to date		Outstanding Revenue	
	44		\$1,963,071.38
Amount of deposit paid to date	\$377,914.03	Total realization for lots	\$3,634,381.98

This development commenced in July 2005. Brow lots were offered at \$20.00 per sq ft whilst the remaining lots were offered at \$15.00 per sq ft.

To date the road works and curbs has been completed at this development; the Certificate of Compliance is still outstanding resulting in the delay of the completion of these sales.

Persons continued to make further payments of \$500.00, monthly towards the purchase of their lots until the Corporation is in a position to transfer title.

PHILLIPS ROAD, PINE, ST. MICHAEL

Commencement date	2004/03/18	Total amount of occupancy rent payments received for the period	\$82,346.20
No. of properties	4	Balance of purchase price received for the period	\$104,476.20
No. of properties allocated	4	Total amount of occupancy rent payments received to date	\$163,922.33
No. of properties to be allocated	NIL	Balance of purchase price received to date	\$104,476.20
No. of deposits paid to date	4	Total deposits received for the period	NIL
Total realization for properties	\$418,074.30	Revenue outstanding	\$254,151.97

The Legal Department is in the process of closing sales at this development.

RICES, ST. PHILIP

Commencement date	2005-08-15	No. of deposits paid to date	78
No. of lots	121	Total amount of deposits received to date	\$402,727.04
No. of lots allocated	81	Total amount of further payments received for the period	\$146,427.10
No. of lots to be allocated	34	Balance of purchase price received for the period	Nil
No. of lots to be reallocated	2	Total amount of payments received for the period	\$146,427.10
No. of deposits paid for the period	1	Total amount of further payments received to date	\$1,440,152.62
Total amount of deposits received for the period	\$4,200.00	Balance of purchase price received to date	Nil
No. of refunds for the period		Total amount of payments received to date	\$1,842,879.66
Total amount of refunds for the period		Arrears	\$549,024.48
Total realization for lots	\$5,187,166.40	Revenue outstanding	\$3,344,286.74*

COMMENTS

- Further payments of \$500.00 are being received for this development.
- Currently awaiting Management's approval for the allocation of 33 lots.
- Lots 75, 76, 77 and 78 were offered to Maxie Franklin in lieu of Lots 1B and 1C Union, St. Philip.
- Lot 14 - vacant. Please note that there is a well on this lot.
- There are eleven completed sales in this development.

Lots 6, 13, 34 and 41 to be re-allocated.

ST. ANN'S ST. JOSEPH

Commencement date -	2008-10-31	No. of deposits paid to date	9
No. of lots/properties	18	Total amount of deposits received to date	18
No. of lots/properties allocated	14	Total amount of further payments received for the period	\$33,891.08
No. of lots to be allocated	Nil	Balance of purchase price received for the period	Nil
No. of lots reallocated	Nil	Total amount of payments received for the period	\$33,891.08
No. of deposits paid for the period	1	Total amount of further payments received to date	\$67,215.94
Total amount of deposits received for the period	\$4,889.56	Balance of purchase price received to date	Nil
No. of refunds for the period	Nil	Total amount of payments received to date	\$93,771.54
Total amount of refunds for the period	Nil	Arrears of further payments	\$21,975.14
Total realization for lots	\$398,663.36	Revenue outstanding	\$304,891.82*

COMMENTS

- Lot 17 is to be retained by the church (not included in the realization).
- Lots 2, 6 and 8 are reserved for the Ministry of Housing and Lands under the HIV Aids Programme.

- We are in possession of the relevant legal documents to complete sales at this development.
- Final letters were issued to the prospective purchasers of lots 7 and 15 regarding their deposits. To date, no deposits were paid on these lots.
- Awaiting a decision from Management of NHC for the approval of the vacant lots.

WESTBURY ROAD, ST. MICHAEL

Commencement date - 2005-11-18		Total amount of occupancy rent payments received for the period	\$37,334.66
No. of properties	3	Balance of purchase price received for the period	NIL
No. of properties allocated	3	Total amount of payments received for the period	\$37,334.66
No. of deposits paid to date	3	Total amount of occupancy rent payments received to date	\$140,375.07
Total amount of deposits received to date	\$32,134.15	Balance of purchase price received to date	NIL
Realization for lots	\$86,341.50	Total amount of payments received to date	\$172,509.22
Realization for houses	\$235,000.00	Arrears	NIL
Total realization for the properties	\$321,341.50	Revenue outstanding	\$148,832.28

This development commenced on November 18th, 2005 and consists of three (3) types of wall houses under the Primary Homes Programme, namely, one bedroom, two bedroom and three bedroom houses.

