

Formal Housing Market and Informal Settlements in Jamaica

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ABSTRACT

The formation of unplanned settlements is a significant challenge faced by cities worldwide. Unplanned settlements are characterized by their lack of formal planning, limited access to basic services, and inadequate infrastructure. With its rapid urbanization and history marked by colonization, Jamaica is a suitable case study for exploring this phenomenon. My research investigates the limitations of the formal housing market in Jamaica and explores how these limitations contribute to the formation of unplanned settlements.

Eight participants, including architects, engineers, real estate agents, government officials, professors, and a social historian, were interviewed to understand the challenges faced by the formal housing market. The findings highlight that high housing prices, low housing supply, limited financing solutions, energy dependence, the absence of manufacturing, and disempowered government officials contribute to the formation of unplanned settlements.

The limitations identified act as barriers that hinder individuals from accessing affordable housing. The absence of affordable housing options within the formal housing market drives individuals to construct dwelling units in unauthorized areas, leading to the formation of unplanned settlements.

The findings underscore the importance of addressing the limitations within the formal housing market to address the formation of unplanned settlements. By implementing strategies to increase urban and regional planning, policymakers and professionals can alleviate the pressures that drive individuals towards self-build options.

FOREWORD

To understand the current condition of the formal housing market in Jamaica and how this leads to the development of unplanned settlements, I examine factors such as affordability, availability, and regulatory challenges. The formal market often fails to meet the housing demands of lower-income households, prompting many to seek alternative solutions. Consequently, this gap gives rise to unplanned settlements as people search for immediate and cost-effective housing solutions.

The methodology for this study included qualitative analysis through semi-structured interviews with professionals and government officials. This approach provided a flexible yet structured framework, enabling an in-depth exploration of various perspectives and experiences.

This research paper is a crucial component of my MES degree program, demonstrating proficiency in conceptualizing, designing and conducting original research. By focusing on a specific issue and applying theoretical frameworks from an international perspective to the context of Jamaica, I have gained profound insights into the subject matter. My research seeks to enhance the current understanding and progress in the study of Jamaica's housing market and the issue of unplanned settlements.

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*The rain came down, the streams rose, and the winds blew and beat against that house;
yet it did not fall, because it had its foundation on the rock.*
(Matthew 7:25, New International Version)

Thank God,
A home is more than its walls.

INTRODUCTION

More than a Shack. To an outsider, it is nothing more than a dilapidated structure. However, it is a sanctuary for those who reside within its patched-up walls. Over time, every house transforms into a home because we trust it to safeguard our families, memories, health, and lives. It stands as our unwavering guardian, protecting us and our possessions. I firmly believe everyone deserves a home that provides these essential comforts, yet poor housing conditions deny many people this fundamental right. This issue is especially dire in low-resource settings where frequent disasters like hurricanes, earthquakes, and floods exacerbate the problem, leaving countless individuals vulnerable year after year.

The formation of unplanned settlements is a complex issue that affects many urban spaces across the globe. These settlements often arise as a result of the lack of affordable housing options, inadequate urban planning, and insufficient infrastructure. Jamaica, a small island country in the Caribbean, is no exception to this phenomenon. This study investigates the limitations of Jamaica's formal housing market and their impact on the formation of unplanned settlements.

The formation of unplanned settlements in Jamaica can be attributed to several key factors. One significant problem is the limited supply of affordable housing options. The country faces a shortage of affordable housing units, forcing many residents to seek alternative housing options in informal settlements. Inadequate urban planning, ineffective land and housing policies, and insufficient infrastructure significantly contribute to the formation of unplanned settlements. These factors make it challenging for local authorities to ensure planned and sustainable development. Addressing these issues requires comprehensive policy reforms and strategic investments.

Jamaica (see Figure 1) was chosen as the research site for several reasons. First, Jamaica has a complex history, including colonization and independence, which have influenced the formation and growth of unplanned settlements. Second, the country continues to experience rapid urbanization, leading to the growth of unplanned settlements. Third, Jamaica's informal housing market is diverse and characterized by a range of settlement typologies, making it a suitable region for exploring the limitations of the formal housing market.

