

***NATIONAL REPORT
JAMAICA***

HABITAT II



***THE UNITED NATIONS
CONFERENCE ON HUMAN SETTLEMENTS***

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PART A INTRODUCTION

A.1 The Process

The preparation of Jamaica's National Report got off to a very late start due in large measure to re-organization of Ministries and their portfolios. In January 1995, a new Ministry of the Environment and Housing was created. This new Ministry brought together the portfolios of land, physical planning, shelter and the environment into a coordinated relationship. Prior to 1995, physical planning and the environment were under one ministry, but the other subject areas were scattered among a number of other ministries.

The following is a description of the consultative process which was adopted in preparing the national report of Jamaica.

Selection of Sponsoring Agency: The Ministry of the Environment and Housing as the Ministry responsible for shelter policy was named the focal point for **HABITAT II**.

Constitute a Group Responsible for the Preparation of the National Report: The Ministry of the Environment and Housing named a National Preparatory Committee for the overall coordination of Habitat II. In May 1995, a small Workshop was held to discuss Jamaica's National Report for the **HABITAT II** Conference in Istanbul in 1996. Participants at the workshop came from the public and private sectors and NGOs. It was decided at that Workshop to set up several sub-committees to assist in the process of preparation of the National Report.

Establish Sub-committees: Five sub-committees were established to collect information on the set of indicators provided by Habitat in A/CONF.165/PC.2/2/Add.1 of 23 February, 1995 for preparation of the national report. The committees and their mandates were as follows:

Policy: to examine policies which have been designed for the development of affordable, legally attainable and environmentally safe low-income settlements, including policy framework, urbanization, and disaster mitigation measures.

Finance: to examine the economic and financial tools which facilitate the development process; the current climate of the Jamaican economy; and the role of international economic and financial assistance in the development process.

Institution: to examine the nation's existing capacity to implement development programmes through relevant institutions.

Education: to examine the importance of education in the development process.

Infrastructure: to provide information on the provision and management of infrastructure.

Urban Indicators Compilation: A number of departments and agencies listed below, which were conversant with each of the module areas were used to provide the required information. Where relevant, data already collected and published by the Planning Institute of Jamaica in the annual Economic and Social Survey were used.

| MODULE/ISSUES | AGENCY |
|---|--|
| Socio-economic Development Module | Planning Institute of Jamaica (PIOJ) |
| <ul style="list-style-type: none"> i Urban poverty alleviation ii Employment opportunities iii Health and Education iv Social integration | |
| Housing Affordability & Adequacy | PIOJ Ministry of the Environment and Housing |
| <ul style="list-style-type: none"> i Access to affordable housing ii Adequate housing for all | |
| Housing Provision | PIOJ Ministry of the Environment and Housing |
| <ul style="list-style-type: none"> i Access to housing finance ii Efficient production iii System for housing | |
| Local Government | Ministry of Local Government and Works Kingston and St. Andrew Corporation (KSAC) |
| <ul style="list-style-type: none"> i Financial viability ii Effective use of public resources iii Local dependence in decision-making iv Efficient intergovernmental institutional arrangements | |

| | | |
|--------------------------|----|---|
| Infrastructure | | National Water Commission (NWC) PIOJ Statistical of Services Institute of Jamaica (STATIN) |
| | i | Access and affordability |
| | ii | Quality and sustainability of water delivery systems |
| Environmental Management | | NWC Ministry of Local Government and Works |
| | i | Urban Water Quality |
| | ii | Solid Waste collection and disposal services |
| Transport | | Ministry of Local Government and Works |
| | i | Expenditure on road infrastructure |
| | ii | Automobile ownership |

The indicators provided a quantitative tool which was used to assist in the preparation of the national report. Data for some of the indicators were in some instances not readily available. In addition, some of the indicators were so global in nature they could not adequately assess the shelter situations and living conditions in Jamaica's cities. The indicators therefore had to be combined with other indicators which were selected in accordance with Jamaica's human settlement needs, conditions and priorities.

Preparation of National Report: This process involved the analysis of information collected by the various sub-committees on the urban indicators in each of the module areas. Once the indicators compilation process began a consultant was hired to prepare the National Report. Because of the limited time available it became necessary to hire someone conversant with the shelter sector in Jamaica to review and apply the indicators, collect and analyze additional information and prepare the report.

A.2 The Participants

| | |
|----------------------------|--|
| Hon. Easton Douglas | Minister of the Environment and Housing |
| Joy Alexander | Town Planning Department |
| Jacqueline daCosta | Executive Director ASCEND |

| | |
|--------------------------|--|
| Joseph Bailey | Building Societies Association of Jamaica |
| Cheyenne Caine | Planning Institute of Jamaica |
| Howard Ebanks | Ministry of the Environment and Housing |
| E. G. Hunter | National Water Commission |
| Schatzi McCarthy | Ministry of Local Government and Works |
| Franklyn McDonald | National Resources Conservation Authority |
| Pauline McHardy | Consultant |
| Keith Miller | Ministry of Local Government and Works |
| Fitzroy Williams | Ministry of the Environment and Housing |

PART B ASSESSMENT AND PRIORITIES

B.1 The Broader Setting

In order fully to appreciate the dynamics and causes of urbanization, slum and squatter development in the major urban centres in Jamaica, it is necessary to give a brief historical background of these phenomena in Jamaica. According to United Nations' estimates, 9.9 million people (47 percent of the Caribbean 20.7 million total population) live in urban areas in 1990¹. More than half of Jamaica's population (50.2 percent) lived in towns and cities in 1991. In 1960, out of a total population of 1.6 million, approximately 550,000 or 34 percent lived in towns and cities. By the year 2020, the estimated projection is that Jamaica's urban population will increase to 2,642,000. This uncontrollable influx of people to urban centres has led to a situation of severe overcrowding, acute housing shortages, sanitation problems, unemployment and underemployment and degradation of the environment.

Jamaica's urban pattern has been dominated by one large city (the Kingston Metropolitan Area) with other settlements much smaller in size. There are indications however, that the dominance of the primate city is slipping somewhat as a result of increasing urbanization trends in the secondary towns. In terms of percentage share of the total urban population, the Kingston Metropolitan Area (including the dormitory satellite of Portmore) remains the chief urban centre with 55.9 percent of the urban population in 1991, but declining from 72 percent in 1960 to 67 percent in 1970 and 57.1 percent in 1982. The annual growth of the KMA between 1972 and 1982 (1.3 percent) was well below the urban average. While still much smaller in the aggregate, several secondary centres grew more rapidly than the KMA. The seven secondary centres with populations over 15,000 grew on average by 5.7 percent from 1970 to 1982, (more than four times metropolitan Kingston's rate). While these centres accounted for only 13.0 percent of Jamaica's total population in 1982, they absorbed 37 percent of its 1970 to 1982 growth. Jamaica had 32 other smaller towns classified as urban in 1970. Together they accounted for 5.2 percent of the nation's population and their growth did not have a notable impact on national spatial patterns. By 1982, the centres in this size category accounted for 7.4 percent of the nation's population. However, in 1991 there was some decline in the centres under 5000 category, from 46,200 in 1982 to 37,000 in 1991, a decline of 9,200 persons.

Details on the growth of urban areas from the 1991 census, indicates that rates of growth between 1982 and 1991 have been generally lower than those seen in the previous intercensal period. The slowing in the rate of decline of Kingston and the increase in the rate of growth of St. Andrew have combined to effect an annual growth rate of 0.3% of the KMA. It should be noted however, that despite this slow down urbanization proceeded at a much faster rate than the overall population growth rate during the 1982-1991 period. (Table 1).

TABLE 1 **URBAN GROWTH IN JAMAICA, 1970-1991**

| | Population ('000s) | | | Growth Per Year | |
|---------------------|--------------------|--------|--------|-----------------|-----------|
| | 1970 | 1982 | 1991 | 1970-1982 | 1982-1991 |
| <u>Urban</u> | | | | | |
| KMA | 506.2 | 524.6 | 538.1 | 0.85 | 0.28 |
| Portmore | 0.5 | 73.4 | 90.1 | 25.00 | 2.30 |
| <u>Over 15,000</u> | | | | | |
| Montego Bay | 43.5 | 70.3 | 83.4 | 4.10 | 1.92 |
| Spanish Town | 39.2 | 89.1 | 92.6 | 5.70 | 0.40 |
| May Pen | 25.4 | 41.0 | 46.7 | 4.10 | 1.49 |
| Mandeville | 13.7 | 34.5 | 39.4 | 8.00 | 1.49 |
| Old Harbour** | 9.5 | 18.5 | 20.8 | 6.70 | 1.23 |
| St. Ann's Bay** | 13.0 | 16.8 | 19.3 | 2.20 | 1.49 |
| Savanna-la-Mar | 11.9 | 14.9 | 16.6 | 1.77 | 1.10 |
| TOTAL | 156.2 | 285.1 | 318.8 | 5.70 | 1.09 |
| Centres 5-15,000 | 69.9 | 117.7 | 140.0 | 4.90 | 1.90 |
| Centres under 5,000 | 28.7 | 46.2 | 37.0 | 4.40 | -1.90 |
| TOTAL URBAN | 761.5 | 1047.0 | 1124.0 | 2.70 | 1.20 |
| RURAL | 1086.9 | 1143.4 | 1124.2 | 0.40 | 0.16 |
| TOTAL JAMAICA | 1848.4 | 2190.4 | 2248.2 | 1.42 | 0.61 |

** Includes Old Harbour Bay and Ocho Rios.

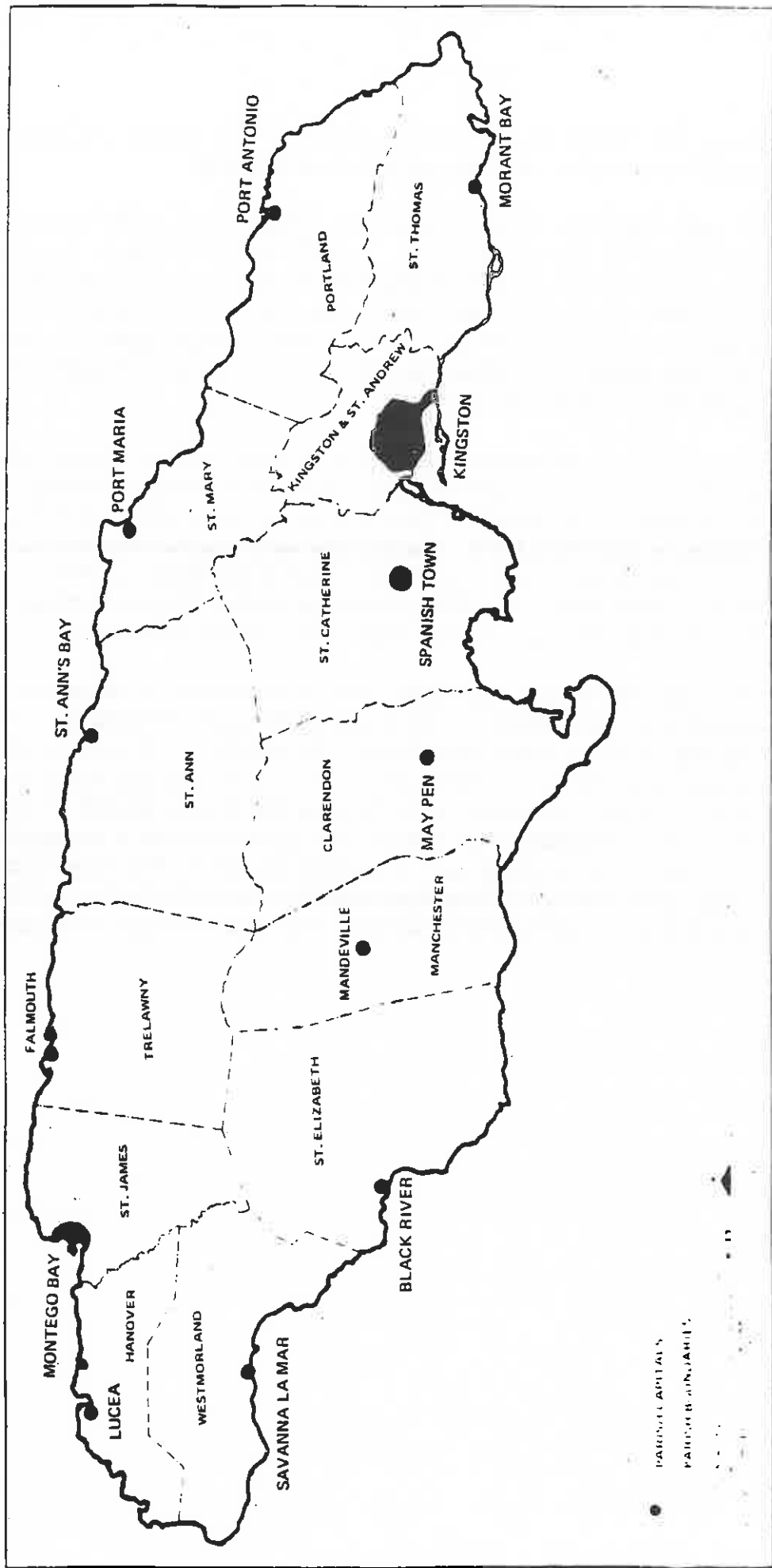
Source: Calculated from 1991 and 1982 census data.

Both Old Harbour and Spanish Town are considered as part of the Kingston Metropolitan Region but the other five centres have independent economic bases. Between 1970 and 1982, the three centres on the southern plains (May Pen, Mandeville and Savanna-la-Mar) grew due to the expansion of agricultural service functions, some diversification in manufacturing and in Mandeville's case, service to the expanding bauxite industry. Montego Bay's growth can be attributed to tourism and the expanding manufacturing sector, while growth in Ocho Rios/St. Ann's Bay depended almost exclusively on tourism.

Of particular significance is the increase in the population of Montego Bay by 19 percent between 1982 and 1991, the largest in any urban centre. Just over one half of the population of St. James, 53 percent, lived in Montego Bay in 1991. The town of St. Ann's Bay shows the next highest growth rate, an annual rate of 1.7%. Montego Bay's better than average growth rate was as a result of the growth of the manufacturing and tourism sectors. Level of employment in the Montego Bay Free Zone increased significantly during the period 1982 to 1991. In the latter part of the period there was some recovery in the tourism sector. The slow down of growth on the southern plains

MAIN TOWNS OF JAMAICA

MAP 1



during the 1980's is attributed to decline in the sectors that generate rural job opportunities for the most part, agriculture and mining.

St. Ann's Bay/Ocho Rios' growth is as a direct result of the fairly rapid growth of employment in the tourist sector. Employment in Kingston, St. Andrew and St. Catherine parishes (largely the KMA) suffered absolute losses during the recession of the early 1980's but bounced back strongly thereafter, capturing about three quarters of the sector's net increase in jobs from 1985 to 1988. It would appear therefore that much of Jamaica's economic growth in the 1980's was focused in metropolitan Kingston and in the island's major tourist centres.

This situation has generated the greatest wave of migration to locations where physically, socially and administratively the urban centres have proved increasingly unable to meet the challenge of the economic and spatial development and the shelter problems which threaten to overwhelm them. The migrants had to find accommodation in the best way they could thereby magnifying the densification and further growth of spontaneous or squatter settlements. The KMA (including Spanish Town), Montego Bay and Ocho Rios/St. Ann's Bay have become major urban centres under stress.

The most obvious and immediate result of the process of population and economic growth and concentration in the major urban areas of Jamaica is deterioration or degradation of the urban environment. In general, it has been caused by the ever-increasing gap between economic growth on the one hand, and population growth on the other. This trend has given rise to the recurring or spiral growth of slums in Jamaican cities. In some instances, the population in slums increased at the staggering rate of 10 to 15 percent of the entire city's population in a year. The fringe areas of the major urban centres particularly those mentioned about, have absorbed most of this increase and have thus grown spontaneously and even faster than the inner and planned portions.

B.2 Current Conditions: An Assessment of Shelter and Urbanization Trends and Issues, Based on Housing and Urban Indicators

B.2.1 Growth of Housing Stock and the Population

According to the Census of Population and Housing, by June 1991 the total occupied housing stock was 553,829, an increase of just under 10 per cent over 1982. During the intercensal period 1982 to 1991, the occupied housing stock had grown faster than the population, at an average annual rate of 0.96 compared with 0.61. This resulted in the average occupancy rate decreasing from 4.33 persons in 1982 to 4.23 in 1991. The occupancy rate in the KMA was 4.08 in 1991.

The 1991 Population Census defines a household as a group of people who share accommodation and who generally eat together. Thus, a household might consist of a nuclear family along with extended family members, but it might also include non-family members who contribute to the family's economic well-being. According to the Census definition, most dwellings (98 per cent in urban areas and 99 per cent in rural areas) are occupied by only one household. However, these households tend to be quite large. The average household size for the nation as a whole is 3.9 persons, with a sizeable minority of very large households. In the KMA, household size is 3.8 persons, but approximately 8 per cent of households have more than seven members.

The annual rate of formation of households in the KMA is 0.53 per cent. A large percentage of households in the KMA are female headed households, 44.6 per cent compared with 37.1 per cent nationally. The characteristics of female headed households is shown in Table 2.

Table 2 Characteristics of Female Headed Households

| Parameter | Percent | |
|----------------------------------|---------|------|
| | Jamaica | KMA |
| More than one adult & children | 21.5 | 33.7 |
| Single parent households | 22.5 | 25.7 |
| More than one adult, no children | 14.4 | 15.8 |
| One person only | 21.5 | 24.7 |

B.2.2 Housing Affordability and Adequacy

The vast majority of dwelling units in Jamaica (approximately 89.5 per cent) are single-family detached houses, fewer than 3 per cent are units in apartment buildings. In 1991 approximately 52.3 per cent of households owned the dwellings they live in, up from 47 per cent in 1982. In the KMA, more households rented from private landlords with only

31.1 per cent owning the dwellings they live in. In the rural areas, approximately 69.8 per cent owned their dwellings.

A significantly larger proportion of households was accommodated in one-room dwellings in Kingston than the nation as a whole, 33.3 per cent compared with 28.8 per cent. The differentials are not as wide, however, in terms of cumulative percentage relating to one- and two-room dwellings. In other words, in Jamaica, 53.6 per cent of dwellings had either one or two rooms, the corresponding figure for the KMA being 57.3 per cent (Table 3). The median floor area per person in 1994 was 15.30 sq. meters.

Table 3 Distribution of Housing Stock by Number of Rooms and Households

| Number of Rooms | % of Households | |
|-----------------|-----------------|-------------|
| | KMA | All Jamaica |
| 1 | 33.3 | 28.8 |
| 2 | 24.0 | 24.8 |
| 3 | 18.0 | 22.1 |
| 4+ | 24.6 | 24.3 |

The house price to income ratio is 4.9¹ which is extremely low. This however, should not be construed to mean that there is easy access to affordable housing in Jamaica. The low ratio is probably a consequence of how the indicator is structured, in that the calculation of the price of the median-priced house includes all housing, both old and new, formal and informal. As a large percentage of the housing stock in Jamaica is informal, and the informal housing stock is much cheaper, the median priced house is an informal unit. It should also be noted that the indicator does not include the imputed cost of equity invested in owner-occupied houses or the value of contributed labour and material.