Purchasers are required to make monthly occupancy rent payments equivalent to their mortgage payments until all the requisite documents are in place to facilitate sale closure. The National Housing Corporation is not in a position to close these sales as the Certificate of Compliance is outstanding.

For the period under review, occupancy rent payments were consistently received.

WESTWOOD PARK, ST. JAMES

Commencement date	2006-02-27	Total amount of further payments received for the period	NIL
No. of lots/properties	26	Balance of purchase price received for the period	\$44,378.41
No. of lots/properties allocated	26	Total amount of payments received for the period	NIL
No. of lots/properties to be allocated	NIL	Total amount of further payments received to date	NIL
No. of deposits paid on lots for the period	NIL	Balance of purchase price received to date	\$1,400,305.42
Total amount of deposits on lots received for the period	NIL	Total amount of payments received to date	\$1,723,632.15
No. of deposits paid to date	26	Arrears	NIL
Total amount of deposits received to date	\$323,326.73	Revenue outstanding (lots)	NIL
Total realization for lots	\$1,723,632.15		

This is a Joint Venture Project between the National Housing Corporation (NHC) and the Barbados Mortgage Finance Company (BMFC). This development commenced on February 27th, 2006 and consists of twenty-six (26) properties – single units and duplexes. The National Housing Corporation is responsible for the sale of the land and BMFC for the allocation and sale of the houses. Lots are being sold at \$15 per sq. ft.

Initially, property deposits were received by the NHC. The requisite deposits on the lots were retained by the NHC and the deposits on the houses were forwarded to BNB Finance and Trust Corporation. Subsequently, instructions were received from Management to forward all monies to BNB Finance and Trust Corporation.

For the period under review, there was one (1) sale closure and one (1) Transfer of Title from Lot 396 to Lot 398. To date, all twenty-six (26) sales have been completed.

WEST TERRACE GARDENS, ST JAMES

No. of lots	3	Amount received in deposits to date	\$74,627.50
No. of properties	Nil	Amount of further payments received	-\$Nil
No. of deposits paid	Nil	Amount in further payments received to date	\$341,547.80
Amount of money received	Nil	Total amount of money received	\$338,199.55
No. of deposits paid to date	3	Outstanding Revenue	\$77,975.75
		Total realization for lots	\$416,175.30

Lots at this development were allocated in November 2005. These three lots were offered for sale at \$15.00 per sq ft.

The Legal Department obtained the Certificate of Compliance and commenced the closing of sales at this development.

Two sales were completed at this development Lot C being purchased by Alexandra Harewood is still outstanding.

H.E.L.P. PROGRAMME**DRAX HALL, GREENS, ST. GEORGE**

Commencement date - 2010-07-05		No. of deposits paid for the period	32
No. of properties *(35 HELP + 16 Rent-to-Own)	51	Total amount of deposits for the period	\$562,526.55**
No. of properties allocated (HELP)	35	No. of deposits paid to date	32
No. of properties to be allocated	NIL	Total amount of deposits received to date	\$562,526.55
No. of properties to be reallocated	NIL	Balance of purchase price received for the period	\$3,149,539.59
Realization for lots	\$960,715.55	Total amount of payments received for the period	\$3,712,066.14
Realization for houses	\$6,729,600.00	Balance of purchase price received to date	\$3,149,539.59
Total realization for the properties	\$7,690,315.55	Total amount of payments received to date	\$3,712,066.14
Revenue outstanding*	\$3,978,249.41	Arrears	NIL

- * **Please note that the house size for Lot 37 was adjusted from a three to two bedroom house, thereby reducing the total realization.**
- ** **Transfer of \$59,106.72 from Lot 8 Odles Glen to Lot 7 Drax Hall, Greens, St. George;**
- *** **Lots 37, 43 & 44 were transferred to the Rent-to-Own Programme**

This development falls under the Housing Every Last Person (H.E.L.P) Programme and commenced on July 5th, 2010. It consists of fifty-one (51) properties – thirty-five (35) properties fall under the HELP programme and sixteen (16) under the Rent-to-Own Programme. The lots in this development are being sold at five dollars (\$5.00) per sq. ft. and the houses at two hundred dollars (\$200.00) per sq. ft. The three sizes of wall houses being offered for sale are as follows:

o 536 sq. ft house	\$107,200.00
o 644 sq. ft house	\$128,800.00
o 820 sq. ft house	\$164,000.00

For the period under review, there were thirty-five (35) allocations and twenty-two (22) sale completions. Thirty-three (33) clients have approved mortgages and the remaining two (2) clients are awaiting mortgage approvals from various financial institutions.