The guiding research question for this study is: **How do the limitations of the formal housing market contribute to the formation of unplanned settlements in Jamaica?** My research identifies the factors driving the creation and persistence of unplanned settlements, emphasizing the shortcomings of

the formal housing market. Through this exploration, the study offers a detailed analysis of the causes of unplanned settlements and propose recommendations to mitigate their impact on Jamaican society.

The study utilizes primary and secondary data collection methods to fulfill the research objectives. Eight participants, including architects, engineers, real estate agents, government officials, professors, and a social historian, were interviewed using a semi-structured format. The study participants were selected using a purposive selection sampling method, which involved choosing participants who were particularly knowledgeable about the formal housing market. The sample was organized by sector and occupational categories. To ensure a diverse and representative sample, potential respondents were selected through a combination of internet searches and referrals from participants. Selected respondents were contacted via email with a request to participate in the study. Interviews were conducted using the Zoom platform to facilitate remote participation. The estimated time commitment for the interviews lasted approximately 60 to 90 minutes. All interviews conducted were audio-recorded and transcribed. The transcribed information was then analyzed and coded according to predetermined categories based on the literature and the participants' descriptions of the topics discussed.

I also gathered secondary data from various sources, including newspaper articles, peer-reviewed journals, and government websites and documents. These sources provided additional information on the subject matter, enabling a comprehensive analysis of the research question. The findings of this research include a detailed analysis of the limitations of Jamaica's formal housing market, identification of key factors contributing to the formation of unplanned settlements in Jamaica, and recommendations for policy interventions and strategies that seek to address the challenges of affordable housing in urban areas.

I. FORMALITY AND INFORMALITY IN THE HOUSING MARKET

The coexistence of the informal housing market in Jamaica reflects the limitations of its formal housing market, which is constrained by factors such as limited supply, affordability concerns, and restrictive policies. These factors further contribute to the growth and expansion of informal settlements, where low-income households often struggle to find affordable and secure housing options. Understanding this interaction is essential for developing effective policies and interventions that aim to address the need for affordable housing in Jamaica.

The Formal Housing Market

The formal housing market refers to the buying, selling, and renting of residential properties and is a multifaceted system involving various stakeholders such as buyers, sellers, tenants, urban and regional planners, real estate agents, developers, engineers, architects, financial institutions, and government agencies. This market operates within a structured and regulated framework, ensuring that housing developments are planned and executed according to established guidelines, building codes, and permits set by government or local authorities. Such regulations guarantee that residential projects adhere to high standards of infrastructure, safety, and accessibility, ultimately providing quality living environments for communities.

In particular, Jamaican Government agencies such as the National Housing Trust (NHT) and the Housing Agency of Jamaica (HAJ), along with planning authorities, financial institutions, private developers, architects, engineers, realtors, and lawyers, govern the Jamaican formal housing market through the enforcement of laws, regulations, and properly executed agreements and approvals. The government is actively involved in the housing market through several agencies, primarily through the National Housing Trust. The Trust was established in January 1976, coinciding with the United Nations Conference on Human Settlements, which took place in Vancouver, Canada. The Declaration on Human Settlements was born out of this conference to recognize and address the concerns regarding the condition of human settlements, particularly in developing countries. The declaration outlines 64 recommendations for national action under six main categories: a) policies and strategies, b) settlement planning; c) shelter, infrastructure, and services; d) land; e) public participation; and f) institutions and management (United Nations, 1976).

As a developer and mortgage financier, the National Housing Trust's mission is to increase the housing supply and provide financial assistance to its contributors (National Housing Trust, 2018). The primary contributors are employers and employees who receive a salary deduction as a form of tax of up to 2% (Government Official, 2024). It also collects contributions from the self-employed and voluntary contributors. The Trust is, therefore, one of the largest funds in Jamaica. Each contributor can access financial assistance or claim their National Housing Trust benefits, which typically range between 68,000 to 103,000 Canadian dollars, to buy, build, or repair their homes (Urban Planner & Professor, 2024; Architect, 2024).