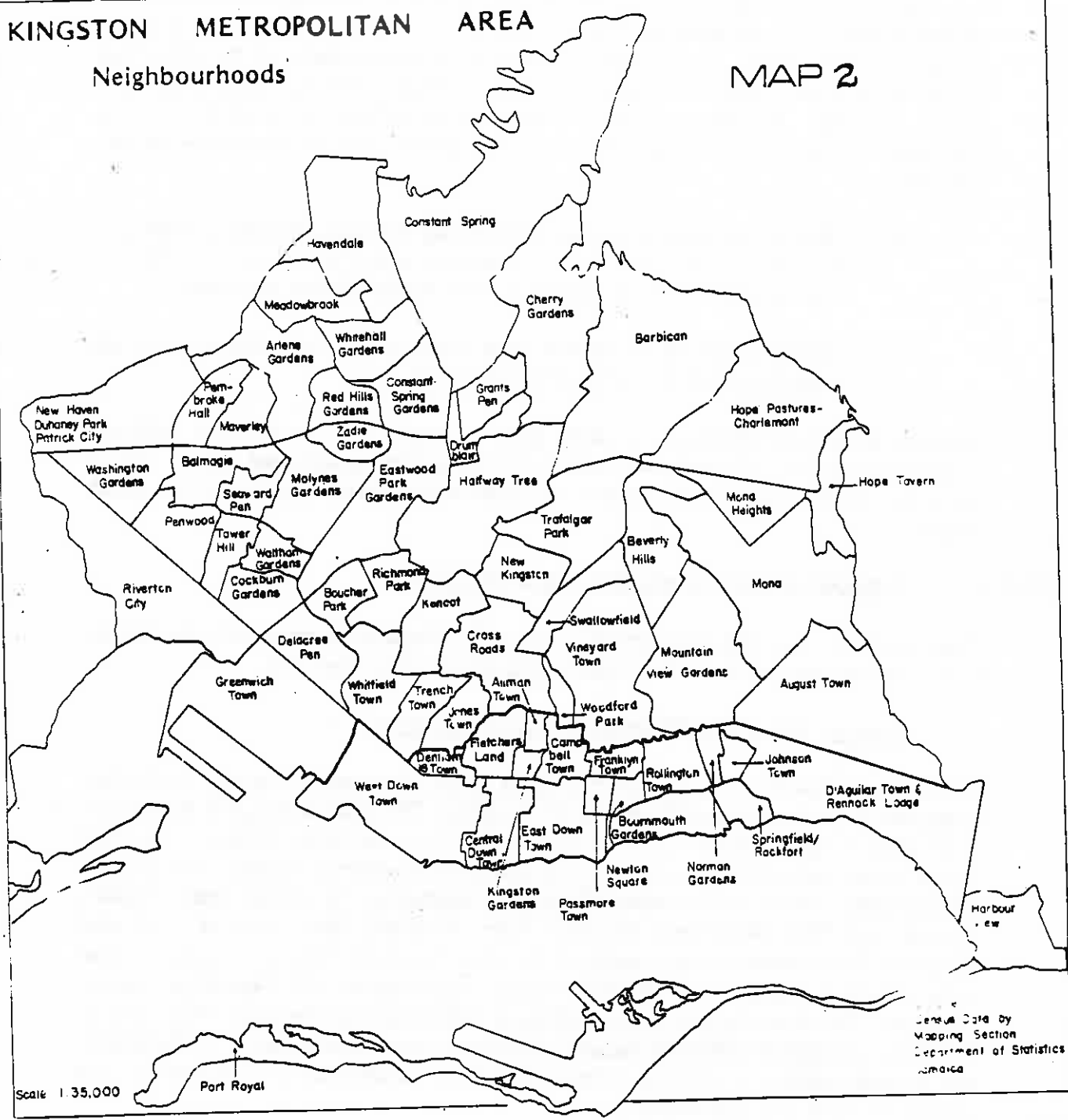
It cannot be assumed on the basis of this indicator that there is a well functioning housing market in Jamaica; that housing expenditures do not take up an undue portion of household incomes, and that house values are fairly stable over time. Because of the difficulties of access and affordability to shelter in Jamaican cities an increasing proportion of the population live in informal settlements. In Montego Bay it was estimated that in 1991, approximately 69.47% of the population lived in informal housing, and 65.3% of housing was informal.

¹ World Bank in a Survey of Cities, The Economist, July 29th 1995

KINGSTON METROPOLITAN AREA

Neighbourhoods

MAP 2



Scale 1:35,000

Port Royal

Source: Census Data by Mapping Section, Department of Statistics, Jamaica

Data from the World Bank indicate that 33 per cent of all housing in Kingston is in squatter housing.² In the Kingston Metropolitan Area (KMA) the urban poor live in a variety of housing types. Typical for the inner-city housing situation of the urban poor are the many slums, areas composed of formally and legally built housing affected by a process of decay. In many cases slums consist of rental housing owned by absentee landlords. Though there is a great variety of slums, broadly they can be divided into two categories:

- (a) Slums consisting of low-income housing produced through a process of conversion and subdivision of structures, which were originally intended for high-income householders or other non-residential purposes.
- (b) Slums consisting of housing units which were from their construction intended to house low-income households.

Squatting is informal development taking place on empty land or in empty buildings without legal tenure. Although, the possibilities for squatting in the inner city are limited due to the intensive use of available land, increased activity is taking place on the urban fringe.

B.2.2.1 Typology of Low-Income Housing in the KMA

There are four main types of residential areas in the Kingston Metropolitan Area and the following typology has been developed according to location and type.

Type 1: Inner City Slums of Downtown Kingston

The slums of Downtown Kingston are situated in the oldest part of the city which runs congruent to the boundary of the parish of Kingston. The eastern part of Kingston and a few areas in the city center cannot be regarded as slums, however, because these areas have a higher socio-economic status and do not house the poorest households this leaves the depressed section of Downtown Kingston encompassing the special areas of East-, Central- and West Downtown, Denham Town, Fletchers Land, Allman Town and Passmore Town which can be considered as inner city slums (Map 2). Together these areas contain a population of 60,300 persons, according to 1991 Population Census (Table 4). This is an absolute increase of about 490 persons compared to 1982. During the intercensal period 1970-1982 the inner city slums experienced a loss of 8,000 persons due in large measure to political violence and to the transformation of residential land around the CBD into commercial use.

² op cit

Type 2: Slums of West Kingston

The number of poor households living in the slums of West Kingston is much greater than the number living in Downtown Kingston. According to the 1991 Population Census there are about 142,000 persons living in special areas along the Spanish Town Road. These areas Jones Town, Trench Town, Whitfield Town, Delacree Pen, Greenwich Town, Cockburn Gardens, Waltham Gardens, Tower Hill, Seaward Pen, Balmagie and Penwood live in overcrowded slum conditions. Many of these areas originated as squatter settlements on swamp lands between 1950 and 1970. Most of the residents of the area settled there from inner city locations as they tried to escape the over-crowded conditions of the inner city. Soon these settlements experienced the same conditions of the inner city over-crowding, unemployment, substandard housing and the lack of basic facilities.

The area has undergone a certain amount of redevelopment and new low income housing schemes were build in Tower Hill, Balmagie and Penwood in the 1950's, Trench Town and Tivoli Gardens in the 1950's and 1960's.

The built-up area of West Kingston is characterized by a mixture of poorly maintained housing schemes, dilapidated and over-crowed low-income housing and clusters of substandard dwellings constructed of wood, cement and zinc.

Type 3: Zone of Transition Housing

Immediately to the north of the inner city slums is a zone where housing is of a better quality than those of the inner city slums, but where deterioration is beginning to take place. This is an area where 30-40% of housing was built prior to 1960 and include the Special Areas - Rollington Town, Franklin Town, Cross Roads and Kencot. A growing number of these units are being converted to non-residential uses and densities are increasing in these areas as a result. In 1991, the population in this zone was estimated at 25,907 an absolute decline of 9,494 persons from 1982.

Type 4: Informal Settlements

In addition to the three main zones of low-income housing, scattered throughout the urban landscape are shanty towns most of which are on the periphery of the city or along gully courses. While population densities may not be as high as the inner city and the tenements of the west, the majority of housing is in poor condition. Most of the present shanty towns came into existence between 1950 and 1960 when Kingston was still growing at a fast rate and when the stream of residents leaving the old cramped inner city for more peripheral location got underway. The rate of growth of the squatter areas has now lessened and the population of some settlements has now stabilized, while other settlements are growing at a rate of 2-4% per year, more than the rate for inner city communities.

TABLE 4 POPULATION GROWTH IN INNER CITY COMMUNITIES IN THE KMA**1982-1991**

| Inner City Topology | Population 1982 | | Population 1991 | | Population Change |
|-----------------------------|-----------------|------|-----------------|------|-------------------|
| | Number | % | Number | % | |
| Type 1 | 59,810 | 11.4 | 60,300 | 11.2 | 490 |
| Type 2 | 124,118 | 23.6 | 141,964 | 26.3 | 17,846 |
| Type 3 | 35,401 | 6.7 | 25,907 | 4.8 | -9,494 |
| Type 4 | 36,603 | 7.0 | 42,902 | 7.9 | 6,299 |
| Total KMA Population | 524,600 | | 538,144 | | 13,544 |

Source: Adapted from the 1982 and 1991 Population Censuses.

B.2.3 Housing Provision

During the period 1987 to 1993 the average annual production of housing units (formally registered starts) was 4,338 units compared with 16,000 new households formed each year. The net number of units produced per 1000 population is five. Average annual number of completions during the same period was 2,929. This compares with 2,850 units completed in the period 1981 to 1986. A number of factors have been responsible for this marginal increase in production of units of which the most significant are:

- i. positive investment climate created by a stable exchange rate and the relatively stability in building material prices which prevailed during 1992 and 1993;
- ii. the potential for higher growth rates was not realized because of an 11.8 per cent depreciation of the Jamaican dollar vis-a-vis the US dollar which in turn contributed to a 43.5 per cent increase in building material prices and a subsequent 77 per cent escalation in building costs in 1993;
- iii. application of the full 12.5 per cent General Consumption Tax on cement and cement based material;
- iv. a 68 per cent increase in mortgage insurance rates.

Very little progress has been made in the area of controlling construction costs and the affordability gap continues to widen. The data indicate that the structure of distribution of loans from the major mortgage finance institutions is changing. There is a tendency toward providing loans to the upper segment of the market, as reflected in the general increase in average loan size. At the same time lower income households are unable to access housing. This is a direct response to rising house costs and the costs of mortgage financing and the fact that developers are generally investing in higher income

developments where profits are usually greater.

The ratio of total expenditures by all levels of government on infrastructure services during the current year and the total population is US\$217.94. Government policy during the period 1990-1995 in terms of capital investment (the Public Sector Investment Programme) was to place more emphasis on social infrastructure, education and health, rather than housing and urban services.

B.2.4 Socio-economic Development

While it would appear that social development in the KMA is at a higher level of development when compared with the national situation this is not really so as global statistics tend to hide the disparities that exist within the KMA as previously indicated.

The proportion of children who die before reaching their first birthday (nationally) is 24 per 1,000.

Table 8 Malnourished Children Under Five

| Parameter of Malnourishment | 1991 (%) | | 1993 (%) | |
|-----------------------------|----------|---------|----------|---------|
| | KMA | Jamaica | KMA | Jamaica |
| Low Weight | 5.2 | 9.0 | 8.7 | 9.9 |
| Stunting | 1.5 | 2.6 | 4.8 | 6.3 |
| Wasting | 8.1 | 2.1 | 1.0 | 3.5 |

In 1991, approximately 46.3 per cent of households in Jamaica lived below the poverty-line (estimated from the bottom two quintiles). By 1993, the number of households below the poverty line fell to 21.2 per cent. In the KMA, 30.2 per cent of households in 1991 and 13.3 per cent in 1993 lived below the poverty-line. In 1993, women headed households below the poverty-line stood at 42.1 per cent.

The proportion of average income spent on food is 55.7 per cent as seen in Table 5.

Table 5 Household Expenditure

| Parameter | % of Income Spent | |
|-----------|-------------------|------|
| | Jamaica | KMA |
| Food | 55.7 | 52.0 |
| Housing | 10.8 | 14.8 |
| Other | 33.5 | 33.2 |

In 1991, the unemployment rate among the male labour force was 31.4 per cent, while the female unemployment rate was 68.5 per cent. Employment growth rate of the male labour force was 0.001 per cent while that of females was 0.17 per cent.

Estimates indicate that 12,000 to 18,000 employees work Downtown Kingston (Urban Institute and Chin 1990). However, less than 10 percent of the workforce lives in the Downtown area and less than 25 percent of the workforce lives in adjacent areas. The majority of Downtown employees live outside the Downtown area. Generally, the low skill levels of Downtown residents shut them out of employment in Downtown businesses.

Sidewalk vending (higglers) constitutes much of the employment to Downtown residents. A survey by the Inter-American Development Bank in 1984 indicated that as many as 10,000 higglers were active in Downtown - West Kingston area on peak days (Optima Ltd. 1991). Most vendors are women. Approximately half of these vendors were identified as career higglers. Vending is often their only source of income.

The Urban Institute and its Jamaican Associates (UDC and Optima Ltd.) completed surveys of businesses in the Downtown area during 1987 and 1990. This survey estimated that employment grew at a rate of almost 4.5 percent, compared to the national average of 2.4 percent. The Downtown area netted over 100 new businesses in the period; almost 250 businesses closed but 375 new establishments were formed. Existing Downtown establishments generally desired to remain downtown. An establishment survey in 1990 indicated that four-fifths of the firms Downtown wished to remain Downtown - an increase of almost 10 percent since the previous survey conducted three years earlier (UDC and Optima Ltd).

A structural change is occurring in the Downtown labour market. In 1987, approximately 34 percent of all Downtown employees worked in office activities (banks, business services, etc.) 31 percent worked for commercial businesses (mostly small retail) and in the personal services, 26 percent worked for government and cultural/religious institutions, and 9 percent worked in manufacturing.

Manufacturing dominated 1987-1990 employment growth, accounting for 64 percent of the 2,160 net increase in jobs. The number of jobs in commercial activities actually declined slightly while the change in employment of government, cultural and religious establishments was negligible. Office type employment grew by 907 jobs over the period.

Despite the structural changes taking place within the Downtown Kingston labour market, the economy of the residential community can be described as informal. Employment opportunities for the inner city residents are extremely limited. Demand has grown significantly for higher skilled professional, office and service labour. However, employment opportunities remain few and far between for low skilled inner city residents. A study completed in 1991, of two inner city neighborhoods states that

unemployment continues to be between 60 and 85 percent (KRC, 1991).

There is generally a high level of unemployment in all inner city areas. In 65 percent of households only one member is usually employed. The main source of employment is the private sector. Income earned is generally low, seventy-five percent of those employed in Downtown Kingston earned between J\$0 - 1,000 monthly. Of this amount each household spent approximately J\$500.00 on utility bills. This means that the income remaining cannot adequately meet the needs of the residents, despite the fact that some residents also get income from abroad through remittances.

Inner city residents have limited access to skill training. There is only one training center in Downtown Kingston which teaches trade skills. There is a real need for programmes to teach basic requirements for employment, i.e. work habits and attitudes. The lack of these employment basics fundamentally limits the ability of residents to find and hold jobs.

An amazing number of small enterprises proliferate throughout the inner city neighborhoods. The marginal economy that exists in inner city neighborhoods is characterized by small businesses dealing in trades, personal services and craft. Their transactions are a mix of barter and currency. Markets are as limited as are the resources required to expand them. Efforts to grow and develop businesses are confronted with the lack of capital, inadequate tools, the lack of space and the inability to reach markets.

With technical assistance and access to credit, local enterprises can develop as successful businesses. A wealth of talent exists in the inner city communities including carpenters, furniture makers, artists, painters, shoemakers, tailors, machinists, bakers, garment-makers, auto mechanics or metal workers. The talent is available - what is needed is access to markets, business training and affordable capital resources.

Table 6 **DISTRIBUTION OF SMALL MANUFACTURING ENTERPRISES BY URBAN-RURAL LOCATION AND YEAR ESTABLISHED**

| Industry | Location | | Year Started | | | | Total Number | % |
|---------------------|----------|-------------|--------------|----------|-----------|-----------|--------------|-------|
| | KMA | Other Urban | Rural | Pre 1981 | 1991-1988 | 1989-1992 | | |
| Food | 12.5 | 25.0 | 62.5 | 38.7 | 45.2 | 16.1 | 32 | 100.0 |
| Textiles & Garments | 39.5 | 23.7 | 36.8 | 39.5 | 34.2 | 26.3 | 38 | 100.0 |
| Footwear & Repairs | 31.6 | 30.4 | 38.0 | 58.1 | 29.7 | 12.2 | 79 | 100.0 |
| Furniture & Repairs | 20.7 | 30.5 | 48.8 | 29.8 | 44.4 | 25.8 | 256 | 100.0 |

| | | | | | | | | |
|---------------------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|--------------|
| Block & Cement | 22.2 | 44.4 | 33.3 | 11.1 | 40.7 | 48.1 | 27 | 100.0 |
| Machines & Metal Products | 20.6 | 52.9 | 26.5 | 26.5 | 47.1 | 26.5 | 34 | 100.0 |
| Other | 28.6 | 50.0 | 21.4 | 25.0 | 50.0 | 25.0 | 14 | 100.0 |
| Total | 23.8 | 32.5 | 43.8 | 34.3 | 41.4 | 24.4 | 480 | 100.0 |

Source: The 1992 Jamaican Micro-enterprise Survey.

B.2.5 Infrastructure

During 1993 approximately 86 per cent of the population received treated water, 9.5 per cent received untreated water while 4.5 per cent were not served. Approximately 62.3 per cent of dwellings nationally had access to piped water, while in the KMA 65.5 per cent of dwellings had access to indoor piped water in 1993. The proportion of households using electricity nationally was 68.1 per cent and 81.5 per cent in the KMA in 1993. Approximately 18.6 per cent of households had telephone service in 1993. Table 7 shows household connection levels.

Table 7 Household Connection Levels

| Service | 1992 Connections | | | 1993 Connections | | |
|-------------|---------------------|-------|--------|---------------------|-------|--------|
| | Total | KMA | Other | Total | KMA | Other |
| Water | 276313 | 83916 | 192397 | 314456 | 91610 | 222846 |
| Sewerage | 58033 | 29028 | 29555 | 57996 | 28991 | 29005 |
| Electricity | 299544 | 85822 | 213722 | 312087 | 87255 | 224832 |
| Telephones | 26281 | 11588 | 14693 | 35685 | 13717 | 21968 |

The 1991 Population Census indicates that approximately 14.1 per cent of households in Jamaica contain a water closet linked to a sewer, while 34.1 per cent of households in the KMA had such a facility. In the KMA, 81.8 per cent of households have access to a WC. However, while a large percentage of households have access to toilet facilities in the KMA, the percentage of households sharing toilet facilities in inner city communities is extremely high. In order to present a more realistic perspective on the conditions of the urban poor living in inner city areas, the level of accessibility to certain urban services was determined for the KMA.

Map 2 shows the 76 Special Areas in which the KMA was divided in the 1991 Population Census. These Special Areas, used by the census are composed of certain groups of Enumeration Districts, the smallest unit in which data is collected and processed. The Special Areas approximate recognized neighborhoods within the city. The Special Areas are however not all of the same size or homogeneity.

Appendix 1 shows these special areas in relation to five indicators which have been used to describe accessibility to physical infrastructure in the KMA: density, water supply, toilet facilities, electricity.

The housing conditions are definitely most squalid in the densely populated degenerated old and new slums, where most people live in overcrowded tenement yards or dilapidated housing schemes sharing the most basic amenities. Worse still, these communities are plagued by the high incidence of unemployment, criminality and violence. The problems of the informal settlements which accommodate a smaller proportion of the city's poor are of somewhat different, no security of tenure, lack of basic facilities and greater distance from the city center. In comparison to the inner city communities, those living in peri-urban slums can be categorized as a little better off as the problems of violence and unemployment are not as pervasive.

B.2.6 Environmental Management

Environmental health is one of the areas of major concern of the Government. Given under-financing caused by structural adjustment of the economy over the past decade the levels of central government expenditure for waste disposal and sanitation, water quality protection and distribution and public health surveillance have been inadequate. Of particular concern are the following:

- * 30% to 60% of houses lack excreta facilities;
- * there are 107 sewerage treatment plants in the island and 39% require immediate improvement, effluent discharged from the two largest plants is inadequately treated;
- * 25% of potable water sources were bacteriologically positive in 1990.