FOUR HILL, ST PETER

No. of properties	40	Amount of deposit paid to date	\$1,094,628.23
No. of deposits paid	35	Amount of money received to date	\$4,674,253.16
Amount of money received	\$1,094,628.23	Outstanding Revenue	\$248,582.96
No. of deposits paid to date	32	Total realization for properties	\$6,046,528.40

This development commenced in June 2009 catering to the needs of low income earners. Arrangements are being made for the completion of the allocations of four outstanding properties at this development.

Listed below are the sizes and house types of the properties within these developments.

SIZE	HOUSE TYPE	COST OF HOUSE
536 sq ft	2 Bedroom	\$107, 200.00
644 sq ft	2 Bedroom	\$128,800.00
820 sq ft	3 Bedroom	\$164,000.00

FRENCH VILLAGE, ST. PETER

No. of properties	17	Amount of deposit paid to date	\$291,276.29
No. of deposits paid	11	Amount of money received to date	\$950,343.24
Amount of money received	\$950,343.24	Outstanding Revenue	\$627,993.96 (for deposits paid)
No. of deposits paid to date	11	Total realization for properties	\$2,388,899.95

MARCHFIELD, ST. PHILIP

Commencement date - 2009-09-21		No. of deposits paid for the period	3
No. of lots	33	Total amount of deposits for the period	\$216,948.19
No. of properties *(Lots 6, 10 and 11 are vacant)	30	No. of deposits paid to date	25
No. of properties allocated (HELP) 30 *(28 HELP + 2 Rent-to-Own)		Total amount of deposits received to date	\$677,878.14
No. of properties to be allocated	NIL	Balance of purchase price received for the period	\$1,363,597.54
Realization for lots	\$612,155.93	Total amount of payments received for the period	\$1,580,545.73
Realization for houses	\$4,105,600.00	Balance of purchase price received to date	\$,247,887.43
Total realization for the properties	\$4,717,755.93**	Total amount of payments received to date	\$2,925,765.57
Revenue outstanding	\$1,791,990.36	Arrears	NIL

- * **Lots 6, 10 and 11 are vacant and have not been identified for house construction; Lot 7 and 13 fall under the Rent-to-Own Programme.**
- ** **Please note that lot sizes and prices were adjusted on 2010/02/15 to reflect differences between individual lots plans and key plan for Lots 1, 21, 24, 25, 29 and 30.**
- *** **Lots 1-6 affected by encroachments; Lot 31 & 32 affected by placement of a septic tank**
- **** **The encroachment on Lot 33 has resulted in a reduction in the lot size**

This development falls under the Housing Every Last Person (H.E.L.P) Programme and commenced on September 21st, 2009. The lots in this development are being sold at five dollars (\$5.00) per sq. ft. and the houses at two hundred dollars (\$200.00) per sq. ft.

The three sizes of wall houses being offered for sale are as follows:

- o 536 sq. ft house \$107,200.00
- o 644 sq. ft house \$128,800.00
- o 820 sq. ft house \$164,000.00

For the period under review, there were two (2) allocations and eleven (11) sale closures. To date, there are thirty (30) allocations and eighteen (18) sale closures. Twenty-seven (27) clients have approved mortgages and one (1) client is awaiting mortgage approval.