However, under the Ministry of Economic Growth and Job Creation, the Housing Agency of Jamaica operates as a developer, providing housing on the formal market and upgrading unplanned or

informal settlements (Housing Agency of Jamaica, 2020). An important focus of the agency is educating informal dwellers about the benefits of legal land ownership and homeownership. The Housing Agency has actively pursued initiatives to educate residents of informal communities about the importance of obtaining legal titles to their homes. Through regular Title Forums and Title Presentation Ceremonies, the agency aims to raise awareness among the residents about the benefits of owning a titled property. By securing property titles, residents can unlock numerous benefits such as increased property values, better access to home improvement resources, enhanced educational opportunities for their children. Moreover, legal home ownership provides stability, enhances civic pride, and empowers residents to exercise their rights as property owners (Housing Agency of Jamaica, 2020).

The Land Administration and Management Programme (LAMP) also plays a vital role in educating government workers and informal dwellers about land titling, land valuation, project areas, and surveys. This programme aims to streamline the titling process and ensure that residents living in informal communities have access to secure property rights (Jamaica Information Service, 2024). Through LAMP, government workers and residents receive training on various aspects of land administration, enabling them to make informed decisions about their land and their future. The education provided through LAMP goes beyond the technical aspects of titling and incorporates social and economic considerations. Government workers learn about the importance of land valuation, which helps them understand the market value of the land and the potential benefits it can bring. They also learn about the importance of maintaining accurate and up-to-date records, as well as how to access support services and incentives related to land titling and land administration. Residents learn about the benefits of owning a titled property, including increased access to credit, better housing standards, and opportunities for homeownership. Furthermore, LAMP ensures that residents are aware of their rights and entitlements as property owners.

I return to the formal housing process of acquisition, design, construction and approval below to illustrate the complex conditions imposed by the formal housing process.

The Informal Housing Market

In contrast to the formal market, the informal housing development is unregulated, unplanned, and exists outside a governing body. Therefore, when a buyer purchases a property and builds a home informally, it bypasses most, and in some cases all, of the checks and authentication procedures performed by the institutions that make up the formal housing market.

Informality, as it pertains to housing, falls on a spectrum. It exists in many forms, ranging from land ownership and suitability issues to constructing unapproved and unsafe dwelling units (Wahab, 2017). The funding for purchasing houses within the informal market usually comes from out-of-pocket savings or assistance from family members, which could be in the form of remittances. Usually, they lack the assets to acquire any form of formal assistance from banking or mortgage institutions and given that one has to contribute to the National Housing Trust fund to claim the benefits, this is also not an option for many people in the country (Urban Planner & Professor, 2024; Professor, 2024). It is also common to construct houses without the proper materials or the proper use of materials due to a general lack of skills and expertise in building techniques (Architect & Lecturer, 2024). In contrast to the image of a little wooden shack with a corrugated roof, some informal units are constructed with elaborate and luxurious features, boasting multiple storeys and even garages. From the outside, judging by appearances alone, such informally built units are difficult to identify, and oftentimes, distinguishing them from formally built units can be challenging (Professor, 2024).

These off-market sales will often occur without the assistance of professionals since such services are either viewed as unnecessary, too costly, or reserved for the elite and well-to-do in society (Architect & Lecturer, 2024). Instead, it is typical within the informal sector for information about properties up for sale to be passed on by word of mouth through family, friends, neighbours, and acquaintances (Professor, 2024). With the increasing use of technology, more transactions occur across social media platforms (Architect & Lecturer, 2024). However, such transactions are inherently risky due to the lack of verification measures in place to confirm that (1) the seller is the legal owner of the property and has possession of the title, (2) the buyer has sufficient funds to purchase the property, and (3) the title for the property is transferred from the seller to the buyer following the sale. If lands are traded without the transfer of titles to show proof of ownership, then issues such as unclear land tenure can create insecurity. For instance, when someone formally purchases a piece of property that was previously sold informally, this has the potential to displace the informal dweller. If the formal purchaser takes legal action to claim ownership of the property, it can force the informal dweller to vacate.