The public collection of solid waste in Jamaica was quite inadequate, until the system was reformed in the mid-1980s. Street collection and waste collection in major urban areas are now performed by private contractors working under the management authority of four semi-public bodies. Jamaica produces 3,288 tons of municipal and industrial garbage per day. There are 26 legal disposal sites for solid waste island-wide managed by the Ministry of Local Government and four semi-public bodies. There are a number of health problems associated with sites, which include air pollution from burning, harbouring of rats and the disposal of hazardous wastes at the dump sites. Approximately 90% per cent of solid waste is disposed by open dump and 10% per cent is disposed of by sanitary landfill. Because of complaints from residents about these dumps, Government has undertaken a programme to convert a number of these sites to sanitary landfill.

B.2.7 Transportation

There are some 650 miles of urban and township roads, 530 miles of which are in the KMA. The tertiary roads (Local Government Roads) comprising some 7,500 miles have recently (January 1995) become the joint responsibility of the Ministry of Local Government and Works. The Ministry operates a number of programmes which seek to achieve the following:

- i maintenance of the island's public road system at acceptable standards;
- ii reduction of congestion and more efficient movement of traffic especially in the major cities;
- iii improved drainage in the road network and implementation of other flood control measures to protect lives and property from flooding.

In order to achieve these objectives the Ministry of Local Government and Works operates the following programmes:

- Bridge Construction and Maintenance
- Maintenance of Roads
- Road Improvement and Maintenance
- Traffic Management
- Road Drainage

Per capita expenditure on roads averaged US\$8.85 over the fiscal period 1992/93 to 1993/94.

The length of an average journey to work in Kingston is 60 minutes.³ Government's overall objective is to provide increased accessibility of adequate and suitable transport services to all segments of the society rather than promoting sustainable use of private vehicles. In this regard Government has instituted a number of policies aimed at improving the bus transport system. These include the following:

- i. the establishment of a cooperative system to own and manage the public bus transport system;
- ii assistance to the cooperative to acquire buses to augment the fleet;
- iii defining the performance and safety standards in terms of vehicle condition, the quality of services to be provided and the conduct of operators to ensure a dependable and attractive service to the public.

B.2.8 Local Government

The structure of local government is organized along geographical units called parishes. The island is divided into 14 parishes, two of which, Kingston and St. Andrew, were amalgamated in 1923 to create a single unit of local government, the municipality Kingston and St. Andrew Corporation (KSAC). Each parish is administered by a Council elected by universal adult suffrage. The KMA is administered by the KSAC.

Currently, the local authorities are mainly executive and regulatory agencies and share a position of strong dependency vis-a-vis central government. The authority of local government and its means of functioning are circumscribed by laws enacted by central government and can be revoked at any time by national legislation. There are no statutory provisions clearly separating central and local responsibilities, central

³ op cit

government can therefore define the degree of its own involvement without specific legal provisions.

In order, however, to increase local independence in decision-making and improve the delivery of services, in 1992 a Local Government Reform Programme was introduced. The main objectives of the programme are to give local governments more autonomy and decision making powers; and improve their financial viability by (a) giving them the power to increase fees and raise other sources of revenue (b) returning property tax to local government; and (c) increasing the share of revenue received from motor vehicle licences. Legislation is now being amended to give these powers to the local authorities.

There were two sets of service functions performed by local government, those completely in the hands of the local authority and those which are shared with central government. However, in the 1980s some services previously performed exclusively by local government were contracted out to private suppliers. These services include garbage collection, street cleaning and markets. The breakdown of service level responsibility is given in Table 9. Responsibility for water supply and sewerage services is the function of a public entity, while the major responsibility for road construction and maintenance is that of the Ministry of Local Government and Works. This leaves the local authority with only minor urban services such as cemeteries, abattoirs, supervision of barbers, hairdressers and food handlers, and minor water supplies mainly to rural areas.

Table 9 Government level providing service

| Services Provided | GOVERNMENT | | OTHER | |
|-------------------|------------|---------|-------------|---------|
| | Local | Central | Semi-public | Private |
| Water | x | | x | |
| Sewerage | | | x | x |
| Refuse Collection | | | | x |
| Electricity | | | x | |
| Telephone | | | x | |
| Public Transport | | | x | x |
| Fire | | x | | |
| Road Maintenance | x | x | | |
| Education | | x | | |
| Health Care | | x | | x |
| Public Housing | x | x | x | x |
| Recreation | x | x | | x |

In 1973/74, the property tax was transferred to central government and therefore ceased being a source of income to local government. It was replaced by a direct grant from central government. Market, slaughter and other licence fees then became the major sources of own income of the local authorities. As a result the Parish Councils became increasingly dependent on central government as a source of funds. Local government per-capita income averaged over the period 1992/93 to 1993/94 is estimated at US\$2.66 nationally and US\$2.86 for the KSAC. When this is compared to national government average per capita expenditures for the social sectors listed in Table 9 (education, health, social security, housing, water, other) of US\$544.36, indicating that local government did not provide an important share of total public spending for urban services.

There are 0.0003 government employees per 1,000 population. The proportion of recurrent expenditure spent on contracted activity rose from .03 in 1991/92 to .10 in 1992/93 and .14 in 1993/94. The proportion of recurrent expenditure spent on wage cost over the period 1991/92 to 1993/94 was 0.226.

Currently, there are two main sources of revenue for local authorities, local sources and external sources. The great bulk of local authorities operating revenues are from external

sources in the form of a lump sum grant from central government, appropriated as part of the national budget allocation to the Ministry of Local Government. The local authorities raise approximately 10 per cent of their revenues annually from local sources. The main source of local revenues are from a variety of fees for permits and services such as leases. The greatest part of revenues from municipal licenses is accounted for by trade licenses, which are collected by central government on behalf of the local authority. Trade licenses are based on the valuation of the building or premises in which the commercial activity takes place. Fees account for the other major source of local revenues. As with self-financing services, licenses and fees are extremely low, although some fees were recently raised, including building fees which has resulted in increased revenue from this source.

All central government grants to local authorities are administered by the Ministry of Local Government. These are in turn reviewed and approved by the Ministry of Finance and finally Cabinet and Parliament in the context of the national budget. The Parish Council therefore receives an annual allocation from a national appropriation to the Ministry of Local Government. In its allocation of grants, the Ministry has to consider and is constrained by the overall availability of funds according to the national priorities set at the national level.

Central government grants to the local authority for recurrent financing can be categorized as follows:

- (a) **General Assistance Grants:** An amount derived in accordance with a formula approved for financing local authorities; this comprises the amount collected and paid into the Consolidated Fund for the previous year in respect of spirit licences, property tax, 50% of the revenue from motor vehicle licences and grants in lieu of rates on government property.
- (b) **Specific Grants:** An amount determined in accordance with the formula approved for financing local authorities; this comprises an amount based on 100% of local expenditures on public health, 75% on poor relief and 50% of water supplies maintenance.
- (c) **Nonrecurrent (deficit) Grant:** An amount to meet the budgetary deficits of the Parish Council and thus increase the funds available from the prior two sources up to the level of expenditure allowed in the national budget.

Table 10 Sources of Income

| Source | Jamaica % | KMA % |
|---|--------------|----------|
| Taxes | 0.0 | 0.0 |
| Transfers from higher levels of government | 86.86 | 90.0 |
| Borrowings | 0.0 | 0.0 |
| User Charges | 13.14 | 10.0 |
| Other own-source | 0.0 | 0.0 |
| Other Income | 0.0 | 0.0 |

Central government finances all of the parish council's capital expenditures. The dependency on Ministries and Statutory agencies of government for funds for capital works has led to a relative under-development for capital budgetary practices for activities undertaken by Local Government. Capital grants are all earmarked for particular programmes such as minor water supplies, and beautification projects etc. Per capita capital expenditure is estimated at US\$0.06 nationally and US\$0.07 for the KMA.

B.2.9 Review of Existing Policies and Strategies

The main thrust of Government's objectives and strategies in the human settlements sector are to:-

- Consolidate and protect existing housing stock and infrastructure from further deterioration and collapse through the renewal of blighted areas and rehabilitation of both urban and rural infrastructural facilities;
- Increase housing stock by redirecting the role of public sector from the direct housing construction to the provision of an appropriate policy framework and conditions conducive to greater private sector participation in housing development through joint venture arrangements;
- Improve urban management, including expansion of local government's revenue raising capacity and decentralize authority and responsibility for urban development from central government agencies and ministries to local government and the private sector;
- Alleviate urban poverty by promoting income-generation activities and transforming the role of the informal sector;

- Encourage private sector participation in urban renewal through the issue of Urban Renewal Bonds the process of the issue being redeemable at the completion of the development;
- Reduce housing costs and enhance affordability by the provision of infrastructure and certificates of title to up-grade and rationalize informal settlements; the provision of serviced lots with a bias towards low income earners; and the provision of core, shell and starter homes - encouraging self-help and community assistance;
- Encourage non-governmental organizations, NGOs and CBOs, in the construction and management of human settlements by entering into a variety of arrangements with NGOs e.g. transfer of property to the NGO/community in exchange for a rehabilitation project.

B.2.9.1 Financing shelter and urban development

Jamaica is well served with a network of financial institutions that mobilize savings which are channelled either directly or indirectly into the housing and mortgage markets. In general, the commercial banks are the chief mobilizers of savings in the country and are mainly concerned with satisfying the interim financing needs of the housing-related construction sector. On a more specific level, building societies are primarily involved in the granting of long-term mortgages. Between these two extremes, there are merchant banks, trust companies, credit unions and insurance companies which have a significant portion of their portfolio in housing finance. Of importance also are the specialized public sector housing finance institutions, the National Housing Trust and the Jamaica Mortgage Bank.

The National Housing Trust

The NHT mobilizes resources to finance shelter through compulsory contributions. According to law, employers are required to remit to the NHT a sum equal to 5% of their wage bill. Two percentage points of this are on behalf of employees and the rest on behalf of employers. Self-employed persons can make their contributions directly to the NHT. Contributions to the Trust become refundable seven years after they are made. Refunds attract interest at 3%. Employers' contributions made after 1979 will not be refunded. Compulsory contributions, therefore, provide the NHT with a stream of funds at a weighted rate of 1.2%. At present, the NHT offers 8 housing benefits to its contributors, namely:

- Scheme Units
- Build-on-own Land (BOL)
- Open Market (OM)
- Home Improvement (HI)

- Serviced Lots i.e., lots in a NHT scheme
- House lots i.e., lots not in a NHT scheme. These could be individual lots or schemes
- Combined Mortgage Programme (CMP)
- Group Financing - Joint Venture Facility

The NHT also assists in providing housing solutions through interim financing.

The selection system used by the NHT is the Priority Index Entitlement (PIE). This system is biased towards those with lower incomes. Successful applicants must live in the parish in which the scheme is located; they must have at least 200 'points' and the higher number of points, the more likely the applicant will be selected.

Under the BOL programme, an applicant builds his unit on lands he owns or is in the process of acquiring. He may use his own approved plans or plans from the NHT which have been approved by the local authorities. The CMP is a loan facility offered by the NHT in conjunction with approved agencies such as Building Societies, Credit Unions, Trust Companies and Life Insurance Companies. Under the CMP, the beneficiary gets a portion of the loan funds from the NHT, and the remainder from another institution participating in the Programme.

The Joint Venture Facility is of two types, mortgage financing only and interim and mortgage financing. The Joint Venture Facility is based on the principle of combining NHT funds with those of employers, professional organizations and financial institutions whose members are NHT contributors. Where the CMP is driven by individual demand, Joint Ventures involve employers who want to assist groups of employees. (The minimum number of persons who can benefit from a Joint Venture project is 20).

Open market loans are used to purchase non-NHT units while House Lot loans are used to acquire lots on the open market. Home improvement loans are used to improve existing units.

To apply for a benefit, however, a contributor must have acquired a minimum of 200 points. Any three eligible contributors can apply their individual mortgages to acquire one property.

In order to make housing loans more affordable the NHT operates the following loan schemes:

- Graduated Payment Mortgages (GPM)
- Interest Rates below Market Rates

Up until July 31, 1995, The NHT charged the following interest rates based on incomes; Under J\$900 weekly, 6%; J\$900 - J\$1400, 8%; J\$1400 - J\$5000, 10%; over J\$5000,

12%. However, even these interest rates and the associated loan amounts were not sufficient to provide real access for increasing numbers of lower income contributors. On August 1, 1995, the NHT launched the following additional mechanisms to reduce the cost of financing to its low income contributors:

- 2% and 4% income bands for persons earning J\$1100 and below, and between J\$1101 and J\$2000 respectively;
- a 14% income band for persons earning above J\$6500;
- waiver of the 2% service charge for those persons in the 2% income band
- a 40% debt service ratio instead of the previous 33.3%

The criticism that NHT subsidies are not biased towards the lowest income contributors is based on nominal not discounted incomes. When incomes are discounted to base year 1979, and using the income bands of the NHT's original mandate, it is clear that in the early years of the NHT at least it was the lowest income group the received most benefits (Table 13). There have been shifts in recent years with the middle-income group dominant but not to the same degree as the low income group was in the early years. The nominal income of the 'average' NHT mortgagor has been rising but largely in response to the rising costs of housing solutions.

Table 13 Percentage Distribution of Selectees by Discounted Incomes, selected Years

| Income Group (\$) | 1979 | 1982 | 1985 | 1987 | 1990 |
|-------------------|------|------|------|------|------|
| 20 - 60 | 63.5 | 37.9 | 46.8 | 46.0 | 28.4 |
| 60 - 115 | 29.6 | 51.7 | 39.7 | 39.3 | 49.0 |
| > 115 | 4.0 | 9.4 | 13.2 | 13.8 | 21.9 |

The Building Societies

(a) Private Sector Housing Credit

Building Societies, which account for approximately 17% to 19% of Jamaica's savings stock, are the principal source of long term housing credit, providing mortgages for terms ranging from five to thirty years. In recent years, and in a deliberate effort to assist affordability at the moderate income level, building societies have introduced flexibility in their means test. From a requirement that 25% of a borrower's net income

be available for the servicing of the mortgage the societies now require that 30% of gross income meet mortgage amortisation (principal, interest charges, peril insurance and any other payment). This relaxation of means test (debt service ratio) must be put against the fact that almost 35% of gross wage is absorbed by statutory deductions including pension contributions. It is usual for building societies to lend as much as 90% of the value, or the purchase price of the property, whichever is less.

Access to home financing is also provided under contractual mortgage plan in which the household contracts to save on a regular basis for a predetermined period, at a specified rate of interest at the end of which a mortgage loan is available at a low fixed rate, currently at 5% per annum.

Under a programme of collaboration with the National Housing Trust (NHT) funds are combined with those of building societies, and other institutional providers of mortgage, so as to afford the borrower, who has met the NHT criteria, access to an amount of housing finance at an average cost significantly below the market rate of interest. Typically, a borrower under the programme benefits from an interest rate averaging about 15% per annum in contrast to a market rate ranging between 19% to 23%.

(b) **Joint-venture on Settlement Development**

Under a programme of collaboration with public sector agencies, the building societies have undertaken several property developments, producing housing units as well as serviced lots. Through a network of agreements, the properties are developed and transferred to purchasers without incurring transfer costs.

Finance Charges: The Building Societies provide the interim finance to the developer at special rates of interest, which coupled with the removal of transfer costs result in cost savings of approximately 25% to 33% being passed on in the final price of the house,

(c) **Working with Employers**

In a programme with an increasing number of employer-agencies wishing to provide housing benefits to employees, the building societies have undertaken the supply of mortgage financing to designated employees of participating companies at subsidized rates of interest. The cost of this direct subsidy is to the account of the employer. The advantage of this programme is that mortgage rate to the employee is kept at manageable levels, benefitting from the comparatively low lending rate of the building societies in periods of high interest rates.

(d) Cost Recovery

The tendency of beneficiaries of government shelter/settlement schemes to neglect loan repayment has imposed serious constraints on the housing delivery process. The establishment of an effective system to ensure that households meet their mortgage payments became necessary. Under an agreement with the Government in 1992, building societies assumed the responsibility of servicing agent for all mortgage accounts of the Ministry of Housing until maturity. This has effectively reduced the incidence of payment default to, at least, a level comparable to private lenders, thus ensuring that the proceeds derived from mortgage payment would be used to repay the original debt incurred by government. The programme has the effect of generating a new culture among persons who normally pay scant regard to conditionalities of Government loan servicing.

Credit Unions

The Jamaica Co-operative Credit Union League Limited has been involved in the granting of mortgage loans since 1976. Since that time more than 2,000 mortgage loans have been granted totalling in excess of J\$60M. The programme is funded through the following: (a) Central Mortgage Fund - funded entirely by Credit Unions from the institutions' savings; (b) USAID Housing Guaranty Loan; and (c) NHT combined Mortgage Fund.

Mortgage loans are made for open market purchase and build- on-own land. The Credit Union League grants mortgage loans only to first time owners. Interest rates are below prevailing market rates and are at 16% under the Central Mortgage Fund. Under the JCCUL and NHT Combined Mortgage Programme rates are determined by a weighted average plus 1% management fee. USAID Housing Guaranty varies but does not exceed the maximum rate of 16%.

B.2.9.2 Decentralization and City Management

(a) Urban Development Corporation

Government has through various initiatives "broadened the range" of actors involved in city management. The Urban Development Corporation (UDC) was created in 1968 as an instrument of governmental intervention in urban renewal and development. It was recognized at that time that the scale of the programme would be too large and complex for private enterprise to handle on its own: it would also be difficult to reconcile with the private sector need for immediate returns on investment. UDC was, thus, conceived as a "developer in the public interest", with the objective of combining the authority and resources of the Government with the expertise and dynamism of the private sector, supported by appropriate legislative powers. The main requirement imposed on it was that it be self-supporting and that it should, therefore, only implement financially viable projects.

UDC has the authority to acquire, hold and dispose of land and to undertake development both within and outside designated geographical areas. Development of land may be in the form of enabling infrastructure or secondary development in the form of residential and commercial construction. UDC had prime responsibility for the re-development of the Kingston Waterfront in an effort to stem the decline of the CBD. The north coast town of Ocho Rios and sections of Negril and Montego Bay have been intensively developed to promote tourism, including the building and retention in management of several large hotels.

In implementing development projects, UDC is empowered to use any administrative technique deemed appropriate, including formation of and participation in companies and associations. Direct partnership with the private sector has, therefore, been articulated through equity holdings in UDC companies, such as the Kingston Restoration Company formed for the purpose of acquiring, renovating and reselling or renting commercial and industrial property in Downtown Kingston.

Relaxation of civil service salary scales was an essential precondition for the creation and maintenance of a team of engineers, architects, planners and project managers. The Corporation is managed by a Chairman and Board of Directors, all of whom are appointed by the Government, as are the boards of subsidiary companies. However, in spite of strong governmental control, UDC has achieved a close working relationship with the private sector: the principal reason for this is that, under the discipline of close financial monitoring, UDC has been allowed a large degree of management autonomy.

The re-development programme for Kingston undertaken by the UDC did not result in the re-development of the KMA as was expected. The major reasons for this have been (a) the large scale programme could not be supported financially during the recession years of the 1980s; (b) it was difficult to attract housing development "back" downtown because of the high levels of crime; (c) the renewal programme resulted in the large scale removal of low income households who were not provided for in the renewal programme, these families were forced to move to other areas of poor housing in the city.