SIX ROADS, ST PHILIP

Commencement date - 2005-07-21		No. of deposits paid to date	5
No. of lots/properties	10	Total amount of deposits received to date	\$26,460.00
No. of lots/properties allocated	10	Total amount of occupancy rent received for the period	\$4,531.00
No. of lots to be allocated	Nil	Balance of purchase price received for the period	\$652,085.21
No. of lots reallocated	Nil	Total amount of payments received for the period	\$656,616.21
No. of deposits paid for the period	Nil	Total amount of occupancy rent received to date	\$282,451.75
Total amount of deposits		Balance of purchase	\$755,626.34

received for the period		price received to date	
No. of refunds for the period	Nil	Total amount of payments received to date	\$1,064,538.09
Total amount of refunds for the period	Nil	Arrears of occupancy rent	Nil
Total realization for lots	\$276,351.66	Revenue outstanding	\$86,813.57*
Total Realization for houses	\$875,000.00		
Overall Realization for the area	\$1,151,351.66		

COMMENTS

We are currently in possession of the legal documents (vesting, application and permission and certificate of compliance) to complete sales at this development.

A status report was submitted to Management with recommendations for the closure of the sale of Lot 8.

WORKHALL, ST PHILIP

No. of properties	44	Amount of deposit paid to date	\$1,872,022.95
No. of deposits paid	10	Amount of money received to date	\$5,871,684.16
Amount of money received	\$1,784,006.87	Outstanding Revenue	\$130,490.01 (for deposits paid)
No. of deposits paid to date	42	Total realization for properties	\$6,633,534.55

This development commenced on 8th September 2009 as a part of the H.E.L.P Programme. This development catered for the low income persons earning between \$2,500.00 and \$4,000.00.

Lots which were affected by the construction of a turning bay were allocated during period.

Lot 16 was affected by an encroachment and as a result had to be subdivided. This lot now has to be allocated.

OLD ESTATES**BAKERS, ST. PETER**

Commencement date	2003-02-10	No. of deposits paid to date	8
No. of lots	34	Total amount of deposits received to date	\$37,426.11
No. of lots allocated		Total amount of occupancy rent received for the period	\$13,593.41
No. of lots to be allocated	Nil	Balance of purchase price received for the period	Nil
No. of lots to be reallocated	Nil	Total amount of payments received for the period	\$13,593.41
No. of deposits paid for the period	1	Total amount of further payments received to date	\$115,783.41
Total amount of deposits received for the period	Nil	Balance of purchase price received to date	-
No. of refunds for the period	Nil	Total amount of payments received to date	\$ 153,209.52
Total amount of refunds for the period	Nil	Revenue outstanding	-
Total realization for lots	Nil		

STATUS

Please note that persons living in this development were relocated from Weston, St. James to Bakers, St. Peter due to a flood in 1995.

*The realization is undetermined due to varying selling prices - \$2.50, \$4.50 and \$5.00 per sq.ft.

This complex development comprises of:

- rental of land
- rental of house
- persons without rental accounts
- lots that are in close proximity to the Warleigh reservoir
- lots with steep rock outcrop that deprives the topography of the land
- lots with starter houses

SALE OF OLD ESTATE LOTS

AREA	NO. OF DEPOSITS	TOTAL AMOUNT OF DEPOSITS
Bayville, St. Michael	7	\$15,595.95
Bartlett's Tenantry, Sargeants Village, Christ Church	1	\$2,200.00
Cave Hill, St. Michael	1	\$520.00
Church Village, St. Philip	1	\$33,175.45
Constant, St. George	1	\$1,941.27
Crane, St. Philip	1	\$20,003.60
Dr. Hamletts Tenantry, St. Michael	1	\$5,438.45
Gall Hill, Christ Church	1	\$4,900.87
Haggatt Hall, St. Michael	8	\$37,067.89
Husbands New Development, St. Michael	2	\$10,981.92
Lammings Phase I, St. Joseph	1	\$7,502.52
Lammings Phase II, St. Joseph	3	\$2,989.56
Parish Land, Christ Church	5	\$29,762.62
Silver Hill, Christ Church	1	\$1,682.50
Six Men's, St. Peter	1	\$873.00
St. Stephen's Hill, St. Michael	1	\$4,976.90
Wavell Avenue, Black Rock, St. Michael	1	\$600.00
Walkers, St. George	1	\$901.40
Waterford Housing Area, St. Michael	1	\$403.06
TOTALS	39	\$181,516.96

666 SALE OF LAND ACCOUNTS

For the period under review, total revenue received from further payments on accounts under this category totaled **\$286,714.22**.

DATABASE & IT

The onslaught of Hurricane Tomas which occurred during the period under review impacted on the work of the Project Team. This is due to members of the Project having to be assigned to the assessment team dealing with the hurricane response.