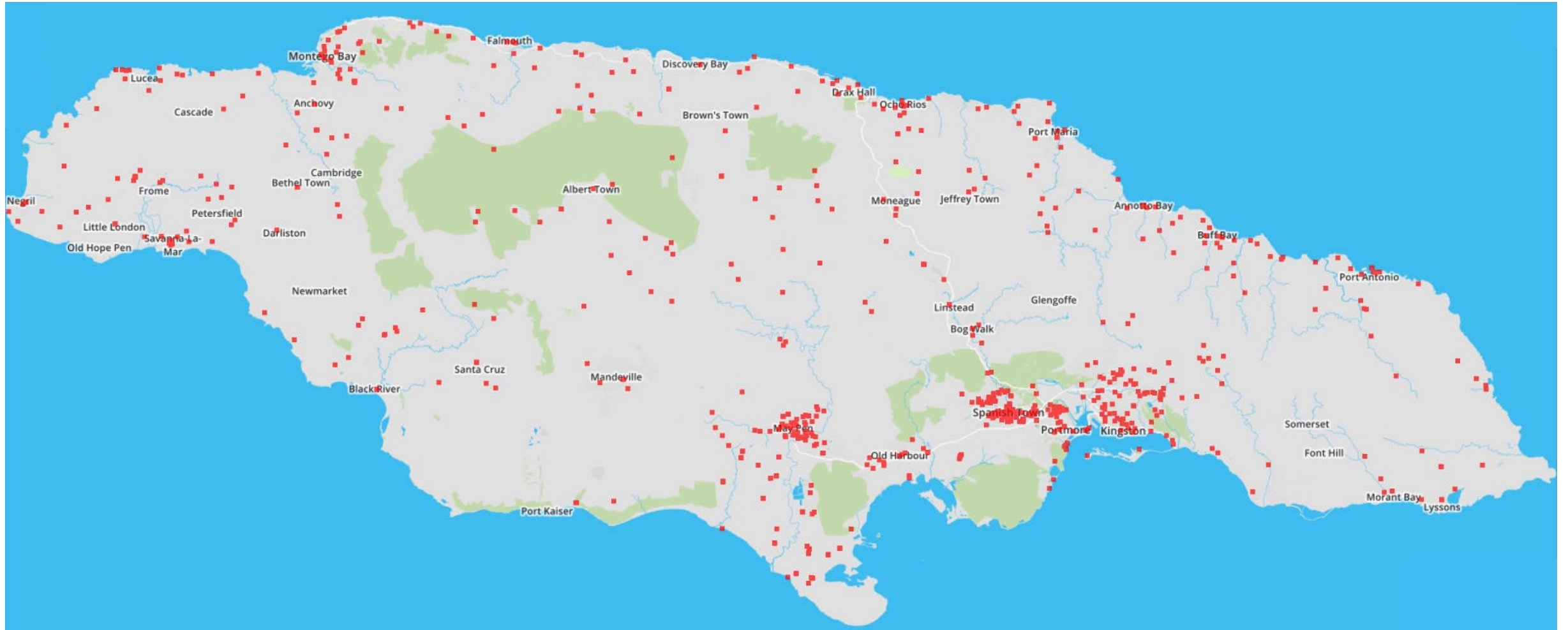
In Jamaica, informality is the norm, as shown in Figure 2. It is more common for property owners to acquire land or build a home informally without acquiring a mortgage loan, going through the regulatory processes of the planning authorities, or engaging the professional services of a realtor, lawyer, architect, or contractor. A critical look at the country's history, regularization efforts, and laws is essential to understand why informality is central to the housing market.