In order to lure investment back downtown, Government is offering incentives to the business sector for the re-development of Downtown Kingston. In this regard Government recently promulgated an Urban Renewal Act which addresses a ten-year tax incentive programme for developers who finance reconstruction or restoration projects in downtown Kingston. Three major mechanisms are being offered:

- (1) a 25 percent Investment Tax Credit; 25 percent of capital expenditures to be exempt from taxation if invested in Downtown Kingston;
- (2) A ten-year tax moratorium on profits earned from Downtown investments; and

- (3) A tax free bond issue made available for Downtown redevelopment and business revitalization

The Urban Development Corporation will be implementing the programme developed under the recently promulgated Urban Renewal Act. The UDC will offer a 25 percent tax credit on annual capital expenditure, income tax relief for rental of redeveloped property and urban renewal bonds for the funding of development projects in special development areas. A pilot area has been designated under the Act. Any one who owns property or has access to property within the area may submit an application to the UDC. Applications will be scrutinised by a series of committees with members drawn from Central Government (Town Planning Department), Local Government (KSAC), Private Sector (Chamber of Commerce, Kingston Restoration Company), NGOs (Jamaica Institute of Architects, Institution of Engineers, Jamaica Developers Association).

(b) Downtown Management District

The strains on the municipal and national budgets to finance improved services led Government and the business community to test alternative approaches to financing and delivering service improvements. In 1994, a Downtown Management District was created. The DMD is a public- private sector partnership specifically designed to enhance public service delivery in the downtown area. The highest priority for incremental services was assigned to improving security and sanitation. If, possible, it is anticipated that these services will be extended to the adjacent downtown residential areas as well as the business district.

B.2.9.3 Poverty alleviation and employment generation

(a) Poverty Alleviation Programme

The Government of Jamaica recently launched its Poverty Alleviation Programme and has earmarked approximately J\$250M for the programme in FY 1995/96. Government's strategy towards reducing poverty is being executed in three phases;

- (i) development of policy objectives and the measures required to achieve these objectives;
- (ii) identification of communities for targeting benefits to the poor by geographic location;
- (iii) implementation of projects and programmes to improve or extend infrastructure and/or social services to geographically targeted communities and achieve policy objectives.

The Government recognizes a distinction between private poverty which is characterized by the inability of the individual to meet his or her basic needs, and public poverty which manifests itself in the inadequate provision of basic public goods, for example, roads, water, sanitation and transport. Given the multi-faceted nature of poverty and thus poverty reduction measures, Government has emphasized the need for an operational partnership among beneficiaries, non-governmental and community based organizations and the private sector in the design and implementation of anti-poverty interventions.

As one new mechanism to achieve its poverty reduction goals, coupled with other initiatives to be articulated in its poverty reduction strategy, Government has decided to establish a **Social Investment Fund**. The World Bank has provided support to the Government of Jamaica, through a grant from the Japanese Government of US\$485,000 to design and establish the Social Investment Fund (SIF). The primary objective of the Jamaica Social Investment Fund is to assist the Government to reduce poverty and support vulnerable groups currently underserved by existing programmes and mechanisms. The project would assist the Government in:

- (a) establishing an efficient demand driven and complementary mechanism to deliver basic services and infrastructure to the poor;
- (b) channelling additional resources to the areas of social assistance, basic infrastructure and small scale productive activities;
- (c) reducing sub-standard conditions in communities identified for priority treatment;
- (d) developing and demonstrating particularly to government agencies, transparent and efficient approaches to project selection, management and administration;
- (e) strengthen the institutional capacity of non-governmental and community based organizations; and
- (f) increasing participation in poverty alleviation efforts.

The Government of Jamaica's Poverty Reduction Strategy is targeted at the smallest geographic unit, the community. Initially, the programme will be implemented in approximately twenty communities. Communities are selected through a geographic targeting exercise. The programme involves mobilizing community members to identify social, infrastructure and development needs that are lacking in the community and devising a self-help approach to providing a solution.

The SIF will make available US\$50M to implement projects in priority areas. However, these will not be restricted to the twenty communities being targeted by the Government of Jamaica. The fund is slated to be made up as follows: US\$20M from the World Bank; US\$10M from the GOJ; US\$15M from donors; and US\$5M from beneficiaries.

For each community there will be established a set of poverty indicators, which can be evaluated to determine improvements in the status of the community.

(b) Employment Generation Programmes

Support for the development of small scale enterprise is accorded high priority by the Government of Jamaica, since growth in the sector has the potential to increase employment, reduce poverty, improve incomes for the poor, increase national production levels, encourage social stability, and to provide an outlet for local creativity and entrepreneurship. In this regard Government has established agencies offering credit to the small and micro enterprise sector. They include

- o Self Start Fund (SSF)
- o Agency for the Selection & Support Of Individuals Starting Trade (ASSIST)
- o National Development Foundation of Jamaica (NDF/J)
- o Credit Organization for Pre-Micro Enterprises (COPE)
- o Enterprise Development Trust (EDT)
- o City of Kingston Credit Union (COK)

In addition, there are a number of wholesale institutions and donor agencies supporting the sector. They include

- o Micro Investment Development Agency (MIDA)
- o National Development Bank of Jamaica (NDB)
- o Agricultural Credit Bank (ACB)
- o GOJ/GON Micro Enterprise Project
- o USAID Micro Enterprise Development Project
- o European Commission Project.

The institutions and agencies providing training and business counselling to the small and micro enterprise sector include

- o HEART/NTA

- o JAMPRO Entrepreneurial Centre
- o Things Jamaican
- o Social Development Commission (SDC).

B.2.9.4 Environmental Management

Since 1990 the Government has been charting new policy directions in the development of a structured framework for environmental management. The environmental policy objectives outlined in 1990 by the Government established the basis for a framework for achieving sustainable development. These objectives included the creation of a balance between environment and development; and the development of a formal environmental strategy.

In support of the overall objectives there have been four major developments. Firstly, in 1990 two pieces of legislation were passed to support the institutional capability and the enforcement of laws for environmental protection. The Natural Resources Conservation Authority Act provides the Authority with the powers necessary to establish and maintain an effective regime for the protection and conservation of Jamaica's natural resources. The Authority replaced the existing Natural Resources Conservation Department and related Authorities. An important feature of the statute is the empowerment of the Authority to require an Environmental Impact Assessment (EIA) to be furnished in respect of a proposed or existing enterprise. The second piece of legislation, the Natural Resources Conservation Act, seeks to consolidate and reform certain laws relating to the environment.

Secondly, various strategies are proposed in support of long-term sustainable development in the National Environmental Action Plan (JANEAP). The plan takes the country up to 1998 and has a 15 point agenda. Important focal points of JANEAP include: (i) promoting research and development of appropriate environmentally friendly technology; (ii) promoting socio-economic and technical research as it relates to the development and use of natural resources; (iii) promoting the reduction of inefficiency of waste as a method of yielding additional financial resources for environmental management; and (iv) developing renewable energy resources while seeking to reduce the use of fossil fuels.

Thirdly, during 1992, the Government announced a proposal to declare the island a prescribed area under the Natural Resources Conservation Act. Several categories of enterprise e.g. construction and development will also be prescribed. The implication of this is that a permit will be required for prescribed activities which are likely to have an adverse effect on the environment, there will also be a requirement for EIAs.

Finally, in 1995 ministerial responsibility for the environment was removed from the Ministry of the Public Service and the Environment to a new Ministry of the Environment and Housing. The Ministry is structured to bring physical planning, land management, housing and environmental planning into a co-ordinated relationship.

Current strategies for improving the environmental quality of Jamaica place emphasis on the introduction of a system to assist enterprises to achieve pollution control. This is expected to raise the level of understanding and commitment of business firms to achieve sustainable development.

A major development in this regard was the publication of Interim Standards for Air and Water Quality in 1992. The NRCA has started initial work in this direction with the verification monitoring of trade effluent for a number of business enterprises. Approximately 101 companies including manufacturing entities, were requested by the NRCA to identify and report on the quality and condition of waste discharged from their plants and the impact of waste discharged.

Future plans of the NRCA for helping firms to develop a pollution control system will place emphasis on:

- (i) the reduction in the level of pollution of water resources;
- (ii) the establishment of a national programme of air quality monitoring;
- (iii) the improvement in the capability of response to pollution incidents;
- (iv) the review, revision and promulgation of hazardous waste regulations and the development of guidelines for the management of wastes; and
- (v) establishment of incentive schemes for compliance with standards.

In an effort to improve the percentage of wastewater undergoing some form of treatment, government has formulated a programme of works aimed at improving sewage disposal, particularly in the main tourist centres along Jamaica's north coast. This includes expanding the Montego Bay sewerage system to service 94,000 persons up from the current capacity of service to 24,000 persons, expansion of the Ocho Rios sewerage system and development of a system for Negril.

B.2.9.5 Disaster Mitigation and Reconstruction

Responses to the management of natural hazards have included the establishment of an Office of Disaster Preparedness and Emergency Management (ODPEM) in July 1980. It is supported by a National Disaster Committee, committees at the Local Government level (parish committees) and emergency services. The ODPEM has responsibilities for

promoting public awareness of hazard threats and appropriate response. It also coordinates and monitors mitigation and emergency response systems.

The Government of Jamaica has approved a Building Code for Jamaica, and has issued the document as a policy statement pending the enactment of the necessary legislation which would make the use of the Building Code mandatory for the design of all buildings in Jamaica.

Building designers in Jamaica are currently guided by the Building By-Laws of the Parish Councils and the Building Law of the Kingston and St. Andrew Corporation (Local Government). The Building By-laws of the Parishes were enacted in 1949 while the KSAC Building Law was enacted in 1908 and revised periodically, with the latest revision being in 1957. The Government of Jamaica, recognizing the need for a comprehensive Building Code, established a working committee to draft such a Code taking into account current advances in building technologies and the need to ensure that buildings are properly designed to withstand hurricane and earthquake hazards which have affected Jamaica disastrously with alarming frequency.

In order for the Building Code to be passed into law, the Regulations to the Building Laws and By-Laws would have to be redrafted to accommodate the new Building Code. In addition, the jurisdiction of the Building Laws would have to be widened, so that all new construction within the specified town limits conform to the minimum standards laid down by the Code.

Cabinet in considering the matter, gave its approval for the Building Code to be published as a policy document pending the enactment of legislation to provide for the Building Code. When placed on the statute books this new legislation will regulate building construction on an islandwide basis. In the interim period, and in recognition of the rapid changes taking place in the construction industry building designers were requested to comment on the use of the Code through its practical applications. Comments have been examined by a Standing Review Committee on the Building Code at the Bureau of Standards, and submissions for improvements examined by the Committee for possible inclusion in Code revisions. The Code was last revised in early 1995.

A separate booklet on small buildings will be developed as soon as the Code is passed into law. This booklet will be a companion piece to the Code, and would give precise instructions on the design of small buildings and houses, which are normally undertaken without the use of architects and/or engineers can do so by following the guidelines laid down in the booklet.

B.2.9.6 Considering the Needs of Vulnerable Social Groups

The Ministry of Local Government through the KSAC and the Parish Councils executes a Poor Relief Programme. Care and assistance is provided to the destitute under two main categories, Institutional and Non-institutional Assistance. Institutional care covers indigent persons in infirmaries and some children in specialized and other homes.

Non-institutional Assistance or 'Outdoor Poor Relief' caters for the registered poor on a regular basis. Incorporated within the outdoor programme is the Indigent Housing Programme and in 1993 approximately 6,000 applications were approved for assistance. Under the programme persons who live under poor social conditions in depressed areas are either assisted by the provision of a dwelling unit or have repairs undertaken to their homes.

The house is a single room (12x16) timber clad, timber post and beam frame on masonry footings with galvanized iron and steel roof. Beneficiaries receive assistance in the amount of US\$1,560.00 for the pre-fabricated sections and their transportation to the site and erection. Components are cut to size in the Ministry of Housing's workshops and fabrication by small contractors is often rapid and economical. The indigent housing units are constructed so that they can be easily removed should the necessity arise.

B.2.9.7 Considering gender-specific roles, responsibilities and access to resources

Much more needs to be done to incorporate women in all aspects of the shelter delivery process. Women's participation in the formal construction sector is amazingly low, as there is very little access to training and employment. This is against a background of; (i) over one third of Jamaica's households are headed by women; (ii) women's unemployment is nearly double that of men, reaching as high as 75% in some inner-city communities.

B.3 The Past 20 years: National Experience in Implementing Plan of Action from Habitat 1

Jamaica's town and cities have grown rapidly over the past two decades and despite serious attempts at coping with this growth, the degree of national coordination expected by reference to the national settlement strategy, has not been as effective as anticipated.

For Jamaica, the 1980s was a decade of sharp economic contrasts. The first half saw the effects of an international recession exacerbated by the collapse of the market for the island's primary export: bauxite. By 1985, Jamaica's bauxite/alumina production had dropped to about half of what it had been in 1981 (12 million tons, US\$670 million in gross export earnings). Although a rigorous structural adjustment programme had been initiated, few effects were evident by the decade mid-point. The nation's GDP was then

only barely above what it had been in 1980 and GDP per capita had dropped 7.5 per cent below its 1900 level.

The first half of the decade then brought a recovery that appeared promising on many fronts. Over the 1985 - 1988 period, GDP grew by 8 per cent and per capita GDP also rebounded, although not to what it was in 1980. Unemployment dropped from 26 per cent to 18 per cent. The recovery was buoyed by more favourable international economic conditions (including marked declines in oil prices) as well as reforms in the internal policy environment.

Improvement in economic performance has continued into the 1990s. For the fiscal year ending March 1994, Central Government's operations recorded a surplus for the fifth consecutive year. Preliminary estimates indicate a fiscal surplus of J\$3,149.4 million. At the end of 1993, Jamaica's external debt stood at the lowest it has been in seven years. Despite the improvements, the economy still is in a phase of transition.

In 1979, Jamaica revised its National Physical Plan and National Settlement Strategy. However, the Plan was never officially adopted by Parliament as a guide in implementing the physical aspects of human settlements development. Currently, national economic policies in Jamaica have unintended spatial biases which have yet to be more systematically considered. The adjustment programme of the 1980s aimed at improving incentives for growth in all sectors regardless of location.

Since 1980, the size of the Public Sector Investment Programme (PSIP) had to be held in check if serious macro-economic imbalances were to be avoided. As a result, the total PSIP has been kept fairly level over the period in the range of 10 to 13 per cent of GDP.

The Public Sector Investment Programme 1990 - 1995 provided for capital investment to be made in the development of the basic productive economic infrastructure and social sectors. Of note is that Government's investment in directly productive sectors of the economy declined significantly in real terms during the period. The bulk of investment (48%) went towards infrastructure development and 33 per cent of total investment was devoted to social infrastructure. These changes reflect government's policy of giving more responsibility for direct economic activity to the private sector but increasing its own facilitating role. The increased emphasis to the social sectors aims at rebuilding education and health, but a drop in direct investment in housing. Because this policy, along with the macro-economic constraints on the overall size of the PSIP meant that there was not room for much growth in allocations to urban services during the latter part of the period.

Because at the macro-economic level there are no policies directly intended either to favour or discourage urban growth, there is no clear correlation between the distribution of investment and other regional indicators. Economic change, particularly the structure of job creation, had the greatest influence on the shaping of spatial patterns.

Jamaica's experience in the last twenty years in implementing the Plan of Action from Habitat 1 has indicated that the following policies must be pursued.

(i) **Establishing greater links between macro-sectoral policies and spatial policies**

Analysis of the spatial distribution of projects in the PSIP shows a large proportion of the investment is devoted to islandwide programmes. Because of the nature of the actions included in these projects, investment is normally spread throughout the country according to the sectoral priorities set up by the different agencies in charge of their implementation.

(ii) **There is no need to dramatically alter the spatial pattern that is emerging**

Decentralization was occurring even if this was at a slower pace than was anticipated by the National Settlement Strategy. However, this decentralization was occurring as a result of macro-economic policies rather than spatial policies. This is necessary however, as it is important to create incentives for continued economic growth and job creation. The issue at this time therefore, is not one of trying to devise a better spatial strategy, but rather one of strengthening the urban management systems and processes necessary to implement the strategy. There is need for improved processes and coordination between organizations, particularly in trying to link spatial policies to overall development strategy.

(iii) **Service Delivery by itself cannot effect change**

The provision of services alone will not induce job creation if other economic conditions are not right.

The following sets out the action taken by Jamaica in implementing specific recommendations from the Plan of Action of Habitat 1.

B.3.1 Settlement Policy

Recommendations Implemented

- * All countries should establish as a matter of urgency a national policy on human settlements, embodying the distribution of population, and related economic and social activities over the national territory.

Action Taken

As part of a National Physical Plan for Jamaica 1970-1990 (Revised 1978-1998) a National Settlement Strategy was developed. The main elements of the strategy are as follows:

1. Provision for the comprehensive development of cities and towns throughout the country in order to relieve population pressures in Kingston, (the major centre) offer a greater choice of urban living environments throughout the country, provide a higher level of services to rural areas, promote integrated regional development.
2. Designation of an urban structure comprised of Kingston, five regional centres; 19 sub-regional centres and 87 district towns as the primary foci of human development.
3. Adoption of a national urban policy, based primarily on the urban structure to include:
 - (a) development and distribution of new sources of employment;
 - (b) balanced development of public infrastructure according to established priorities;
 - (c) development of integrated town centres with public and commercial activity areas; and

(d) encouragement and incentives given to private enterprise to follow national urban policy.

4. Based on economic development policies, provision for a future distribution of population which is better balanced among parishes and towns.

* A National Policy for Human Settlements should be an integral part of any National Economic and Social Development Policy

This aspect of the settlement strategy has been difficult to achieve in the present economic conditions in which the country has found itself. Strict economic policies imposed by international lending agencies have resulted in most development emphasis being given to the productive sectors to the exclusion of other sectors with the result that not enough recognition is given to the positive role of human settlements in national economic development.

* Human Settlements Policies should aim to improve the condition of human settlements particularly by promoting a more equitable distribution of the benefits of development among regions; and by making such benefits and public services equally accessible to all groups.

A number of regional and urban plans have been prepared, implementation of development programmes based on these recommendations has been slow however, because of economic constraints.

* The improvement of the quality of life in human settlements must receive higher priority in the allocation of conventional resources, which ought to be carefully distributed between the various components of human settlements; it also requires the planned use of scarce resources and the mobilization of new resources, in particular human capacities.

As a result of severe economic constraints of the country, it has been difficult to afford human settlements a higher priority in the allocation of resources.

B.3.2 Settlement Planning

Recommendations Implemented

- * Settlement Planning should be based on realistic assessment, and management of the resources actually and potentially available for development.
- * Settlement Planning at the National Level must be concerned with the coordination of those developments, activities and resources that have national significance. These are particularly, the general distribution of population, the significance of development of certain economic sectors, and certain infrastructure components.
- * Local Planning must be concerned with social and economic factors, and the location of activities and the use of space over time.
- * Settlements must be continuously improved, renewal and rehabilitation of existing settlements must be oriented to improve living conditions, functional structures and environmental qualities. The process must respect the rights and aspirations of inhabitants, especially the least advantaged, and preserve the cultural and social values embodied in the existing fabric.

Action Taken

Preparation of a comprehensive national resource and demographic inventory to guide development was part of the National Physical Plan.

There is need to provide greater links between settlement planning and institutions which implement actual settlement development programmes. In an effort to provide this coordination, an attempt is being made to link spatial development strategies to projects and programmes and the development of capital investment programmes on a regional basis.

A number of plans have been prepared for individual settlements of all sizes in order to guide their orderly development. This occurs within the framework set by national and regional planning.

The improvement, renewal and rehabilitation of existing settlements is continuous process. The cost of major clearance operations is often prohibitive and displaces existing residents as a result, more and more emphasis is being placed on settlement upgrading and rehabilitation. Settlement upgrading programmes are directed at preserving existing stock and the involvement of citizens.

* Planning for human settlements should avoid known hazards which could lead to natural disaster. The planning of reconstruction after natural or man-made disasters should be used as an opportunity to improve the quality of the whole settlement, its functional and spatial pattern and environment.

* Planning at all scales must be a continuing process requiring co-ordination, monitoring, evaluation and review, both for different levels and functions as well as feedback from the people affected.

B.3.4 Shelter Infrastructure & Services

Recommendations Implemented

* Shelter, infrastructure and services should be planned in an integrated way and provided in the sequence appropriate to circumstances.

* The informal sector should be supported in its efforts to provide shelter and services especially for the less advantaged.