Project Report

Month	People Called	Updated	Solutions	Awaiting Reply	Deceased	Overseas	Over 65	No Contact
April	622	198	49	116	1	6	19	234
May/June	981	300	80	152	0	5	22	379
July	594	152	50	139	4	5	2	242
Aug	1031	284	70	194	4	6	2	465
Sept	1082	309	43	204	2	4	9	506
Oct	1176	373	53	209	2	15	1	523
Nov	705	201	16	100	1	4	4	379
Dec	280	87	10	24	0	0	3	156
Jan	443	159	21	70	1	13	6	173
Total	6914	2063	392	1208	15	58	68	3057

The project was restarted because the previously used method did not fully achieve an accurate figure of interested persons in the database; hence a new approach was introduced by issuing call-in letters and applying a two-week period to respond.

Applicants							Letter Responses					
Year	Called	Updated	Solutions	Overseas	Deceased	Awaiting Reply	Letters Sent Out	Updates	Solutions	Deceased	Awaiting Reply	CNR
1990	29	9	1		1	2	16	4	1	1	5	5
1991	81	6	3	3	1	3	65	9	9		46	
1992	55	3	4		2	7	39	3	2	1	18	15
1993	136	8	9	2	1	14	102	13	7	1	54	27
1994	58	5	2		1	5	45	5	4		21	15
1995	139	14	18	6		17	84	9	10	2	48	15
1996	148	16	20	5		6	101	12	6		58	24
1997	205	25	36	4		35	105	13	8	2	64	18
Total	851	86	93	20	6	89	557	68	47	7	314	119

CUSTOMER SERVICE DATABASE

APPLICANTS	MALE	FEMALE
32,132	12677	19455

500 LOTS DATABASE

This database currently contains a total of 2,407 applicants with 802 being male and the remaining 1,605 applicants were female.

APPLICANTS	MALE	FEMALE
2,407	802	1,605

COVERLEY REPORT

Applicants Who Applied At Coverley's Sales Office	Total Searches by Legal Department	Total of Applicants who are no longer Interested	Total of Applicants on final listing
511	511	249	262

CUSTOMER COMPLAINTS

The year under review saw a decrease in the staff complement as we had started out with approximately 5 to now approximately 3.

During the year we received a total of two thousand, two hundred and thirty six (2236) new complaints from the various estates. They were duly reported to the various depots for the necessary action to be taken. We are however unable at this particular time to state how many of these have been taken care of and how many are still awaiting action.

The items listed as "Other" include complaints such as damage to guard walls, faulty locks, broken steps and stairways, termite infestation, repairs to walkways, cracked walls and disturbances.

NATIONAL HOUSING CORPORATION

ANNUAL REPORT FOR THE FINANCIAL YEAR 2010-2011

ANNUAL SUMMARY OF COMPLAINTS FOR 2010 -2011

TYPE OF COMPLAINT	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	TOTAL
Cisterns	9	9	4	1	3	4	1	2	2	0	3	3	41
Kitchen Sinks/Face Basins	5	4	4	3	2	4	4	4	2	1	2	1	36
Toilet Bowls	1	7	5	7	12	10	3	6	5	4	6	7	73
Doors	15	14	20	20	20	23	13	25	12	10	12	13	197
Electrical	14	14	16	7	10	13	8	12	9	8	7	8	126
Taps/Leaking Pipelines	12	18	13	19	6	18	8	19	18	12	8	11	162
Other	50	59	40	31	20	53	33	83	40	31	34	30	504
Roofs	6	6	14	8	10	13	12	22	8	8	4	7	118
Wells/Chokes	64	82	60	84	83	102	72	63	58	28	36	58	790
Windows	19	25	18	18	23	18	4	20	18	3	13	10	189
TOTAL	195	238	194	198	189	258	158	256	172	105	125	148	2236