Figure 1
Map of Jamaica Parishes and Capitals



Source: Adapted from ArcGIS

Figure 2
Squatter settlements in Jamaica



Source: Adapted from National Spatial Planning Information Technology (NSPIT) Platform

Brief History of Informal Housing

The history of informal settlements is closely tied to the legacy of colonization. Jamaica, a small island nation, was once a colony of the British Empire. During the colonial period, when people were trafficked from West Africa to live and work as slaves, they were dehumanized and treated as property, not people. This assumption alone was enough to strip the slaves of their dignity as human beings, which made any provision of the basic needs to preserve such dignity unnecessary. This assumption also justified the poor living conditions of the slaves who only had the bare rudiments to care for themselves. The largest nexus of informal housing developed in Downtown Kingston and West Kingston dates back to slavery and lays the groundwork for the socioeconomic disparities seen in informal settlements today. The urban slaves who resided in Kingston, though they were not legally free, did have more freedom of movement, which eventually led to the development of more slums (Social Historian, 2024).

After emancipation, churches such as Baptists, Methodists, and Moravians created free villages to support the formerly enslaved and their descendants. They pooled their resources to help them acquire and own land and build small homes. However, the lands available to them were limited due to the seizure of the best lands by the plantation complexes, their associated structures, and the colonial government's great houses. Furthermore, the colonial government perpetuated propaganda through the print media, portraying the formerly enslaved as lazy and lacking ambition, which failed to recognize the systemic disadvantages they faced in terms of rights, land ownership, homeownership, and other socioeconomic opportunities (Social Historian, 2024).

Shortly after emancipation in 1833 and up to the present day, there was also a steady outflow of people from rural areas. The rural-to-urban migration emphasizes the difficulty of living in remote areas where access to employment, land, transportation, and social services is in short supply, impeding the ability to sustain life. There was also a series of labour uprisings, disturbances, strikes, riots, and protests across the British West Indies between 1934 and 1939. The unrest came on the back of the Great Depression in 1930 when the world economy collapsed, and the cost of living rose. In Jamaica, the 1937-1938 labour unrest led to the Kingston labourers', sugar workers', and the canecutters' strikes. Overall, forty-seven workers lost their lives, 400 were injured, and over 1000 more were arrested and prosecuted, 745 of which were in Jamaica (Phelps, 1960). The uprisings resulted from people familiar with living in extreme poverty, facing a new level of neglect and a sudden lack of even the most menial jobs (Moore & Johnson, 2000). It was not until 1939, at the start of World War II, that the uprisings ended. By then, the British government had to acknowledge the needs of the people and make an effort

to find solutions to their problems. Thus, the labour uprisings led to two important outcomes: the creation of the Housing Authority and the emergence of political labour movements.

The colonial government allocated funding to build a model cottage through the Housing Authority, with the primary aim of clearing the slums. So, public officials targeted Smith Village, now Denham Town, renamed after Governor Denham, who led this regularization project (Social Historian, 2024). A piece of legislation also cleaned areas known as the Pens and converted/chartered them into new Towns. This was particularly relevant to major urban areas such as Kingston and St. Andrew, which were agricultural hubs keeping cattle and pigs, a major economic mainstay; hence, the name 'Pen' was incorporated in the nomenclature of many communities (Social Historian, 2024). Many of these slums date back to the time of slavery, so this included projects such as converting Trench Pen to Trench Town. Another important outcome of the 1938 labour riots was the political labour movements, which developed and maintained their momentum to form political parties. The labourers formed two political parties: the People's National Party (PNP), led by Norman Manley, and the Jamaica Labour Party (JLP), led by Alexander Bustamante (Manley's cousin). These remain the two major political parties in Jamaica to this day.

Additionally, with the end of WWII, political movements fueled by self-determination and nationalist ideologies pressured the British government to decolonize its West African and West Indian colonies. This period saw a steady rise in civil servants, doctors, teachers, nurses, and business owners, which led to the formation of a Black middle class. As this community grew, a critical housing shortage emerged, leading to widespread house-sharing and boarding houses, and numerous advertisements appeared in the newspaper classifieds (Social Historian, 2024).