After serious flood rains in June 1979, the Office of Disaster Preparedness and Emergency Relief Co-ordination was established to mitigate the effects of disasters when the town of Newmarket was flooded in June 1979. The opportunity was used to improve the quality of the entire settlement. A new school, market community and housing were created on higher ground.

Periodic reviews of the planning process take place, but there could be improvement in the review process and also in the exchange of planning information between all levels of government so as to foster greater co-ordination between economic planning and human settlements planning.

Action Taken

In providing shelter, every effort is made to ensure that housing is as close as possible to schools, clinics, playing fields and employment. This is of particular significance in rural areas, where such services are in short supply. In instances where these services are not available, land is reserved for the relevant government agency to provide service. Because of budgetary constraints, however, timing in the location of facilities is sometimes a problem.

The Programme for Resettlement and Integrated Development Enterprises (PRIDE) is an attempt by Government to support and provide shelter for the informal sector. Residents are formed into co-operatives and a community fund established to undertake settlement upgrading. Seed capital is provided initially by Government.

- * National housing policies must aim at providing adequate shelter and services to the lower income groups, distributing available resources on the basis of greatest need.

Government's housing policy has one of its objectives that housing programmes be structured to meet the affordability of target income groups. On this basis, housing programmes developed are as follows:

| <u>Income Group</u> | <u>Programme</u> |
|----------------------------|--|
| US\$0-19 p.w. | -Settlement upgrading, indigent housing, serviced plots |
| US\$20 p.w. US\$39 p.w. | -Core units in schemes and/or individual plots. |
| US\$40 p.w. US\$60 p.w. | -Completed 2 bedroom units in schemes and/or individual plots. |

The Settlement Upgrading Programme involves initially a minimum improvement package including security of land tenure. The programme has been seriously affected however, by economic constraints.

- * Infrastructure policy should be geared to achieve greater equity in the provision of services and utilities, access to places of work and recreational areas, as well as to minimize adverse environmental impact.

The national settlement strategy determined the minimum standards of infrastructure necessary at each level of the urban hierarchy, so as to service these settlements and tributary rural areas.

- * The provision of health, nutrition, education, security, recreation and other essential services in all parts of the country should be geared to the needs of the community and receive an effective priority in national development planning and in the allocation of resources.

The National Settlement Strategy determined the adequate time distance relationships for the provision of certain services. However, economic constraints has made it difficult to implement these recommendations.

- * Government should develop new criteria for integrated rural planning to enable the greatest possible number of scattered and dispersed rural settlements to derive the benefit from basic services.

The National Settlement Strategy promotes the development service centres in rural regions to benefit the maximum possible number of people in each area. The Comprehensive Rural Townships Development Programme is a project designed to bring needed infrastructure to rural towns.

B.3.5 Land

Recommendations Implemented

- * Land is a scarce resource whose management should be subject to public surveillance or control in the interest of the nation.
- * Change in the use of land, especially from agricultural to urban, should be subject to public control and regulation.

Action Taken

In September 1994, a Land Policy for Jamaica was completed. The policy establishes the framework for the proper planning, management, development and use of land. It addresses issues of land management and development; land use and land resources; environment and conservation; and the legal and institutional framework for land management.

Agricultural land, particularly on the periphery of the Kingston Metropolitan Area is one of the most important area of Class I soils in the island. This area is however subject to severe urban pressures. Strict land use planning and the formulation of public development enterprise are the means used to control urban encroachment. A planned co-ordination between orderly urban development and the location of new developments is the method used to preserve agricultural land generally.

B.3.6 Public Participation

Recommendation

- * Public participation should be an indispensable element in human settlements, especially in planning strategies and their formulation, implementation and management; it should influence all levels of government in the decision making process to further the political, social and economic growth of human settlements.
- * The planning process must be designed to allow maximum public participation.
- * To be effective, public participation requires the free flow of information among all parties concerned and should be based on mutual understanding, trust and education.

Action Taken

The role of public participation is seen as a critical element of human settlements development. All plans are prepared in a consultative basis with the private sector. In addition, special emphasis is made of the role community participation can play in the economic life of citizens in low income communities.

The Town Planning Department in the preparation of its development plans has an extensive consultative process which involves local government, private sector, NGOs and citizen groups.

Trained personnel in social and community work provide the liaison between the community and government policies and programmes; and act as the catalyst in community development.

B.3.7 Institutions

Recommendations Implemented

- * There must be institutions at national, ministerial and other appropriate levels of government responsible for the formulation and implementation of settlement policies and strategies for national, regional and local development.

Action Taken

As indicated previously, there is an executive division between settlement planning and economic planning and implementation. Recently spatial budgeting techniques to guide co-ordination and approval of government investment programmes have been developed but have not yet been put into practice.

- * Institutions for human settlements should be co-ordinated with those responsible for natural economic and social development and environmental plans and policies, and inter-related on a multi-disciplinary basis.

There is still a problem of institutionalizing appropriate co-ordinating mechanisms between national government departments. This is due in part to the existing system of how government is organized.
- * Institutions dealing with human settlements should adapt to changing circumstances.

The lack of resources has slowed down the process of institutional change. Some agencies delivering services have undergone change resulting in the reduction of fragmentation in the delivery of services.
- * Institutions specially established to solve short-term settlement problems should not outlive their original purpose.

Committees, rather than institutions are usually set up to deal with short-term problems. This avoids the problem of redundancy.
- * Separate financial institutions and adequate means are necessary to meet the requirements of human settlements.

The housing finance system in Jamaica is fairly well organized. In 1976, the National Housing Trust was set up to mobilize resources to fund shelter. Primary lending is also provided by Building Societies, Credit Unions, and banks.
- * Any framework for settlements legislation must establish clear and realistic direction and means for implementation of policies.

The Town and Country Planning Act is being revised to reflect the changing framework of human settlements planning and development.

B.4 Agenda 21 and the GSS

Chapter 7 of Agenda 21, Promoting Human Settlement Development, states that the overall objective in the human settlements sector is to:

"improve the social, economic and environmental quality of human settlements and the living and working environments of all people, in particular the rural and urban poor."

In order to achieve this objective, Chapter 7 identifies eight programme areas in which countries need to set priorities in accordance with their national plans and objectives, taking fully into account their social and cultural capabilities.

1. **Providing adequate shelter for all**

Jamaica was one of the first countries to prepare a National Shelter Strategy under the global programme to address this problem, the Global Strategy for Shelter to the year 2000, adopted by the General Assembly in December 1988 (resolution 43/181). Jamaica's Shelter Strategy was presented to the Commission Meeting held April 6-16, 1987 in Nairobi, Kenya.

The major objectives of Government's Shelter Strategy are as follows:

- (i) **To create the market conditions, provide incentives, and facilitate the flow of resources to augment the supply of shelter.** The 1982 National Housing Policy addressed the reform of the housing financial system. This process will be taken further in the Shelter Sector Strategy and housing finance institutions will now become more concerned with facilitating capital flows to that part of the market where the need is greatest.
- (ii) **To accelerate home improvement and the upgrading and transformation of the housing stock in order that shelter of adequate quality may be available to the population as a whole.** The rapid increase in construction cost associated with the provision of new housing has resulted in an ever widening affordability gap. The purchase of new housing is, therefore, becoming less of an obtainable goal for a large proportion of the population. Government will, therefore, as part of its overall strategy, improve and upgrade existing housing by expanding the programme options for improving the housing stock.
- (iii) **To make shelter programmes more accessible to the poor.** Government will develop an integrated programme to facilitate low cost solutions such as land and infrastructure on minimally serviced sites and fully serviced

sites; core (unfinished) houses; and long and short term financing for families in the target group. Government will optimise the benefits that can be provided with the available resources by maximizing cost recovery in its programmes and reducing subsidies.

- (iv) **To encourage greater private sector participation.** Government will implement this strategy by moving away from its previous direct involvement in housing construction and providing mechanisms for the private sector to participate in this sector of the market. Financial institutions will also be encouraged to expand the availability of financing available to the target income groups.

In keeping with the objectives outlined above, solutions offered by Government will focus on the affordability and preferences of the target group.

Public sector investment in shelter is now seen essentially in terms of two objectives. First, emphasis will be placed on those segments of the sector where shelter needs are acute and where households cannot cope without Government support and intervention. As a result, a large part of Government's activities will be targeted at those disadvantaged groups living in slums and squatter communities. Second, the major financing role of the state is to be a catalytic one, that of stimulating and facilitating household investments in shelter. Government will reduce its large-scale construction of new units which cannot be afforded by the target group. It will finance shelter investments for low-cost solutions for a range of options which cater to the varying needs of households as demonstrated in the market demand analysis. The solutions aim at new housing as well as the upgrading of existing housing and related amenities and are structured to meet the affordability of target income groups. They are:

- (i) Site with minimum services (unsurfaced roads and drains, water, cesspit);
- (ii) Site with full services (household connections plus septic tank);
- (iii) Core-house (unfinished unit);
- (iv) One-Bedroom starter home (300 sq. ft.);
- (v) Comprehensive Urban Improvement Areas;
- (vi) Settlement Upgrading;
- (vii) Private Upgrades (Home Improvement).

In order to achieve the objectives outlined above, policy initiatives will be undertaken by Government in the following areas:

- Financing Shelter
- Land for Shelter
- Building Materials
- Legislation
- Organizational Framework

Financing Shelter

The major strategies to be considered are:

- (i) targeting more funds to low and moderate income households;
- (ii) developing more flexible financing arrangements such that subsidies are reduced overtime;
- (iii) supporting programmes and initiatives that expand the availability of house construction and home improvement financing for target group households;
- (iv) encouraging greater private sector participation in the sector through such mechanisms as regulator incentives, risk sharing, government 'take out' guarantees, etc.

Land For Shelter

The major strategies to be considered are:

- (i) improve the supply of serviced land to the poor;
- (ii) encourage efficient use of land;
- (iii) increase access to credit.

In order to achieve the above, Government will undertake the following actions to increase land for housing the poor.

A. Short Term Action

Develop a land banking system and criteria for future land acquisition.

The land owned by Government is an important resource from which land can be made available for housing. In urban areas it can be a critical factor for stabilizing prices at a time of acute land scarcity and rising land prices.

While the Commissioner of Lands is the principal authority for the management and allocation of government land, there is a considerable amount of government land vested in the Ministry of Housing, a Corporation Sole, public corporations and local authorities for various purposes and uses. There is, at present, no complete inventory of all its land holdings, particularly urban land, in preparation of a programme of land banking in MOC (H).

Under utilized and other types of government owned land which should be made available for shelter can be identified through intensive surveys. Land swaps between various government agencies and MOC (H) could then take place.

Optimal Use of Land

It is extremely important to practise economy in land use in a country which has a growing population but limited land area. Land acquisition programmes for new home building should be co-ordinated with the renewal of old cities (KMA, Spanish Town) with emphasis on rehabilitation.

Strategies and programmes which have high priority for the use of land in urban areas are those that deal with the problems of slum and squatter settlements.

Improve Security of Tenure

Improvement in land administration is an area where the public sector must play the principal role if bottlenecks in the supply of land are to be removed. The importance of security of tenure to households in Jamaica is demonstrated by the fact that in most squatter communities houses consist of discarded material, while appliances and furniture are of more substantial quality. Squatters live with the fact that quit notices can be issued at any time and they must move quickly.

Security of tenure will be accompanied by improved services and financial assistance as part of minimal solutions proposed by Government.

Improve Titles

The lack of adequate information about land, particularly urban land, also creates problems which constrict the urban land market and interferes with important development projects.

The length of time required to obtain a clear title is a severe hindrance to a smooth housing delivery process.

Government will initiate and conduct a study with a view to streamlining the land titling and registration process.

B. Medium Term Actions

In the medium term, Government will develop a land policy for Jamaica which will address the following:

- management of public land;
- acquisition and divestment;
- property taxation as an incentive to development;
- ownership, access and tenure;
- land resources and land use.

C. Long Term Actions

The need for a cadastral map of Jamaica is also critical. Government will examine the possibility of co-ordinating on-going activity in this area under the Survey Department which has the responsibility and the necessary expertise for such an exercise.

Building Materials, Standards and Technology

The major strategies to be considered are:

- (i) Encourage home construction and ownership to standards that meet the country's needs;
- (ii) Promote and mobilize indigenous resources and technology;
- (iii) Promote effective, non-conventional training techniques;

- (iv) Encourage greater self help, particularly in the use of indigenous materials.

Legislation

The major strategies to be considered are:

- (i) Re-examine the issues and impacts of rent control;
- (ii) Re-examine the issue of land use control.

In order to achieve the above, the following actions will be taken:

A. Short Term Actions

Rent Restriction Act

Research and study will be undertaken to determine the impact of the Rent Restriction Act vis-a-vis private residential/commercial investment and maintenance.

Land Use Controls

Re-examine Land Use Control mechanisms in the following areas:

- (i) As part of a continuing exercise, general policy guidelines for land use activities in the KMA will be promulgated in the new Development Order;
- (ii) Greater Flexibility in zoning regulations such as mixed land use zoning and Planned Unit Development will be established in the new Development Order;
- (iii) Affordable housing schemes permitting higher densities, mixed plot uses, and modified standards of parking and open space where applicable, should be established in new Development Order.

Implementation of the National Shelter Strategy has resulted in a number of initiatives directed at improving shelter among the target population. Foremost amongst these is Operation Pride (Programme for Resettlement and Integrated Development Enterprise). The programme is a multifaceted one and has as its major objectives the following:

- * Resolution of the Shelter needs of a majority of low income Jamaicans through the establishment of new planned settlements and the upgrading

of existing settlements;

- * Improvement of environmental and public health conditions in settlements throughout the country;
- * Mobilization of resources in the present informal sector towards their own improvement, employment creation and national development;
- * Distribution of state lands as a catalyst in this process.

The programme focuses on facilitating lower-income households ability to purchase land either through the regularization of illegal settlements or parcels in new settlements. By allowing the use of lower development standards, the solutions produced would be affordable for lower-income households. In order to assure more viable and sustainable settlements, the government intends for beneficiaries to gain access to the programme through Community Based Organizations (CBOs), which would help to guide the development and provide a mechanism to ensure progressive upgrading of settlements.

Rather than relying primarily on government subsidies to ensure affordability, the programme promotes self-help and builds on lower income Jamaicans demonstrated ability to build adequate housing with their own resources. In this regard, communities have formed themselves into co-operatives and using the approach adopted for MIDA (see Section B.2.9.3) have set up community development funds through the providence society organizations. Approximately J\$10M has been raised through this mechanism by the communities involved in the programme. Seed funding is provided by Government to undertake the design of the scheme and start-up costs.

This programme initiative constitutes the centrepiece of the Government's commitment to make land more easily accessible and affordable to a wide category of persons who currently do not own land. In this regard, the Ministry of Environment and Housing, the Ministry charged with implementing the programme, has developed a Five Year Plan (1995-2000) involving the provision of 100,000 lots. In Year 1 (1995-1996), 19,937 lots on 76 sites will be planned, completed and delivered to beneficiaries.

The Ministry has embarked on a careful strategy of targeting areas for development based not only on needs analysis but also the regional shelter demand to ensure that as many areas as possible are positively affected by the programme. At the same time a wide array of benefits have been classified under the programme for implementation in Year 1 as follows:

1. **Pride Greenfields**

- (a) **Public Sector workers (by Contractual Agreement)** - This involves the identification and conveying of twenty (20) acres of vacant land (per

parish) under Government's Contractual Agreement with public sector workers. There are five (5) sites to be passed to the Public Sector Organizations which are located on properties currently being developed through Operation Pride. They are as follows:

| | | |
|----------------|----------------------|----------|
| Hampstead Park | Kingston & St Andrew | 20 acres |
| Bushy Park | Clarendon | 20 acres |
| Luana | St. Elizabeth | 20 acres |
| Point | Hanover | 20 acres |
| Belle Air | St. Ann | 20 acres |
| Hague | Trelawny | 20 acres |

The other nine (9) sites already have been identified in the Ministry of the Environment and Housing with all parish allocations to be completed by the end of 1995. The total projected lots is 4,892.

(b) **Pride Greenfields (Other Public Sector workers and special groups)**

The selection, planning and subdivision of vacant lots for public sector workers outside of the contractual agreement is critical to the Government's thrust in effectively assisting civil servants, teachers, nurses, policemen, tourism workers and quasi-governmental groups with security of tenure. There are fifteen (15) sites under this category involving 4,910 lots.

2. **Pride - "New Sites" for Low-Income Groups and Individuals**

These projects are intended to facilitate self-employed low-income groups and individuals seeking tenure in new locations. There are nine (9) such sites being planned with a total of 1,895 lots projected.

3. **Pride - Relocation of Low-Income Groups**

There are a number of informal settlers that will have to be relocated to other areas because of environmental implications, national/cultural requirements, susceptibility to natural disasters. There are seven (7) areas involving 3,700 lots being planned to facilitate relocated groups.

4. **Pride - Joint Venture (Low-Income Groups)**

In many instances informal settlers and tenants may wish to regularize their tenure by purchasing and developing private property. Operation Pride will assist such groups in accessing technical and financial (mortgage) assistance in achieving their objectives.

5. **Pride - Joint Venture (Private Sector, Church Groups, NGOs, Other)**

Private owners of property, building systems and financiers may wish to work with Operation Pride in developing land and shelter solutions on specific sites. In

such cases Operation Pride will provide technical support and other support where possible.

6. **Pride - Build-on-own-land (Development Services)**

Persons seeking technical and financial assistance in developing their own property will be able to access support through the Pride Network.

7. **Pride - Sites and Services**

In many instances, low-income groups will not be able to erect shelter over a short period. An incremental building programme similar to the original Sites and Services approach will be used under the technical guidance of personnel arranged through Operation Pride.

8. **Pride - Upgrading and Regularization**

The chronic problems associated with unplanned informal settlements demand urgent corrective infrastructural action. These sites present the greatest and most ominous challenge of the Pride Programme. there are twenty three (23) sites in this category accounting for 3,863 lots.

9. **Pride - Slum Clearance and Improvement**

Environmental degradation, infant mortality and high levels of criminality are the natural evils resulting from slum conditions. Operation Pride must meet the imperative of providing the minimum conditions necessary for human settlement.

10. **Pride - Post and Panel (Building System)**

The use of government-owned building systems in providing affordable shelter to beneficiaries is an integral feature of the programme. The three Post and Panel sites are being mobilized towards this objective. Model units will be sited at three locations.

11. **Pride - Disaster Preparedness and Response**

As a nation we must develop the capacity to provide a minimum amount of basic shelter units in the event of a disaster. Operation Pride will be working with other entities such as the Office of Disaster Preparedness and Emergency Management (ODPEM), Forest Industries Development Company (FIDCO), to develop and store building kits that allow for rapid assembly.

12. **Pride - Commercial Vending, Light Industrial /Manufacturing and Small Farming**

Low-income groups and individuals desirous of pursuing any of the captioned activities will benefit from crown lands identified for the specific purpose. Fonthill (St. Elizabeth) is being subdivided into farm lots for 164 applicants.

In summary, final infrastructural works have begun on the first eight (8) sites:

| | |
|------------------|-------------------|
| Riverton Meadows | 2,000 lots |
| Callaloo Mews | 210 lots |
| Premix Lands | 120 lots |
| Belle Air | 760 lots |
| Mt. Edgecome IV | 350 lots |
| Luana | 2,000 lots |
| Duanvale | 86 lots |
| Total | <u>5,526 lots</u> |

The additional sixty eight (68) sites accounting for 14,411 lots will be started before the end of 1995.

Responding to Government's call to broaden their involvement in the provision of housing a consortium of five (5) Building Societies will be using a J\$129 million loan from USAID to develop 1,204 serviced lots. This is the first time Building Societies will become involved in the provision of serviced lots.

The project will be developed on land owned by Government and will involve the provision of roads, water and electrical facilities. The development of the serviced lots, which are geared towards low, middle and upper middle-income earners will be completed by the end of 1995. Half of the lots will be sold to persons below the median income and the other half to those above, with some amount of cross-subsidization.

