

**FACT SHEET**

**UNION ACRES HOUSING DEVELOPMENT,  
ST. JAMES**

Between **Friday, June 6, 2025 to Tuesday, June 10, 2025** the National Housing Trust will be inviting applications for **Twenty-four (24) Two-bedroom Units in the Union Acres Housing Development. Four (4) solutions are reserved for special groups such as young adults and persons with disabilities (i.e. persons who are registered with the Jamaica Council for Persons with Disabilities).**

The property is located less than 7 kilometres southeast of the Montego Bay Town Centre along the Tucker main road and less than 3 kilometres northwest of the NHT’s Estuary Housing Development.

Union Acres will contain paved roads with kerbs & sidewalks on both sides of roadway; street names & traffic signs; road markings; storm-water drains; Potable water distribution network including off-site centralized storage; electrical distribution infrastructure and streetlights; sewage collection system to be connected to Can-Cara’s centralized sewage treatment plant.

The development will have a main entrance including security post with controlled access and perimeter fencing. Additionally, spaces have been earmarked for a Community Centre building, jogging trail, multi-purpose court and recreational/open/green areas.

SOLUTIONS AVAILABLE:   **Twenty-four (24) Two-bedroom Units**  
Lot size: 3,075.54 sq. ft. – 6,382.77 sq. ft.  
**\$16.5M - \$16.9M**

**1       NHT LOAN AND ADDITIONAL FINANCING**

The NHT will lend a single applicant up to the full purchase price of a solution, up to \$15M, within the Union Acres Housing Development, subject to eligibility and affordability. For an estimate of this sum, please *see section “Single Applicant” on pages 5.*

If two persons co-apply for a solution, together they can borrow up to the total cost of the solution, subject to eligibility and affordability. For more information, please see the section “Double Applicants” on *page 6.*

Effective July 1, 2022, a third applicant may be allowed to co-apply with the intention of improving affordability, *however kinship ties must be established at the loan interview.* Kindly note that the amounts disbursed will be subject to the cost of the unit. For an estimate of this sum, please see section “Triple Applicant” on pages 7. **(Conditions apply)**

Do note that applicants may have to fund the difference between the affordable NHT loan amount and the selling price of the unit. Applicants may access an additional loan from the Trust for the balance/shortfall, at an approved market rate **(Conditions apply).**

Applicants may access their contributions (known as Contribution Refund Towards Deposit (CRTD)) that are not yet due for refund to assist with the purchase of a scheme solution. Under this facility, applicants may receive funds prior to the last calendar year at the time of application. For more details, you may contact any of our offices or download the NHT’s Mobile App from the Google Play Store. This amount can be utilized for assistance with your deposit/shortfall.

**If you have available savings that can be used to assist with the purchase, kindly insert the amount in the slot provided on the online application form.**

Please note that the sum the NHT will lend any contributor is dependent on his/her income and his/her ability to repay the loan.

Additionally, successful applicants *will be required* to pay a closing cost of \$3,500 for each unit.

## **2 WHO CAN APPLY**

***All qualified NHT contributors may apply. However, preference will be given to qualified applicants who live and/or work, firstly, in the parish of St. James, then in the parishes of Trelawny, Westmoreland & Hanover, thereafter all other parishes.***

- All employed applicants must be current contributors to the NHT who have made at least 52 weekly contributions, 13 of which must have been made during the last 26-week period leading up to the date of application.
- All self-employed individuals should be current with their last two quarterly contribution payments, payable to Tax Administration of Jamaica (TAJ).
- All voluntary contributors must be currently contributing to the NHT and have made at least 104 weekly (2 years) contributions, of which 52 weeks (1 year) must be paid in the period leading up to the date of application.
- **NB. Contributors up to age 70**, who have never received a NHT housing benefit and who wish to use their points to increase the chances of their biological or legally adopted child being selected, may apply under our Parent Assist 1 Programme. These contributors must have contributed for at least 10 years, and may or may not be homeowners.

**The following groups are NOT eligible to apply:**

- Persons who have received previous mortgage loans from the NHT. (*Inclusive of loans accessed under our Joint Finance Mortgage Programme (JFMP) and External Financing Mortgage Programme (EFMP)*).
- Persons who joined or co-applied with other NHT contributors to take up previous NHT loans.
- Contributors who are homeowners or whose spouses are homeowners.
- Contributors who previously applied and received a benefit under our Parent Assist 1 facility.

**NB.** Current contributors who are homeowners and who never received a NHT loan may co-apply for a scheme benefit, but **CANNOT** be the primary applicant.

## **3 HOW TO APPLY**

NHT contributors applying for scheme benefits may do so by accessing the NHT's website, [www.nht.gov.jm](http://www.nht.gov.jm). They will then be directed to the application form.

Applicants and their co-applicants are advised to ensure they have their TRN and NIS cards as well as their employment history before beginning the application process. They will be required to input personal and employment details as well as select their choice of a benefit on the online form.

Once all the required data has been correctly entered, the applicant will be prompted to submit the application. Once submitted, a control number which is the 'Reference ID', will be generated for the application.

All applicants are encouraged to ensure that this number is kept for future reference.

**Contributors who do not have Internet access may submit their applications by visiting the nearest NHT Branch or Service Centre for assistance.**

Our offices are opened to the public between Monday to Thursday 9.00 a.m. to 4:00 p.m. and Friday 9:00 am to 3:00 pm. However, the St. James, Kingston & St. Andrew, Clarendon and St. Catherine offices open for business at 7:30 a.m. each day.