The Formation of Garrisons

Garrison communities or constituencies are areas where loyal voters consistently provide reliable votes for a particular political party. These communities are often linked to informal settlements and rely heavily on the support and resources provided by their favoured political representatives. This loyalty can significantly impact election outcomes. Communities established during the 1940s through the government's urban renewal initiatives experienced significant decline by the 1960s. Over time, some of these areas transformed into garrison communities. Communities like Denham Town, Trench Town, Hannah Town and Matthews Lane had been transformed from slums only to decline into overpopulated tenements and informal settlements by the 1960s. They had become dens of diseases

overridden with tuberculosis, typhoid, and crime and violence (Mullings, 2019). Back-O-Wall, one of the city's largest informal settlements in West Kingston, gave birth to Tivoli Gardens, a garrison community built during the 1960s and 1970s from government housing schemes.

Back-O-Wall was an informal community that emerged from the scraps of society. People built their homes from whatever materials they could find. They created networks of informal economic activity to generate and sustain their livelihood. They carried out their own forms of justice by barricading their communities from the laws governing those outside. Former Prime Minister Edward Seaga was the political representative of Western Kingston, and at the time, Back-O-Wall was the most extensive slum, housing 1500 residents on 40 acres of land. In his 2010 book, *Edward Seaga: My Life and Leadership*, the Prime Minister recounts his approach to community development by referencing a published article where Hartley Neita of the Government Public Relations Office described the settlement to paint a vivid picture of what he was dealing with:

We walked from early morning until mid-afternoon through some four acres of squalor. Saw shacks, the walls of which were made of pieces of rotten wood and cardboard, crocus bags and covered with rusty sheets of zinc. The families slept on pieces of cardboard covered with scraps of cloth [...]. There were no roads, just beaten tracks winding around each hut. Sometimes we stepped into swards of mud and the faeces of pigs and goats. [...] There was no grass or trees for shade or fruit. There was no piped water. They had a tapped water main along Spanish Town Road and carried water inside the community where they had constructed a makeshift shower [...]. One man had built a latrine and he charged residents one penny to use it. The alternative was at the edge of the community, sandy soil where men and women scraped a shallow hole and squatted over it to drop their night food [...]. The smell from the combination of the rotting wood, mud, sour water and faeces and scraps of cooked food waste was a nauseous, stomach-turning smell (Seaga, 2010, pp. 152-156).

Dungle, another informal settlement, emerged from the largest garbage dump and sewage plant in Western Kingston, as originally designated by the city's land use plan. Over time, this area transformed into a community where many families built makeshift homes out of necessity (Munroe, 1999). Despite the challenging living conditions, the community continued to grow. These areas were not designed for human habitation, but they became home to the most impoverished members of

society. As a result, these communities experienced high levels of crime, violence, ill health, stress, anxiety, and insecurity, all stemming from the neglect and marginalization they endured (Blake, 2012; Boyne, 2010).

Between 1963 and 1965, Prime Minister Edward Seaga tore down Back-O-Wall and built Tivoli Gardens. The new community would boast apartment-style structures such as high-rise condominiums, townhouses, and bungalows. It would be built to accommodate 4,000 residents. The urban design included seven parks to provide green spaces. Residents would also enjoy a football field and a playground for basketball and netball to promote engagement in healthy recreational activities. Among other facilities, the residents now had access to a community center for the arts, a maternity centre, a school for young children, and a nutrition centre (Seaga, 2010).

This community also had another facet to it, as it was to become a political garrison. In Jamaica, garrisons are political strongholds for the social-democratic Peoples National Party (PNP) and the Jamaica Labor Party (JLP). Garrison communities or constituencies are loyal voters providing safe seats or votes for a political party. In the case of Tivoli Garden, it was to be loyal to the Jamaica Labor Party (Buddan, 2013). This alone presented many problems in how Kingston works as a city. For one thing, it is common for politicians to engage in corrupt behaviour, such as providing bribes to ensure loyalty. The bribes may take the form of cash, the distribution of employment opportunities along party lines, and free infrastructure and services such as housing, water, and electricity. Tactics of intimidation and violence may also be used to ensure these communities remain loyal. For example, acts of aggression include calling for open ballots or criminal gangs engaging in campaigning activities to ensure a high voter turnout for a candidate or party in exchange for political favours. There have also been instances where politicians have used their influence and promises to relocate people into communities to live as squatters in order to shore up their base, gain political advantage, and secure a win at the polls (Virtue, 2020).