2. Improving human settlement management

The framework being used for strengthening management of human settlements is the Local Government Reform Programme. The administration and management of all Jamaican's towns and cities is the responsibility of the Parish Councils. As the Local Authority, the Councils have responsibility for the provision of certain public services. One of the major problems facing the Parish Councils is the lack of effective control over development taking place in their parish. The issues which arise as a result of this includes squatting on government owned land or land reserved for open space, complaints from developers about the lengthy subdivision approval process, and inadequate supervision of building activity.

The lack of funds and adequate technical staff and staff mobility are factors which affect the Councils monitoring development. Land designated for particular uses have not been used for these purposes. Subdivisions have proceeded without proper supervision, which accounts in large measure for idle infrastructure and poor quality roads.

Other problems affecting the Councils are inadequate garbage collection, lack of proper street signs, inadequate street lightings, inadequate space for recreational and community activities, poor drainage and traffic congestion in the central areas of main towns.

Government has now implemented a programme of Local Government Reform to address these issues through the creation of a strong, viable and effective system of local government. The need for fundamental reform of local government in Jamaica has been on the national agenda for the last 50 years, during which period several studies have been conducted on the subject. All these reports have indicated that the key to improvement in the performance of local government lies in providing local authorities with adequate and independent sources and granting them greater autonomy in the management of human settlements.

The major objectives of the Reform Programme are to:

- (i) establish new arrangements for the financing of Local Government which will allocate to them adequate and independent sources of revenue, and will give Local Authorities effective control over these resources of revenue;
- (ii) upgrade the institutional capability of local authorities to ensure that they are able to perform their functions in an efficient and cost effective manner;
- (iii) effect a comprehensive revision of all outdated legislation which currently constitute a major constraint to the effective performance of the Councils;
- (iv) upgrade the quality and cost-efficiency of Local Government manned services and regulatory functions.

3. Promoting sustainable land-use planning and management

The preparation of a new Physical Plan for Jamaica is scheduled to commence in the last quarter of 1995. Two National Physical Plans have been prepared for Jamaica, a National Physical Plan for Jamaica 1970-1990, and a National Physical Plan 1978-1988. However, neither of these documents were ever adopted officially or explicitly endorsed, and as a result very little consideration has been given to the role of physical planning in the implementation of development projects carried out by sectoral agencies.

As we approach the twenty first century there are a number of compelling reasons why there is need for an updated National Physical Development Plan. Firstly, the two National Physical Plans are now obsolete owing to a lack periodic updating. Secondly, sufficient attention was not paid to procedures and methods which will ensure

implementation of the plan and provide a framework that will coordinate decision making. In addition, spatial planning is not playing an effective role in the development process. In fact, over the years spatial planning has been marginalised and has to be reactivated as a major pre-requisite for sustainable development. At the same time, the increased complexity of the built and natural environment requires improved coordination of the sectoral interventions in the quest for development. Consequently, innovative techniques for integrating social, economic and physical planning - along the broader environmental monitoring and coordinating - are essential.

While settlement is often considered a spin-off of economic development, they are inter-related and ought to be viewed in this perspective. The goals of physical planning are in effect the same as overall developmental and sectoral policies for achieving economic growth, efficiency, equity and elimination of poverty. The wide non-spatial policies are in fact, dependent on specific geographic locations to achieve the objectives. Settlements are important foci for diffusing development and the selections of centres to act as catalysts is therefore significant.

There is need to recognize the links between spatial strategies and economic development policy. Policies for economic development can no longer afford to ignore the locational implications. In order to achieve this the following must be considered:

- * reduce the gap between physical plans and guidelines that implementation agencies can use them by tying plans to a clear budget which is subject to regular monitoring and revision;
- * selective approaches within a geographic region by deliberately concentrating resources (public and private) on key settlements on proven experience or potential for generating and sustaining economic growth;
- * project implementation requires a more explicit consideration of the socio-economic and spatial impacts of projects at the regional level throughout the whole project development and implementation process.

A comprehensive and integrated strategy plan is required to address these issues. This strategy will form the basis for further local area plans and special conservation districts used in environmental protection. A mechanism will have to be established to support improved linkages to economic planning and budgeting, making spatial implementable. These challenges will require the strengthening of the institutional capacity of local government and the evolution of appropriate arrangements for sectoral linkages for the coordination of downstream implementation activities, such as development control. In this regard, incumbent personnel will require training or reorientation in their approach to spatial planning, development control and environmental monitoring.

4. Promoting the integrated provision of environmental infrastructure: water, sanitation, drainage and solid waste

Every effort is being made to ensure the provision of adequate environmental infrastructure facilities in all settlements by the year 2025. The development programme of the National Water Commission includes improvement of the effluent of water plants and sewerage plants thereby preserving the environment, especially Jamaica marine and fresh water resources. At present, only 10 per cent of the island's population has access to sewerage services. Over the five year period 1995-2000 a number of projects will be implemented to increase the proportion to 25 per cent of the population. Seventeen projects will be implemented. Priority will be given to the tourist resort areas of Ocho Rios, Montego Bay, Negril and Port Antonio as well as Kingston and South East St. Catherine. The latter has been given priority because of a major housing project being implemented in the area.

A study funded by the Inter American Development Bank on Solid Waste Management in Jamaica is currently underway. The study will provide recommendations on garbage collection and disposal methods in Jamaica's towns and cities.

5. Promoting sustainable energy and transport systems in human settlements

A. Energy

In recent years, there have been significant increases in Jamaica's energy consumption. Demand for electricity has accelerated such that peak demand of 300 megawatts (MW) which has been projected for 1995 was exceeded in 1989.

Agenda 21 has recommended the extension of the provision of more energy-efficient technology and alternative/renewable impacts of energy production and use on human health and on the environment as the approach to be adopted.

Jamaica's objectives in the sector are:

- * Reduce dependence on external supplies of oil by development and utilization of indigenous energy sources;
- * Greater efficiency in the use of fuel by the major sources of consumption such as industry, transportation and electricity generation;
- * Upgrading and expansion of the capacity of the natural oil refinery and maximisation of foreign exchange earnings of the refinery;

- * Rationalization in the management of the sector to facilitate effective planning and control.

The following strategies are being implemented to achieve the objectives identified for the energy sector and to meet the projected demand for energy.

Development of Alternative Energy Sources

Assessment of Jamaica's indigenous resources has shown that there is a limited resource base and no single option can be substituted for imported petroleum. The most promising alternatives are hydropower and coal. A number of feasibility studies have been completed for hydropower and one project is extended to come into service in the latter part of 1995. Evaluation of other renewable energy sources such as wind and solar continue and pilot projects established to evaluate the feasibility of these resources.

Energy Conservation

Energy conservation has been given high priority in the prevailing situation of scarce foreign exchange resources. The objective is to achieve increased efficiency in energy usage in all sections of the economy. An assessment of the energy sector has been carried out under a UNDP/World Bank Energy Assistance Programme and an Energy Sector Management Assistance Programme has been developed. The central focus of this programme is to increase the energy efficiency of local and imported new products and so conserve vital energy.

B. Transport

Compared with the other developing countries, Jamaica has a relatively well developed transportation and communications network. However, in recent years, much of this infrastructure has deteriorated. The major objective of government is to ensure improvements in the various modes of transport in relation to operating efficiency, reliability and safety. Within this framework, efficiency in energy use and minimization of social costs are primary objectives.

A major transportation master plan for the major cities and towns and reservation of lands required for improvement of the road network will be completed by the year 2025. A cooperative system to own and managed the public bus transport system in the Kingston Metropolitan Region was put in place recently. The system is to be phased into operation over time and in this regard, a number of large buses (44 seater units) for high density routes will be acquired. Smaller buses will be acquired consistent with the density of the traffic and the road alignment. A minimum of 275 buses will be imported for private operators during the first two years of the system.

6. Promoting human settlement planning and management in disaster-prone areas

Jamaica like most Small Island Developing States (SIDS) is particularly vulnerable to disasters caused by phenomena such as sea-level rise, cyclones and tsunamis, which destroy both the natural and the built environment. In addition, Jamaica is prone to riverine flooding and has a history of serious earthquakes.

On September 12, 1988, Hurricane Gilbert damaged almost one-half (45 per cent) of the country's housing stock, with some 10,000 units being almost totally demolished. Together with damages to public buildings, including health and education infrastructure, the building and construction industry suffered a major blow.

After serious floods in 1979, an Office of Disaster Preparedness and Emergency Management (ODPEM) was established. The office is responsible for (a) development of a 'culture of safety', pre-disaster planning and post-disaster reconstruction.

With regard to its first objective, ODPEM has completed a number of national local studies on the nature and occurrence of natural disasters, their impact on people and economic activities, the effects of inadequate construction and land use in hazard prone areas, and social and economic advantages of adequate pre-disaster planning. ODPEM has implemented nationwide local awareness campaigns through all available media, translating the above knowledge into information easily comprehensible to the general public and to populations directly exposed to hazards.

Pre-disaster planning as an integral part of human settlement planning in Jamaica. The ODPEM has completed multi-hazard research into risk and vulnerability of human settlements and settlement infrastructure. An ODPEM Floodplain Mapping Project is currently underway. These maps are to be incorporated into the human settlement planning and management process.

After Hurricane Gilbert, the ODPEM in conjunction with a NGO developed training programmes and manuals for contractors and small builders on disaster-resistant construction methods.

The ODPEM is responsible for initiating post-disaster reconstruction and rehabilitation planning. Immediate post-disaster reconstruction is decentralized to the local level, and the local authorities are responsible for providing relief and shelter. Post-disaster assessments of damage and long term post-disaster reconstruction is coordinated by the ODPEM.

7. Promoting sustainable construction industry activities

The indigenous building materials industry is relatively undeveloped, except for the cement industry. Cement is largely an indigenous material apart from the energy content. Cement and block and steel are the main construction materials used in Jamaica.

Research is now being conducted on red mud, the residue from the bauxite industry, as a building material. A stabilised red mud brick is in the experimental stages of development. Gypsum is another indigenous material being used in the construction industry in the form of ceiling tiles, and a significant amount of work has been done to develop a local marble industry.

The buildings materials and construction industry in modern Jamaica has a very high import content. An analysis of construction costs reveals that almost 50% of infrastructure and building cost is represented by direct imports and foreign exchange. The foreign exchange content of a building is therefore one of the most significant factors, which has contributed to the escalation of building costs in recent times, either as a result of a shortage of materials and/or devaluation. Jamaica is not self-sufficient in building materials especially where raw materials for their manufacture are considered. For example, aluminium roofing sheets are produced locally, but the aluminium sheet are imported, similarly, with galvanised steel sheets or zinc. Reinforcing steel bars are produced locally, but the bulk of the intermediate raw materials - namely steel billets are imported.

Between 1970 and 1980, constructions costs increased 517% for the decade or an average of 51.7% per annum for the period. For the first four and a half years of the 80's, construction costs increased 120% over 1980 costs.⁴ The latter increases have been due to the rise in the prices of building materials as a result of the devaluation of the Jamaican dollar. Between January and June 1984, cement prices increased by 136%, aggregate by 178%, cement blocks 182%, lumber 80%, aluminium windows 107%, sanitary fittings 90%, terrazzo tiles 91% and electrical materials 81%⁵

If one were to take into account the energy content and the intermediate raw material cost of producing materials locally, the foreign exchange content would be considerably higher. Cement for example, is manufactured from local materials, but approximately 75% of the direct cost of producing cement is represented by imported energy.

⁴ Brian L. Goldson, Housing Crisis in the 1980's - The Master Builder Journal of the Incorporated Master Builders Association of Jamaica Vol. 24 No. 1, 1985.

⁵ Opcit

Jamaica uses a number of imported pre-fabricated systems. While the rationalization of building components like steel structures has lowered costs, in general, the cost reductions expected of the more sophisticated of these technologies, have not been fully demonstrated in practice. This is not due to the technology itself, but to a series of other factors which affect costs. Construction activity is very vulnerable to variations in general economic conditions, and the lack of a sustained effective demand implies periods underutilisation of capital goods. Firms using capital intensive technology do not have the option open to more labour intensive forms of responding to recessive periods through contraction of the labour force. The lack of continuity in construction activity thus works against cost reduction since the costs of diminished production will be proportional to the investment in capital goods which are underutilised in recessive periods. At the same time, there will be attempts during periods of intense activity to gain large profits in view of the general experience that such periods do not last. Difficulties in the flow of building materials will also affect costs, since they imply sufficient use of expensive capital goods and transportation problems either of materials or products can also increase overall production costs.

The stabilisation of construction costs is and will continue to be one of the most difficult policy objectives to attain. Jamaica as a small island country with a high import component in construction. One of the overall objectives of government is to bring shelter within the reach of the lowest income groups of the population, as well as to reduce the foreign exchange content in the building construction process.

There is need for much more work to be done in the area of research and testing of potential building materials.

8. Promoting human resources development and capacity building for human settlements development

Jamaica has taken steps to improve human resource development and capacity building of institutions through the introduction of a BSc Course in Physical Planning and Environmental Resource Management at the Polytechnic of Jamaica. Prior to the establishment of the Course at the Polytechnic of Jamaica, all Planners had to be trained overseas. The BSc course was preceded by a course for Planning Technologists, so that personnel in the discipline are being trained at both the professional and technician levels. The BSc Course also serves the entire Caribbean Region as it is the only degree course at this time. A Masters Programme in Planning will commence in September 1995 at the University of the West Indies, St. Augustine Campus.

B.5**BEST PRACTICES**

TITLE: ALLEVIATION OF POVERTY AND JOB CREATION IN JAMAICA

NAME: MICRO INVESTMENT DEVELOPMENT AGENCY LIMITED (MIDA)

KEY DATES: At November 1993, MIDA had disbursed approximately J\$67M (US\$2.79M) for 2,826 approved projects.

At July 1995, CRFs had an island-wide membership of 4,354 with savings of J\$6.25M (US\$0.26M).

BEFORE:

The **Small Business Sector** experienced mixed fortunes under the policies of Structural Adjustment and Stabilization which started in the 1980s. There was an expansion of the sector as a result of redundancies, particularly in the public sector. At the same time, many small businesses were unable to benefit from incentives to the productive sector, because the criteria used to target businesses for these incentives inadvertently led to their exclusion.

These criteria required businesses to: export to third countries (Export Industry Encouragement Act); register under the Company Act and able to transact all businesses in US\$ and export one hundred per cent of the entity's output (Jamaica Export Freezone Act); register and produce in one of the vital sectors (Industry Modernization Programme); and be able to prove that the entities can contribute to employment and foreign exchange earnings. Since most small and micro businesses are sole proprietorships producing for the domestic market, they usually do not qualify for these incentives.

Other advantages that are enjoyed by large businesses but which do not benefit small producers to the same extent, include the recent revisions of the Common External Tariff. This has led to lower import duties and hence lower raw material prices for large businesses which benefit from economies of scale. However, because small businesses purchase in small volumes mainly from retailers, they do not benefit as much as one would expect from these lower prices.

Interest rates to small businesses are considered high. At September, 1993, small entrepreneurs were likely to borrow money between 24 per cent and 45 per cent depending on the economic activity involved. Interest rates within the sector are influenced in part by the policies of international donor agencies. In an era of decreasing sources of grants and soft loans, international donor agencies propose a positive interest rate policy for the small business sector. Small and micro enterprises are often faced with a shortage of cash as they are unable to access credit from their suppliers or overdraft facilities from their banks. At the same time, they find themselves required to wait for customers to settle their bills.

AFTER:

Recognizing the disadvantages to the Small Business Sector as a result of liberalization and stabilization policies, and mindful of the sector's potential for economic development, the Government of Jamaica has been facilitating the financial and organizational development of the sector through the institution of a number of policy measures. These measures included the establishment of a wholesale facility, **MIDA**, and the subsequent issuing of a government backed J\$100M (US\$4.17M) in 1993.

MIDA was established as a Statutory Company in 1991. The primary objectives of the agency are to facilitate the development of the small enterprise sector by providing financial assistance through Lending Agencies (LAs), the institutional strengthening of LAs in areas of loan appraisals and preparation, the encouragement of small and micro enterprises by providing technical assistance in the design, and management of viable projects, and the establishment of a Community Revolving Fund.

The Community Revolving Fund (CRF) is designed to assist in obtaining the collateral required to access loans, encourage savings, treat with hard core delinquency, correct the paradox of thrift and confront the movement of capital from inner city areas.

Agencies and institutions which have benefitted from increased funds to the sector and have accessed credit from **MIDA** are:

- ASSIST** Agency for the Selection and Support of Individuals Starting Trade: The project was designed to alleviate the problems of unemployment and poverty, particularly among women.
- SSF** The SSF is geared towards the promotion of self-help development among marginal economic groups. Funds must be used specifically for the acquisition of basic tools, raw materials and other necessary resources.
- NDFJ** The NDFJ was established as a small business development bank which provides a complete package in small business financing, including the provision of non-traditional credit, and technical services and training.

P.C.BANKS Peoples Cooperative Banks

JCSTS Jamaica Civil Service Thrift Society

At November 1993, MIDA had disbursed approximately J\$67 million for 2,826 approved projects as follows:

| LENDING AGENCIES | PROJECTS APPROVED | LOAN AMOUNT DISBURSED (J\$) | EMPLOYMENT GENERATED |
|------------------|-------------------|-----------------------------|----------------------|
| SSF | 503 | 10,418,887 | 1,172 |
| ASSIST | 101 | 2,400,000 | 216 |
| CREDIT UNIONS | 1,135 | 35,078,870 | 1,950 |
| NDFJ | 80 | 4,500,000 | 112 |
| CRF | 122 | 6,550,000 | 188 |
| P.C. BANKS | 880 | 8,000,000 | 1,270 |
| J.C.S.T.S | 5 | 250,000 | 7 |
| TOTAL | 2,826 | 67,197,757 | 4,915 |

Sectoral distribution of projects in small businesses at November, 1993 were as follows:

| SECTORS | NO. OF PROJECTS |
|---------------|-----------------|
| Manufacturing | 503 |
| Agriculture | 1,452 |
| Services | 871 |
| TOTAL | 2,826 |

STRATEGY:

MIDA was established with the primary objective of energizing the micro business sector through the provision of wholesale credit to lending institutions, and the delivery of technical services to the sector.

MIDA was mandated to place special emphasis on facilitating the loan demands of individuals who would otherwise experience difficulty in accessing micro business loans from established lending institutions. To effect this special mandate, the community banking approach was used

through Provident Society organizations, known as Community Development Funds (CDFs). These CDFs are capitalized by grants from Government's Social Economic Support Programme (SESP) and member shares. The community provides management, and micro business loans are granted by the CDFs based on project viability, the character of the prospective borrower and the level of savings pledged as security.

MIDA supplies micro business credit up to five (5) times the net worth of the CDFs, while CDFs grant credit up to four (4) times the level of savings to individual members.

Savings are amassed by community members through formal savings groups known as Community Revolving Funds (CRFs), with accounts at commercial banks and credit unions. There are sixty-three (63) such savings groups. CRFs members' savings are used as collateral for individual loans from CDFs.

There are July 1995, 26 CDFs with membership of 4,354. Approximately 560 projects have been funded, secured by members savings of J\$6.25M. These projects have generated employment for 896 persons.

The financial structure, the positive attitude towards community credit, coupled with an effective system of accountability are in place to encourage the growth and development of the CDFs and the supporting CRFs. These mechanisms have a role in sustainable socio-economic development of communities.

TITLE: CITY CORE REVIVAL AND REHABILITATION

NAME: KINGSTON RESTORATION COMPANY (KRC)

KEY DATES: At December 1993, KRC had refurbished 16,722 square meters of factory space in downtown Kingston. In addition, the KRC at December 1993 had restored 8,209 square meters in public buildings and 10,312 square meters of commercial space. These developments have succeeded in triggering other private sector investments in the area and have created over 1,000 permanent jobs.