#### 4 WHEN TO APPLY

Applications will be accepted online between **Friday, June 6, 2025 at 8a.m. to Tuesday, June 10, 2025 at 8 p.m.**

**Please note that no application will be accepted before or after these times and dates.**

#### 5. HISTORY OF CONTRIBUTIONS

When completing the application, applicants are required to state their contribution history. They must give the specific month(s) and year(s) for each period that they have worked with each employer, for example: December 1997 to January 1998.

For any additional income being declared, NHT contributions must have been paid on the said income prior to the submission of the application.

**At the time of application each applicant must:**

- Have contributed to the NHT for at least 52 weeks.
- Have contributed for at least 13 out of the last 26 weeks prior to application. Account for his/her contribution history for the past year (52 weeks) to the satisfaction of the NHT.
- All applicants (except voluntary overseas contributors and persons in the lowest income band) must satisfactorily account for his/her contribution history of the past three (3) years.

**N.B.** Although applicants are not required to verify contributions at the time of application, such verification must be provided at the time of the loan interview.

For persons who are employed, this proof should be in the form of a letter from present and previous employer(s). For persons who are self-employed and/or voluntary contributor, proof of contribution is the NHT Contribution Certificate.

#### 6. IMPORTANT POINTS TO NOTE:

- **The system will not accept duplicate applications. So, please ensure that your information is correct and complete before submitting.**
- For selection, only the points of **the primary applicant** will be considered.
- If you are co-applying with another contributor, you must ensure that your co-applicant supplies the correct information as is required.
- At the time of application both the applicant and co-applicant must meet all the qualifying requirements outlined in number 2 above.
- Co-applicants, like primary applicants, must be current with their contributions at the time of application.
- Each applicant should ensure his/her NIS number is correct. An incorrect NIS number may prevent the applicant from submitting the application.

- Please provide all contact details requested.
- Successful applicants who qualify for the Home Grant may access same after being selected, and prior to the interview.
- Please remember to retain **the ‘Reference ID’** from your application for future reference. You may print the receipt if you wish.
- Under the Contribution Refund Towards Deposit (CRTD) facility, prospective applicants who are unable to fully finance the deposit may access their contributions not yet due for refund.
- NHT may require further verification documents such as pay slips or the P24.

UNION ACRES HOUSING DEVELOPMENT, ST. JAMES

TWO-BEDROOM UNITS – Single Applicants

Solution Type	Two-bedroom Unit (Medium)	Two-bedroom Unit (Large)	Two-bedroom Unit (Premium)
Unit Price	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Maximum loan amount	\$15,000,000.00	\$15,000,000.00	\$15,000,000.00
Total Loan	\$15,000,000.00	\$15,000,000.00	\$15,000,000.00
Closing Cost	\$3,500.00	\$ 3,500.00	\$ 3,500.00
Minimum weekly income required	\$28,149.00	\$28,149.00	\$28,149.00
Balance that must be funded by the applicant (inclusive of closing cost)	\$1,503,500.00	\$1,753,500.00	\$1,903,500.00
Single applicant monthly payment	\$40,659.46	\$40,659.46	\$40,659.46

ASSUMPTIONS:

Single Applicants

- 1. 0% Interest rate
- 2. 0% Service charge
- 2. Minimum weekly income required to purchase a Two-bedroom Unit is \$28,149.00
- 3. Mortgage term - 40 years
- 4. Calculation is done on the Straight Line Method

Figures may vary according to individual circumstances.

UNION ACRES HOUSING DEVELOPMENT, ST. JAMES

Solution Type	Two-bedroom Unit (Medium)	Two-bedroom Unit (Large)	Two-bedroom Unit (Premium)
Unit Price	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Maximum loan amount	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Total Loan	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Closing Cost	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00
Minimum combined weekly income required	\$32,909.00	\$33,356.00	\$33,624.00
Balance that must be funded by the applicant (inclusive of closing cost)	\$3,500.00	\$3,500.00	\$3,500.00
Double applicant combined monthly payment	\$47,534.46	\$48,180.29	\$48,567.79

TWO  
BEDROOM  
UNITS –  
Double  
Applicants

ASSUMPTIONS:

Double Applicants

- 1. 0% Interest rate
- 2. 0% Service charge
- 2. Minimum combined weekly income required for two applicants to purchase a Two-bedroom unit is \$32,909.00
- 3. Mortgage term - 40 years
- 4. Calculation is done on the Straight Line Method

Figures may vary according to individual circumstances.

Solution Type	Two-bedroom Unit (Medium)	Two Bedroom Unit (Large)	Two-bedroom Unit (Premium)
Unit Price	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Maximum loan amount	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Total Loan	\$16,500,000.00	\$16,750,000.00	\$16,900,000.00
Closing Cost	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00
Minimum combined weekly income required	\$48,000.00	\$48,000.00	\$48,000.00
Balance that must be funded by the applicant (inclusive of closing cost)	\$3,500.00	\$3,500.00	\$3,500.00
Triple applicant combined monthly payment	\$50,999.46	\$51,697.79	\$52,116.79

**UNION  
ACRES  
HOUSING  
DEVELOPM  
ENT, ST.  
JAMES**

**TWO  
BEDROOM  
UNITS –  
Triple**

Applicants

ASSUMPTIONS:

Triple Applicants

1. 0% Interest rate
2. 0% Service charge
2. Minimum combined weekly income required for three applicants to purchase a Two-bedroom Unit is \$48,000.00
3. Mortgage term - 40 years
4. Calculation is done on the Straight Line Method

Figures may vary according to individual circumstances.