**NATIONAL HOUSING CORPORATION
ESTABLISHED STAFF COMPLEMENT
FOR THE PERIOD
2010-2011**

ADMINISTRATION	NO	ACCOUNTS	NO	HOUSING MANAGEMENT	NO	LEGAL	NO	LOANS	NO	TECHNICAL	NO	MAINTENANCE/ CAPITAL	NO	MANAGEMENT OF INFORMATION SYSTEMS	NO	SALES & MARKETING	NO
General Manager	1	Financial Controller	1	Senior Housing Officer	1	Chief Legal Officer	1	Loans Administrator	1	Chief Technical Officer	1	Carpenters	56	MIS Manager	1	Clerical Officers	3
Deputy General Manager	1	Senior Accountant	1	Housing Officers	3	Legal Executives	2	Loans Supervisor	1	Asst. Chief Technical Officer	1	Electricians	9	MIS Supervisor	1		
Human Resources Manager	1	Accountants	2	Asst. Housing Officers	3	Clerical Officers	8	Chief Inspector	1	Chief Estates Officer	1	Masons	44	Clerical Officer	1		
Secretaries	2	Supply Officer	1	Clerical Officers	5	Stenographers	5	Senior Inspectors	2	Quantity Surveyor	1	Senior Foremen	6				
Executive Officer	1	Assistant Accountants	10	Senior Executive Officer	1	Legal Counsel	1	Inspectors	6	Civil Engineer	1	Foremen	12				
Clerical Officers	4	Senior Clerks	23	Estate Wardens	8			Clerical Officers	5	Field Draughtsman	1	Painters	17				
Stenographers	2	Clerical Officers	2	Stenographers	1			Senior Clerk	1	Chief Draughtsman	1	Mechanics	1				
Driver/ Messengers	2	Stenographers	2					Stenographer		Executive Officer	1	Plumbers	15				
Maids	2	Credit Control Officers	5							Drawing Office Assistants	2	Chaimmen	7				
Messengers	2									Work Overseer	1	Steel Bender	1				
Senior Clerk	1									Draughtsmen	2	Changelanders	2				
Human Resources Officers	3									Surveyor Technician	1	Plant Attendant	1				
Asst. Personnel Officer	1									Asst. Estates Supervisor	1	Operators	15				
Security Guards	6									Estate Supervisor	1	Site Clerk	1				
Telephone Operator	1									Clerical Officers	3	Watchmen	9				
Record Sorter	1									Stenographers	3	Store Room Clerk	1				
Manager of Administration & Office Services	1									Quantity Surveyor's Assistants	1	Asst. Storeroom Clerk	1				
										Technical Officer 1	2	Maids	5				
										Technical Officer 11	3	Labourers	115				
										Architect /Planner	1	General Worker	1				
										Senior Superintendent of Works	3						
										Maintenance Officers	5						
										Clerk of Works	2						
										Transport Officer	1						
										Senior Electrician	1						
										Land Surveyors	2						
TOTAL	32		47		22		17		18		43		319		3		3
TOTAL																504	3

ADMINISTRATION	No	ACCOUNTS	No	HOUSING MANAGEMENT	No	LEGAL	No	TECHNICAL	No	MAINTENANCE/CAPITAL	No
Project Coordinator	1	Assistant Accountant	1	Housing Economist	1	Principal Legal Officer	1	Work Overseer	1	Carpenters	7
Messenger	2	Rent Collectors	6	Clerical Officers	2	Clerical Officers	4	Technical Officer	1	Electrician	1
Clerical Officer	1	Clerical Officers	4	Stenographers	1	Stenographers	3	Clerical Officers	3	Labourers	48
Stenographers	2	Management Accountant	1	Senior Estates Warden	1			Asst. Project Coordinator	1	Watchmen	9
Special Assignments Officers	4			Superintendent	1			Land Surveyors	2	Masons	4
Secretaries	2	Secretaries		Assistant Superintendent	1			Chief Electrical Officer	1	Site Clerk	1
								Stenographers	3	Chainmen	4
								Senior Clerk of Works	2	Painters	2
								Project Manager	1	Apprentice Electricians	2
								Senior Land Surveyor	1	Steel Bender	1
										Plumbers	2
SUB TOTAL	12		12		7		8		16	TOTAL	81 136

MANAGEMENT OF	NO	SALES & MARKETING	CUSTOMER SERVICE	LOANS	INTERNAL AUDIT	No
INFORMATION SYSTEMS						
Clerical Officers	2	Sales & Marketing Administrator	Customer Service Administrator	Stenographer	Internal Auditors	2
		Accounts Executives	Customer Service Supervisor		Senior Internal Auditor	1
		Junior Accounts Executives	Customer Service Officers			
		Stenographer	Stenographer			
SUB TOTAL	2					3
		6	7	1	TOTAL	19