BEFORE:

Downtown Kingston, the commercial centre of Jamaica's capital city suffers from serious shortcomings in key public services. These result primarily from a lack of public sector financial resources. The municipal government, Kingston and St. Andrew Corporation (KSAC), currently

has very little authority and revenue-raising capacity of its own and little in the way of national resources has been made available to it. In addition, national government agencies designated to address the service needs of the capital city and its downtown have themselves suffered from the consequences of severe fiscal constraints on the national budget. As a result, there is a serious lack of delivery capacity by the array of public agencies and private organizations that are supposed to provide services needed by the downtown area.

Traffic congestion is common, due to parking problems, street vending and the poor surface condition of many roads. Rights-of-way and vacant lots are often littered with solid wastes. Because of the incomplete state of the area's major interceptor sewer along Harbour Street, untreated sewage emerges along streets leading downhill toward the waterfront. Vacant and partly demolished structures, their interiors strewn with refuse, remain as reminders of the area's difficult recent history.

Downtown Kingston, despite its shortcomings has many substantial strengths: The area is a busy commercial centre, its streets lined with substantial numbers of retail stores. There is an open-air market, designed to provide off-street space for the many informal sector vendors whose operations attract customers and contribute much to the vigorous sense of life in the area. Downtown is the location of the principal national courts and of the city's largest concentration of high-rise structures, comprising both government and private offices, many of them located in a major waterfront complex developed by the Urban Development Corporation. In addition, the downtown area is the focus of a less visible but growing manufacturing industry.

AFTER:

The Kingston Restoration Company (KRC) was formed in 1983 by a group of private sector business interests aiming to work in the public interest in support of economic revitalization of Downtown Kingston, the capital of Jamaica. In July 1986, KRC entered into a cooperative agreement with the United States for International Development (USAID) to provide US\$6.875 million of grant capital resources against KRC's raising Jamaican \$10 million of counterpart funding from the private sector. Both pools of funds were used to implement the following programmes.

Industrial Development Programme

The major objectives of this programme are:

- (1) job creation in manufacturing
- (2) adding to the existing stock of factory space
- (3) generation of income for the Kingston Restoration Company

To date over 1,000 permanent jobs have been created and 16,722 square meters of factory space added (against a target of 17,651 sq meters) in Downtown Kingston, through the rehabilitation of appropriate derelict structures.

Commercial Development Programme

The major objectives of this programme are:

- (1) to stimulate retail and office investment in Downtown Kingston, principally along King, Duke and Harbour Streets;
- (2) to arrest and reverse the trend towards relocation of offices from Downtown Kingston;
- (3) to demonstrate to the Jamaican private sector that investment in Downtown can be profitable.

The programme consisted of the restoration of commercial properties in collaboration with the private sector. To date 10,312 sq meters of commercial space (against a target of 6,596 sq meters) has been created. A further 8,082 sq meters was created in March 1994 when the renovation of Public Buildings West was completed. Project cost recovery has been in excess of 100%, demonstrating the profitability of commercial investment Downtown.

Community Development Programme

The objectives of this programme are:

- (1) to provide educational and recreational opportunities for community youth;
- (2) to improve community access to health care;
- (3) to market the skills of the community.

The Community Development Programme consisted of the following main components: summer programmes for community youth; the operation of a Teen Centre and Youth Educational Support System (YESS) Programme; the operation of a Health Centre; and the creation of an Artisans Directory. The direct benefits of the programme include the following:

- * 100 youth benefit each year from the summer programmes;
- * 120 students participate in YESS
- * the health centre records 25,000 visits each year and has addressed a vital community need.

STRATEGY:

KRC's overall strategy in its industrial and commercial and programme has been to restore derelict structures for industrial and commercial use. In certain cases turnkey development was undertaken. In other cases, **KRC** performed the role of developer and still in other cases **KRC** formed a joint venture with private sector entities, managed the development the development and then sold its interests to its partners.

Strengthening this programme also is the Public Improvements Programme where **KRC** focused on the principal streets and public places. Emphases have been on facade improvement and renovation of structures. There is also a Restoration Grants Programme which channelled attention on small property owners and on commercial properties located elsewhere in the area which were in a derelict condition, having been abandoned during the upsurge of violence in the 1970s and 1980s. The programme has proven to be popular amongst small owners and has attracted many new investors in the area. Against a target of 9,300 sq meters of restoration, it had achieved approximately 23,040 sq meters by the end of September 1991.

KRC understands that in order to be successful in stimulating economic activity and to make it attractive for investment, the programme has to reach out to the local residents. The Community Programme works through existing community organizations and seeks to be careful not to duplicate those already existent. The Community Development Division of **KRC** runs a summer programme every year for 100 youth in the community in the age groups 4 to 14 years. The Teen Centre was established in 1991. It targets high school children who are supervised with their homework on a daily basis by trained teachers. the YESS Programme provides scholarships for community youth from an endowment fund created by contributions from the private sector. It accommodates 120 students who are trained to develop community leadership and community service. The programme has received international recognition and was given the Award of Merit by the International Downtown Association in 1992.

KRC also runs a Health Clinic at the Hanover Street Baptist Church. The clinic was initially managed substantially by USAID grant funding but in recent years has been successful in securing funds from other organizations (NGOs). Approximately 30% of the expenses of the clinic are met out of fee charges.

TITLE: GENDER-SENSITIVE APPROACHES TO HUMAN SETTLEMENTS DEVELOPMENT AND MANAGEMENT

NAME: WOMEN'S CONSTRUCTION COLLECTIVE

KEY DATES: THE WOMEN'S CONSTRUCTION COLLECTIVE (WCC) started in October 1983 to train 10 women in basic building skills and in carpentry. By June 1984 , thirty four women had been trained. In May 1986, the Collective signed its first large contract for work on a primary health

clinic.

BEFORE:

Over one third of Jamaica's households are headed by women, rising to nearly half in urban areas. Women's unemployment is nearly double that of men, reaching 75% in areas of Western Kingston. Teenage pregnancy is very common amongst unemployed females. Most teenage mothers continue to live in the houses of their own mothers who are the female heads of low-income households.

In 1982, the Jamaican building industry was booming. However, of 32,000 people employed, only 800 were women, none of whom had the status of trade worker. Very few of the estimated 1,000 women trained in building skills between 1976 and 1980 had found jobs. Moreover, women had recently been excluded from the Government's building and construction training programme at the trade level. The Working Group on Women's Low-Income Households and Urban Service in Latin America and the Caribbean planned to attack the problem simultaneously at both the industry and community levels.

There were difficulties to overcome before the women could enter the construction industry. Most trade work was carried out by subcontractors hired on a task basis and working with the informal trade gangs. Entry into these gangs occurred through a male network of friends, relatives and workers who had met on previous jobs. Territorial political rivalries presented additional complications. Building sites in areas with party political affiliations were expected to give party followers exclusive rights to jobs: those from other parties enter at their peril, unless they have a scarce skill or a strong tie to the main contractor.

The Women's Construction Collective (WCC) started in October 1983, with ten (10) women from Tivoli Gardens, an inner-city area of Kingston. The original aims were to find employment at the trade level in the building industry and to provide a mutual-support group for on-going training. WCC is affiliated to the Working Group on Women's Low-Income Households and Urban Service in Latin America and the Caribbean, as are other groups in Mexico and Peru. WCC, a project of the Construction Resource and Development Centre (CRDC), a NGO, is now a registered, non-profit company managing its own day-to-day affairs and funds.

AFTER:

At the beginning of the project, ten women were trained, with commitments from contractors to place them on-site on a trial "job-audition" basis. Every woman who was auditioned was hired. At the end of the course, more than 90% of the women trained had been placed in employment.

Originally, an agreement had been reached with contractors to place the women on a market-upgrading project being funded by the Government. It was located in an area sharing the same political allegiance as Tivoli Gardens. This project was postponed indefinitely. Faced with a

prospect of no job placements, the **Collective**, developed a strategy of "job auditions" offering to work on-site on a trial basis, at no cost to the employer. Soon, the first contractor responded, taking two women on trial; one week later, they became part of the work force. Before long, all the women were in regular work, earning twice the minimum wage and more.

Soon, the rising demand from the contractors justified expansion of the **Collective**. Building on its existing base in Tivoli Gardens would have tied the **Collective** to being politically identified with the Jamaica Labour Party. Instead, it was decided to work with two new communities - Nannyville, a housing settlement built within Kingston city limits in the 1970s by the People's National Party (PNP) Government, and Glengoffe, a rural community some 15 miles outside Kingston. The **Collective** now held its monthly meetings on politically neutral ground at the CRDC offices, rather than, as previously, at Tivoli Gardens' community centre. Suggestions that each community should form their own separate collectives were firmly rejected by members, who wished to avoid being divided by politics.

In May 1986, the **Collective** signed its first large contract for work on primary health clinic. Within two weeks, two further contracts were signed. Links were established with a new community, and a batch of new trainees entered the **Collective**. The work of the **Collective** is having widespread effects, as similar groups are set up in other parts of the country - a recognition of its success.

The building industry has responded positively to the WCC project. Contractors find that, with women on-site, violence goes down and productivity goes up. Another achievement of the **Collective** is its ability to move women across political borders. Women from communities associated with one political party were placed on sites identified with the other party, with no serious problems. Contractors who have employed WCC members now have confidence in employing women and are employing others. The **Collective** has demonstrated how mutual support amongst local women can work creating earning opportunities for low-income women in the male-dominated building industry, breaking down rigid political divisions, changing established structures, and building up confidence and ability.

STRATEGY:

The **Collective** began as a response to four main factors;

- (a) the construction industry was booming and trade workers were in demand;
- (b) several contractors were willing to employ skilled female labour, if it was available;
- (c) unemployment for young women in Western Kingston was around 75%;
- (d) governmental vocational training policy had changed to exclude women from the building-trade training programmes.

Low-income women were to be trained by the **Collective** in basic building skills and in carpentry. The tools necessary to start work were provided through a revolving-loan fund. Contractors initially employed the women as labourers, but, because they were highly trained and had their own tools, most were soon promoted to being trade helpers, earning much more than they could earn in conventional women's jobs.

In May 1983, the Working Group on Women's Low-income Households received a grant to select and train 10 unemployed women from Western Kingston, to place them in jobs and to monitor and document their experiences. The women were chosen by a community liaison officer, with help from local youth leaders, based on literacy and numeracy tests. This community was developed during the 1960s by the JLP as part of an upgrading scheme. In addition to being highly politicized, it had levels of teenage unemployment and teenage pregnancy.

A first step was to locate an agency to provide training. CRDC often develops experimental training programmes for adult construction workers. It also had previous experience of working in co-operation with the Vocational Training Development Institute (VTDI). VTDI trains vocational instructors for Jamaica and other countries in the Caribbean; it also provides short-term courses to upgrade skills in a wide variety of industrial fields. WCC was able to work with both organizations, and staff of VTDI provided technical and moral support on an informal but ongoing basis.

Trainees began with a basic five-week masonry and carpentry course. Each woman had to build a concrete all, rendered correctly and finished neatly, in between sawing wood to make building form work and making a correctly jointed stool.

Thirty-four women had been trained by June 1984, but there were clear signs of a slump in the building industry. The **Collective** faced the problem of no job placements for its members. However, there was a market for some small-scale building repair and extension work, and the women decided to explore the market further. By June 1985, the **Collective** had launched itself as a small business.

Their first job was to build a wooden house for Jamaican potter, Ma Lou, in Spanish Town. With the small profit from that job, the women built a lean-to-workshop at the back of CRDC offices and began to offer carpentry services to the general public. Outside funding allowed the **Collective** to buy tools and two vehicles to take on jobs in other parts of Kingston and surrounding areas. A local carpenter was hired as instructor for the workshop. Women, now unemployed as a result of the slow down in the building sector, continued their training, upgrading their building skills in the workshop and learning administrative skills by taking active part in the day-to-day planning and running of the project.

The high placement rate achieved by the **Collective** is largely due to its focus on skills, but the human concerns were equally important, laying the foundation for confidence and cohesion among the women who joined the group. the transition from unemployment to non-traditional employment in the male-dominated field of construction required mutual support. Since family

support was necessary but not always forthcoming, the **Collective** itself took on this role. Women were able to build up their experiences and to build confidence together.

Expansion led to a redefined role for the **Collective** and to the creation of a new organizational structure. The goal was to increase the **Collective's** ability to govern itself, by increasing each women's ability to take on responsibility. The **Collective** has gradually moved toward independence from its parent non-governmental organization, CRDC. Originally, most of the key policy decisions (selection, training content, job placement etc.) were made by CRDC. Later, two trainee managers were selected from the **Collective's** women, to take over the book-keeping, placement, site-monitoring and other organizational tasks. Finally, the **Collective** became formally registered as a limited liability company. It moved into its own offices and adopted a new organizational structure.

B.6 PRIORITY ISSUES

The priority issues identified are set out below:

B.6.1 Interventions which aim at the improvement of the existing inner city environment through:

- (a) **Infrastructure Development** (the improvement and construction of infrastructure facilities such as road, sewerage and drainage systems, and water supply, improve services such as garbage collection and landscaping).
- (b) **Urban Infill Sites** - development of small-scale affordable housing projects on small sites of vacant land located within the target Special Areas. These sites should be kept as small as possible for the following reasons:
 - small-scale projects are more feasible to manage and small-scale activities can also be used to help develop capacity in NGOs;
 - small sites suitable for development are much easier to find than large sites and negates the problem of land re-assembly;
 - small-scale projects appear to work better socially - more cohesion, easier to organize, less alienation;
 - small-scale projects generate less reaction and opposition from existing population.
- (c) **Land Sharing** - in a situation of conflicting interests between the landowner and people who have illegally occupied the site, land-sharing is a development option which provides both actors involved with a solution which is potentially beneficial

to them. The basic principle of land-sharing is the development of the site in such a way that one part of the site is reserved for housing the people who lived on the site and the other part of the site, normally that with greatest commercial potential, can be developed by the landowner according to his/her own desires. The advantages for the two main actors are:

Landlords

- the prospect of developing a profitable venture out of the land;
- increase in land values as a result of becoming free of the slum stigma.

Squatter/Tenants

- security of tenure;
- elimination of eviction and threats.

There are a multitude of possible land-sharing arrangements. In its simplest form, a site is divided into two pieces of land, one for the landowner and one for the users. More complicated arrangements include arrangements whereby the landowner is allowed to develop the ground floor and the users are re-housed on the other floors. The complexity of land-sharing projects differ a lot and depend largely on the actors involved, their objectives and attitude towards the concept of land-sharing, and the relative strength of their positions.

- (d) Repair and Reconstruction - based on the co-operative approach this intervention is aimed at repairing and improving buildings to be carried out by the tenants themselves. The experience is that there is evidence of community organization within slum communities with demonstrated capacities to mobilize human and material resources for the improvement of the living and working environment, but there is need to give greater recognition to the role that citizens associations and other CBOs are able to play in inner city rehabilitation and housing improvement.
- (e) Housing Restoration Grants - these are small grants not exceeding J\$5,000.00 to be made accessible to extremely poor property owners to improve the quality of the shelter they occupy. Plans are to be prepared prior to approval, and funds disbursed only after project completion and certification.
- (f) Land Banking - land banking is intended for strategic parcels of land for:
 - (a) housing re-development;

- (b) development of parks, urban recreation and parking areas;
- (c) re-sale to inner city residents.
- (g) **Informal Settlement Upgrading** - (provision of security of tenure, sanitation and drainage, water and roads.

B.6.2 Initiatives which aim at employment/income generating opportunities

- (a) **Construction of Workshops** - in order to create employment opportunities in areas being upgraded and enable some residents to gain access to shelter solutions being created.
- (b) **Consolidated Development Areas** - the practice of strict separation of places of employment from places of residence needs to be reviewed, as there seems to be no reason why housing alone should be the only use in large, isolated, newly developed tracts of land. Small workshops, service establishments and even light industrial factories should be considered at the time of planning all large-scale public and private housing projects.

Along similar lines, a more flexible approach should be sought on a private basis. The assembly of two or more one-acre lots in the decaying residential belt of urban St. Andrew could provide the opportunity for creating **Consolidated Development Areas** of one or more uses providing commercial service or light industrial development opportunities.

Existing and new legislation would be examined in an effort to encourage a climate in which private sector and community projects will succeed. The primary objective would be to encourage the industrial or commercial development of decaying residential areas and vacant sites within the KMA. Areas to be selected as Consolidated Development Areas, should be located in Cross Roads/Maxfield Park, Allman Town, Passmore town and Rollington Town.

- (c) **Skills Training** - in order to upgrade skills in relation to occupation and to promote household earning abilities, training courses will be undertaken in various vocational categories. Training plans will be based on socio-economic surveys of households in the project areas, which will determine willingness and ability of household members to participate in different training courses. In addition, technical assistance will be extended to micro entrepreneurs in areas such as simple bookkeeping, cash-flow analysis, market tie-up, sub-contract brokeraging and construction co-operatives.

B.6.3 Interventions which aim at greater participation on the part of the private sector, NGOs and community groups through:

- (a) **Improved Communications** - greater involvement of CBOs and NGOs in the decision making process. Two main decision making models will be used:
- a participatory model with government as leading actor; this model will be utilized in most cases because of the limited capacity and expertise of NGOs in the sector. NGOs will provide community mobilization and training skills, government will provide technical expertise.
 - a participatory model with NGO/CBO as leading actor. The above will also help strengthen the role of NGOs and CBOs in the sub-sector.
- (b) **Training for Community Action** - training and education in building up the capacity of communities to carry out tasks and become self-reliant. A variety of different community-based training methods will be initiated, tested and refined; e.g. leadership workshops for community leaders, partnership workshops etc.

Part C National Plan of Action

Strategies and Policies

Redress the physical and socio-economic degradation experienced by the residents of inner city communities and to provide them with greater opportunities to manage their communities

Objectives

To develop a housing programme which will provide affordable housing ownership for the poor by infilling derelict in the KMA with selected housing

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To develop a housing programme to reconstitute KMA inner city communities by rehabilitating neighbourhood housing.

Activities 1996 - 2000

- undertake reconnaissance of the areas;
- determine the parameters for detailed situational analysis of the areas;
- determine strategies for land assembly of vacant and derelict lots on an area spot demolition basis;
- prepare designs for project sites (shell housing, terrace housing, etc.);
- mobilize the equity and loan financing for the project;
- determine cross-financing strategies and programme of government subsidies which will provide the initial incentives for developers and investors.
- undertake detailed situational analysis of selected areas;
- determine parameters of a Restoration Grant Programme;
- determine housing stock for conservation and residents which would not require relocation;
- determine vacant second-story space to re-establish 'shop houses';
- determine parameter for a land-sharing scheme to develop 'shop housing'.

Monitoring Mechanisms

- increase in number of units located in structures expected to maintain their stability for 20 years or longer;
- number of housing units produced in the inner city in the previous year per 1000 population;
- total investment in housing as a percentage of GDP.
- increase in the number of units located in structures expected to maintain their stability for 20 years or longer;
- increase in possibility of choice of housing.

Strategies and Policies

Objectives

To develop a housing programme to improve the overall quality of shelter within informal settlements.

Activities 1996 - 2000

- conduct socio-economic and qualitative research to assess community needs as well as to evaluate project effectiveness.
- develop a training programme for the beneficiaries which prepares them for actual implementation of the project goals;
- bring together governmental, non-governmental, private and community based resources; non-governmental and community based efforts would be geared towards the overall co-ordination and implementation of the project;
- form Community Based Housing Institutions;
- formulate planning and building standards;
- preparation of the site and regularization, blocking-out and surveying of the area;
- preparation of leasehold (or freehold) documents;
- provision of loans and assistance to households for design and cost-estimation of construction activities.
- identify vacant and derelict sites suitable for the construction of workalops;
- prepare design for workshops;
- establish construction technology clinics for residents;
- organize training courses and workshops and promote the use of local small-scale contractors or construction co-operatives and building material producers.