Regularization Programs

Historically, the informal market sector is the traditional method of building houses in Jamaica. It is based on a model of self-help, and it is most commonly employed by those who have no alternative means of finding or affording existing shelter. After three centuries of colonial rule, self-governance is relatively new to Jamaica. Urban and regional or town planning is one aspect of this development process, and it will take more time for planning practices to become the norm. For now, the country is at the stage of upgrading or retrofitting informal settlements through a process known as regularization.

Regularization is a planning tool that could perhaps best be described as retroactive planning. The primary focus of these efforts is the issuance of land titles and or the implementation of infrastructure and services in existing informal housing areas. Throughout its brief history, Jamaica has made several attempts to create pathways from informality to formality by introducing policies, interventions, and laws. Examples of regularization projects include Operation PRIDE (Programme for Resettlement and Integrated Development Enterprise), The Inner City Housing Project, Adverse Possession Law, the Land Administration and Management Programme, the Sugar Barracks Relocation Programme, Office of the National Reconstruction (ONR), and the Municipal Social Assistance Programme.

Operation PRIDE was adopted from the Sou-Sou Land project in Trinidad and Tobago, a non-government program formed in 1983 to address the need for new settlements for low-income households (Mohammed, 2007). The director of the Sou-Sou Land project served as an advisor to the Jamaican government during the development of Operation PRIDE. Operation PRIDE was created to remedy the problem of squatting by providing secure land tenure to low-income earners. The program provided government subsidies to make land more affordable and to legalize ownership. Its primary tasks include upgrading or retrofitting existing informal settlements, planning new settlements, improving public health conditions, and mobilizing community resources to support development and create employment opportunities.

However, the program failed to accomplish its objectives. There were billions of dollars in losses due to budget overruns, delayed timelines, and changes to project scope. The community members were not satisfied with the scope of the project, and they expected more than the program had the capacity to provide. The selection process for participating communities was deemed to be unfair which called the integrity of the program into question. The Provident Societies did not adequately represent the interests of the communities set up to carry out this task. Program officials were accused of engaging in corruption and nepotism, further undermining the program's credibility (Housing Agency of Jamaica, 2020).

The government sought to address these issues by merging Operation PRIDE with the Caribbean Housing Finance Corporation (CHFC) and the National Housing Corporation (NHC) to form the National Housing Development Corporation (NHDC), but the old challenges remained even as new ones arose. The construction plans for the projects were poorly designed. The planning authorities were not consulted on the suitability of projects, nor did they seek their approval. Contracts and agreements were not in place prior to the issuance of loans. Following these findings by the Angus Commission of Inquiry

Report, all activities ceased under the NHDC until it was dissolved and replaced with the Housing Agency of Jamaica in 2008. Since then, the Housing Agency has been gradually regularizing over 100 informal settlement sites initially identified under PRIDE, completing unfinished infrastructure and service projects (roads, electricity, streetlights, drainage, potable water, and sewage disposal systems), and collecting payments from residents so they can secure the titles for their land (Housing Agency of Jamaica, 2020). Though the Housing Agency is better managed than its predecessors, it does not have the resource capacity to carry out all the infrastructure projects for many communities. Retrofitting informal settlements is very costly and, in some cases, only half of the necessary infrastructure can be implemented without completely disrupting or displacing the entire community. Furthermore, securing the necessary funds is made even more difficult by non-compliant members of the community who either cannot pay or refuse to pay the subsidized prices for these lots. As of May 2016, the Housing Agency of Jamaica had 6,959 land titles to transfer to residents once all payments owed on their lots were made. These payments will go towards funding the construction of infrastructural services (Housing Agency of Jamaica, 2020).