Monitoring Mechanisms

- increase in the number of units located in structures expected to maintain their stability for 20 years or longer;
- increase in the number of households owning units they live in;

Create income generating activities and employment opportunities by improving means of the poor to increase earning power.

To establish three workshops in inner city communities.

- percentage of households below poverty line;
- increase in urban productivity;
- improvement in employment rates in inner city communities;

Strategies and Policies

Objectives

To undertake measures to improve employment and income generation in inner city communities.

Activities 1996 - 2000

- promote corps of skilled tradesmen/women (carpenters, plumbers, painters, etc.);
- upgrade skills in relation to occupation and resident's earning abilities through training in various skills categories;
- conduct socio-economic surveys of residents to determine willingness and ability of household members to participate in different types of training courses;
- develop training plans based on socio-economic surveys;
- conduct training in new skills, upgrading of existing skills, identification of potential markets and assistance in marketing produced items;
- provide credit to upgrade or start new businesses;
- promote the role of non-governmental organizations and business advisory services to work closely with groups and individuals at the local level to:
 - * support small-scale entrepreneurs, cooperatives and other organizations to establish and develop businesses;
 - * assist with identifying markets and encouraging the public and official bodies to use 'locally' manufactured products;

Monitoring Mechanisms

- percentage of households in inner city communities employment;
- employment creation rate;
- percentage of households in informal sector employment

| Strategies and Policies | Objectives | Activities 1996 - 2000 | Monitoring Mechanisms |
|---|--|--|---|
| <p>Ensure the provision of adequate environmental infrastructure facilities in order to ensure sustainability of urban development.</p> | <p>To develop Consolidated Development Areas (CDAs) in the Kingston Metropolitan Area.</p> | <ul style="list-style-type: none"> * provide managerial and technical assistance to small-scale enterprises in terms of advice in marketing product development and training in technical skills and business management. | <ul style="list-style-type: none"> - employment creation rate in the Kingston Metropolitan Area; |
| | <p>To provide and maintain urban basic services in the KMA during 1996 - 2000.</p> | <ul style="list-style-type: none"> - Identify suitable sites for land assembly (preferable Government owned land at the initial phases of the project); - Review and adapt planning legislation and zoning regulations, land use regulations and local authority bye-laws in line with developmental approach; - Determine financial and fiscal incentives for private sector participation in the project; - Adapt contracting and selection procedures so that small contractors using labour-intensive methods are not excluded from bidding for contracts; | <ul style="list-style-type: none"> - increase in waste water undergoing some form of treatment - increase in solid wastes disposal; |
| | | <ul style="list-style-type: none"> - rebuilding of walls of drainage canals, construction of roads and sidewalks, and providing commercial toilets/showers, water standpipes, street lights and garbage containers in four inner city communities; - establish construction technology clinics for residents; - organize training courses and workshops on with the primary objective of gender sensitivity in order to enhance the role of women in the maintenance and upgrading of human settlements; | <ul style="list-style-type: none"> - proportion of households enjoying regular solid waste collection services; |

Strategies and Policies

To combine the efforts of the community, technocrats, private sector, community sector and other groups to foster community cohesiveness and participation through an integrated community based approach to inner city development.

To execute a programme of community education to establish community 'ownership' of the project and community leadership in the area.

Objectives

Activities 1996 - 2000

- promote corps of skilled tradesmen/women in the construction and maintenance of urban services in order to promote employment generation, and make the community directly responsible for the provision and maintenance of infrastructural services which serve the immediate neighbourhood.

- liaise with NGOs and CBOs in the development of community awareness training programmes;
- facilitate training programme for community leaders in acceptance of the programme as their own;

- facilitate training programmes on environmental awareness;

- develop brochures and other material on environmental awareness for distribution in the community;

- provide information and establish communication links between communities and Government;

- organize the community and set up a system of community representation;

- provide training and education to build up the capacity of the community to carry out the tasks for which it has to take responsibility.

- propose functional relationship of local authority with physical infrastructure agencies;

- prepare guidelines on how these agencies may work together in the delivery and maintenance of services at the local level;

To develop mechanisms and instruments to guide inter-agency co-ordination and private sector/government partnerships in the delivery of basic infrastructure.

Monitoring Mechanisms

- proportion of expenditure on road infrastructure in inner city communities.

- increase in number of children in school;
- reduction in the crime rate;

- decrease in number of households situated below the poverty line.

- improvement in urban services delivered to the population by type of service and type of supplier;

- independence of action of local government.

Activities 1996 - 2000

- monitor and review implementation procedures with a view to preparing an effective strategy on public/private co-operation in the delivery of basic services;
- prepare document outlining role of public (local government, public companies) and private (formal and informal) sectors in the provision and maintenance of infrastructure.
- review the recently completed National Atlas and assess the needs for further collection and analysis of data;
- establish technical working groups as prerequisite in preparation of sector issue papers;
- establish settlement structure;
- review Industrial Policy and assess extent of industrial survey to ascertain the distribution and space characteristics of manufacturing industry;
- undertake the industrial survey;
- prepare and review sectoral issue papers;
- prepare Development Plan.

Establish the capability to rationalize the provision of infrastructure and social services and the promotion of sustainable land use practices and related resource management at the national level.

To provide for the land requirements of human settlements development through environmentally sound physical planning so as to ensure access to land to all households.

- land use allocations;
- determine sustainable population growth through settlement structure;
- ensure quality and sustainability of water delivery systems;
- increase in access to portable water;
- improve access to and affordability of services;
- improve urban water quality.

Part D International Cooperation and Assistance

The action plan has identified important issues in urban renewal. There is urgent need to tackle these problems in Jamaica as environmental degradation rapidly overtaking Jamaican towns and cities. Given both the magnitude and complexity of the task, it is not possible for the programme to be undertaken without external assistance to support project costs and capacity building.

Part D.1 Priorities

The highest priority programmes for which external cooperation and assistance will have to be sought are as follows:

A. Housing

Urban Infill

This component involves the development of new housing in Downtown Kingston in order to revitalize existing neighbourhoods. Construction of five (5) complexes containing 36 one bedroom housing units (studio type) in 'traditional' residential areas of Downtown Kingston.

Land Sharing

Vacant second-story space can re-establish shophouses Downtown. The Shop owner-resident is an excellent supporter of neighbourhood renewal. It is in his own interest to do so. Revenues from the shops can make his housing more affordable. Shop house residents become major stakeholders of their community. This component envisages 80,000 sq. ft. of space being converted into shop housing.

Restoration Grants

This component would promote the conservation of existing housing stock and not require relocation of residents. These are small grants not exceeding J\$500 (US\$150) to very poor persons to carry out improvements to existing structure. A 25.75 percent matching grants between the homeowner and granting authorities would target areas where it is in the public interest to do so. At a grant of J\$5,000 per household, this component will benefit 10,00 persons based on household size of five persons per household.

Home Improvement Loans

It is intended that the home improvement loan component distribute the benefits of the Programme widely among eligible beneficiary families. Many low income families find it problematic to obtain financing for improvement of their dwellings because of difficulties of providing a mortgage to a lender with respect to land registration. This component may include loans for materials and maintenance and may be implemented through credit unions, building societies and other private lending institutions either through a loan guarantee programme or by providing funds directly to lend institutions for on-lending. Maximum loan limits are J\$75,000 (US\$2,300).

Land Assembly

In order to implement a housing programme, a land assembly effort is required to acquire and clear derelict properties. Large scale demolition is not required and conservation and rehabilitation of sound neighbourhood housing is desirable and should be emphasized. In the first phase of the project, GOJ or parastatal land agency controlled land will be used in joint venture arrangements with the private sector.

Settlement Upgrading

The settlement upgrading programme will upgrade a minimum of 2,000 lots. Assuming an allocation of one household, averaging five persons per plot, this programme would benefit at least 10,000 persons. In addition to provision of security of tenure, this component will provide residents with basic urban services such as roads, storm drainage, water supply and sewerage, either separately or in combination in the selected upgrading areas.

Resources applied under this component may also be used to test more minimal solutions to benefit very poor neighbourhoods, where a traditional upgrading package is not affordable. For example, resources could be given to the NWC to provide a water supply system or upgrade and extend an existing system to benefit very low income households.

B. Infrastructure

Household Water Connections

In recent years, the National Water Commission has installed an average of 2,400 household water connections per year. However, many low-income households have been unable to make water connections because the entire cost of the connection, now estimated to average J\$3,000, must be paid

upfront. This component is intended to greatly increase the rate of water connections among low-income households by establishing a revolving fund that will help finance connection costs. This component will allow connection costs to be spread over three years. One-third of the cost will be paid upfront by the property owner. The remaining two-thirds will be paid by the property owner in equal instalments in the second and third years. The capital costs for this portion of the expense will be financed initially from the revolving fund which will be replenished by repayments from the property owner.

Sewer Main Repairs

Seventy-five percent of the KMA is served by a central sewer system with treatment being done by the Greenwich and Tivoli primary treatment facilities. In the remaining 25 percent of the area, no central sewerage system exists and waste is disposed of by way of pit latrines, septic tanks and soakaway pits. Funds will be sought to extend waste water treatment in the Kingston Metropolitan Area.

Lateral Connections

A revolving fund would be established to help finance lateral connections to existing sewer lines for low income residents. This fund would lend property owners the initial capital to pay for connections; the loans would be paid back over a four year period. The funds repaid would then be used to finance the costs of lateral connections at the other sites.

C. Employment/Income Generation

Workshops

In order to create employment in the immediate area of the shelter solutions and to enable some residents to gain access to the solutions being offered, workshops will be constructed in these areas. In addition, these workshops will generate income through the creation of value added products for export and import substitution.

Part D.2 Capacity Building

Training and Support for Small-Scale Enterprises

The technical assistance provided in the area will cover training in new skills, upgrading of existing skills, identification of potential markets, assistance in marketing produced items, provision of loans for equipment and material, and finally, provision of guidance over an extended period. The integrated community development approach, with its

emphasis on community participation and use of NGOs will be stressed.

Participatory Models in Urban Management

The study will identify suitable models for stimulating innovative uses of:

- (a) support communication, through training, information provision and motivational support at the local authority and community level;
- (b) community development to build capacities for continued community action;
- (c) monitoring and evaluation feedback processes to strengthen management at the various levels to improve urban policies and implementation strategies.

Benefit-Financing

This study will examine the use of benefit financing techniques, especially user charges as a means of paying for the provision of urban services. The study will concentrate on the disposal of garbage in the KMA. Currently, Metropolitan Parks and Markets (MPM) is funded out of general revenue. However, under the KSAC Act, there is a regulation which empowers the KSAC to collect payment for sewage and garbage collection. This regulations dates back before the formation of the Water Commission which is now responsible and charge sewage rates in several areas. There is the need to look at the feasibility of user charges for garbage collection in the KMA.

ACCESSIBILITY TO PHYSICAL INFRASTRUCTURE AMONG
HOUSEHOLDS IN THE KINGSTON METROPOLITAN AREA - 1991 CENSUS

| <u>SPECIAL AREA</u> | <u>DENSITY</u> Persons per Acre | <u>WATER SUPPLY</u> DU without piped water % | <u>ELECTRICITY</u> DU without electricity % | <u>TOILET FACILITIES</u> Households sharing % | <u>TOILET FACILITIES</u> Households without water closet % |
|---------------------|---------------------------------------|---|--|--|--|
| Beverly Hills | 6.2 | 11.41 | 5.1 | 7.57 | 8.06 |
| Barbican | 6.2 | 16.63 | 4.5 | 7.99 | 7.82 |
| Cherry Gardens | 7.9 | 15.96 | 6.0 | 8.57 | 7.14 |
| Constant Spring | 8.6 | 15.15 | 12.0 | 9.06 | 13.39 |
| Grants Pen | 38.5 | 44.32 | 21.4 | 24.77 | 30.55 |
| Constant Spg. Gdns. | 16.1 | 13.22 | 5.2 | 6.44 | 8.08 |
| Drumblair | 16.0 | 14.99 | 4.6 | 11.69 | 10.80 |
| Trafalgar Road | 8.0 | 21.03 | 2.3 | 9.78 | 3.07 |
| Swallowfield | 25.7 | 56.35 | 12.3 | 40.87 | 11.36 |
| New Kingston | 6.3 | 3.81 | 3.0 | 2.54 | 2.97 |
| Cross Roads | 20.0 | 50.56 | 13.5 | 50.72 | 10.28 |
| Woodfern Park | 48.6 | 26.24 | 10.9 | 42.25 | 8.61 |
| Vineyard Town | 18.0 | 9.21 | 4.8 | 21.51 | 4.09 |
| Mountain View Gar | 19.4 | 35.17 | 14.1 | 28.14 | 18.96 |
| Kencot | 30.7 | 37.87 | 10.7 | 46.45 | 15.21 |
| Half-Way-Tree | 8.8 | 12.52 | 3.4 | 10.84 | 5.62 |
| Eastwood Park | 26.8 | 19.19 | 7.6 | 23.18 | 15.85 |
| Richmond Park | 27.7 | 30.62 | 7.7 | 25.42 | 18.89 |
| Jones Town | 63.0 | 68.49 | 7.1 | 54.44 | 15.41 |
| Trench Town | 46.0 | 48.15 | 4.8 | 17.88 | 22.10 |
| Whitfield Town | 137.9 | 59.57 | 12.9 | 65.87 | 14.35 |
| Delacree Pen | 121.4 | 58.39 | 19.7 | 29.58 | 46.62 |
| Greenwich Town | 23.2 | 62.27 | 18.7 | 50.70 | 20.46 |
| Boucher Park | 45.0 | 30.27 | 12.2 | 32.57 | 18.14 |
| Cockburn Gardens | 56.3 | 52.18 | 22.6 | 49.82 | 25.53 |
| Waltham Gardens | 46.2 | 22.87 | 9.1 | 43.52 | 11.73 |

ACCESSIBILITY TO PHYSICAL INFRASTRUCTURE AMONG
HOUSEHOLDS IN THE KINGSTON METROPOLITAN AREA - 1991 CENSUS

| <u>SPECIAL AREA</u> | <u>DENSITY</u> | | <u>WATER SUPPLY</u> | | <u>ELECTRICITY</u> | | <u>TOILET FACILITIES</u> | |
|---------------------|------------------|--|--------------------------|--|--------------------------|--|--------------------------|-----------------------------------|
| | Persons per Acre | | DU without piped water % | | DU without electricity % | | Households sharing % | Households without water closet % |
| Molynes Garden | 25.2 | | 14.15 | | 4.1 | | 20.11 | 6.57 |
| Zadie Gardens | 19.3 | | 2.09 | | 0 | | 8.50 | 1.33 |
| Balmagic | 44.5 | | 56.78 | | 11.8 | | 36.93 | 22.95 |
| Seaward Pen | 41.2 | | 43.29 | | 13.8 | | 31.15 | 23.36 |
| Tower Hill | 70.4 | | 59.98 | | 12.7 | | 39.05 | 29.71 |
| Penwood | 29.8 | | 35.91 | | 8.8 | | 37.39 | 27.04 |
| Riverton City | 3.6 | | 59.37 | | 43.0 | | 2.64 | 58.71 |
| Washington Gardens | 67.7 | | 6.65 | | 1.3 | | 13.42 | 7.75 |
| Patrick City | 34.6 | | 12.55 | | 3.5 | | 11.38 | 23.02 |
| Pembroke Hall | 30.4 | | 0.62 | | 0.9 | | 10.83 | 1.70 |
| Marverly | 39.1 | | 12.15 | | 11.0 | | 32.05 | 1.53 |
| Arlene Gardens | 20.0 | | 7.81 | | 2.2 | | 10.29 | 7.26 |
| Red Hills Gardens | 17.1 | | 7.47 | | 3.9 | | 5.64 | 8.08 |
| Whitehall | 37.8 | | 34.94 | | 16.1 | | 17.89 | 26.62 |
| Meadowbrook | 16.0 | | 0.84 | | 3.9 | | 18.31 | 4.75 |
| Havendale | 11.0 | | 2.35 | | 2.2 | | 4.50 | 2.61 |
| Harbour View | 10.1 | | 3.84 | | 0.2 | | 11.28 | 2.21 |
| Stony Hill | NA | | 23.32 | | 12.6 | | 12.40 | 19.42 |
| Golden Spring | NA | | 50.71 | | 48.8 | | 4.91 | 54.58 |
| Lawrence Tavern | NA | | 72.33 | | 52.7 | | 4.02 | 73.48 |
| Gordon Town | NA | | 39.41 | | 33.8 | | 10.17 | 44.49 |
| Mavis Bank | NA | | 58.56 | | 49.5 | | 7.75 | 59.09 |
| Bull Bay | NA | | 57.42 | | 28.3 | | 12.01 | 45.57 |
| Forest Hills | NA | | 30.33 | | 13.7 | | 5.21 | 21.40 |
| Mannings Hill | NA | | 34.48 | | 28.0 | | 0.69 | 33.10 |
| Meadowbrook Estate | NA | | 0.84 | | 0.3 | | 18.31 | 4.75 |
| Jacks Hill | NA | | 56.55 | | 26.0 | | 5.65 | 50.60 |

**ACCESSIBILITY TO PHYSICAL INFRASTRUCTURE AMONG
HOUSEHOLDS IN THE KINGSTON METROPOLITAN AREA - 1991 CENSUS**

| <u>SPECIAL AREA</u> | <u>DENSITY</u> | <u>WATER SUPPLY</u> | <u>ELECTRICITY</u> | <u>TOILET FACILITIES</u> | <u>TOILET FACILITIES</u> |
|---------------------|------------------|-----------------------------|-----------------------------|--------------------------|--------------------------------------|
| | Persons per Acre | DU without piped water % | DU without electricity % | Households sharing | Households without water closet % |
| Port Royal | 1.4 | 41.30 | 19.7 | 1.60 | 25.40 |
| Springfield | 22.4 | 10.10 | 4.4 | 27.40 | 7.79 |
| Rennock Lodge | 20.0 | 48.30 | 21.2 | 16.00 | 1.77 |
| Johnson Town | 31.7 | 41.80 | 18.6 | 21.20 | 7.07 |
| Norman Gardens | 35.5 | 9.60 | 4.9 | 23.70 | 4.27 |
| Bournemouth Grdns | 24.9 | 16.60 | 7.3 | 26.30 | 5.54 |
| Rollington Town | 39.0 | 25.10 | 9.8 | 27.60 | 11.39 |
| Newton Square | 52.0 | 25.30 | 12.2 | 24.40 | 2.81 |
| Passmore Town | 99.1 | 60.00 | 12.7 | 16.70 | 2.08 |
| Franklyn Town | 49.8 | 49.80 | 12.2 | 20.20 | 11.33 |
| Campbell Town | 15.4 | 51.00 | 5.3 | 26.70 | 10.31 |
| Allman Town | 81.3 | 64.90 | 16.9 | 18.10 | 13.90 |
| Kingston Gardens | 25.2 | 58.70 | 11.3 | 20.90 | 25.97 |
| East Downtown | 40.9 | 81.60 | 27.9 | 8.30 | 3.11 |
| Central Downtown | 17.0 | 82.50 | 25.0 | 6.50 | 8.15 |
| Fletchers Land | 33.4 | 71.80 | 17.7 | 10.10 | 16.56 |
| West Downtown | 15.6 | 60.00 | 18.4 | 10.00 | 3.23 |
| Denham Town | 80.4 | 58.40 | 15.2 | 4.80 | 19.22 |
| August Town | 9.7 | 44.84 | 19.6 | 31.77 | 25.92 |
| Mona | 1.3 | 6.40 | 7.7 | 17.10 | 5.48 |
| Hope Tavern | 35.4 | 51.43 | 14.9 | 25.43 | 29.07 |
| Mona Heights | 17.7 | 2.70 | 0.6 | 9.05 | 1.54 |
| Hope Pastures | 5.9 | 36.33 | 7.9 | 17.12 | 21.01 |