In 2003, the National Housing Trust launched the **Inner-City Housing Project (ICHP)** as part of the government's Urban Renewal Programme. It targeted 17 communities across four parishes: Kingston, St. Mary, Westmoreland, and St. Catherine. The project upgraded fourteen inner city slums within Kingston and one community in St. Mary, Westmoreland, and St. Catherine. The project would target seventeen communities over a period of four years from 2004-2008. Seven billion Canadian dollars was allocated for the construction of five thousand dwelling units to rehouse three thousand households, refurbish existing units, install infrastructure, and create social spaces and programs. Special attention was given to developing social amenities when designing these ICHP sites, including parks for green spaces, play areas for children, recreational centres, and multipurpose buildings that served as homework centres, daycare centres, and training facilities. Several multi-family government-built housing schemes were repainted and renovated with repairs to windows, roofing, and external walls.

The NHT handed over the Denham Town Housing Scheme, the first of the Inner-City Housing Project (ICHP) schemes, in July 2005. Located at Little King Street, the development features 94 modern apartments designed to improve living conditions. This initiative marks a significant step towards revitalizing inner-city communities and providing better housing solutions for residents.

Adverse Possession Law was passed in 1881 and amended in 2015. After emancipation, newly freed people received no compensation for their freedom, so the practice of land capture was rampant at the time, and it remains a common practice to this day. People would capture neglected private property, and Crown lands to remedy their landlessness. Under the Limitation of Actions Act (1881), individuals who have openly and undisputedly occupied and maintained a property that is not their own can apply for Adverse Possession to claim legal ownership of the land, given that certain conditions are met. The applicant had to show proof of property maintenance by demonstrating acts of ownership such as landscaping, fencing, or clearing of the property. The applicant also had to show proof of occupancy for at least 12 years for privately owned properties. This period may be extended to 30 years if the owner is a person with a disability or 60 years if the property in question is owned by the government (McGregor, 2015). Applications for Adverse Possession are submitted to the Adjudication Secretariat of the Adjudication Services Division of the National Land Agency. Over the course of 37 years, a total of 119 cases involving adverse possession were brought to court (Supreme Court, 2024). This number highlights the ongoing disputes over property ownership and the complexities of land law.

Only about forty percent of the land has been legally registered and assigned ownership in Jamaica. With nearly 400,000 of Jamaica's 800,000 parcels of land still unregistered, there is a growing need to expand the **Land Administration and Management Programme (LAMP)** across the island (Jamaica Information Service, 2010). The LAMP initiative began as a pilot project in St. Catherine and expanded in 2005 with the enactment of the Special Provisions Act. This legislation enables the government to designate specific areas for expedited cadastral mapping and tenure clarification, making the process of obtaining land titles more accessible and affordable. The Act waives stamp duty and transfer tax, and the fees for first-time registrations are calculated based on the tax roll value rather than the improved value of the land. The program aims to reduce poverty and stimulate economic growth by securing land tenure and developing efficient land markets in rural and urban regions.

LAMP facilitates the regularization of land tenure and provides clarification of uncertainties or conflicting claims to resolve disputes over land ownership. LAMP also works closely with private attorneys and Geoland, a privately owned company specializing in land management, land titling, and cadastral mapping (National Land Agency, 2024b; Geoland Title Limited, 2024). The program addresses land registration matters on a case-by-case basis under the *Registration of Titles Cadastral Mapping and Tenure Clarification Special Provisions Act (SPA)*, certification, applications for waivers, and applications to the Adjudication Committee (National Land Agency, 2024c). The program has ongoing projects in

Portland, St. Thomas, St. Catherine, Clarendon, St. Elizabeth, Manchester, St. Mary, St. Ann, and parts of St. James (National Land Agency, 2024a).

More Jamaicans have become legitimate landowners with the help of the LAMP, which provides collateral to access loans and improve their quality of life. In Manchester and Clarendon, LAMP surveys properties for interested individuals, while in other LAMP areas, individuals must obtain private surveys before applying for titles. Two additional offices have been opened in St. Elizabeth to serve clients better. Furthermore, LAMP is seeking partnerships with financial institutions like commercial banks, the National Housing Trust, and Credit Unions to provide financing options for beneficiaries (Patterson, 2013).

However, improving the living conditions of the Pens in the 1940s led to the relocation of squatter settlements. One consequence of regularization policies is gentrification, where investments in community amenities can drive up property values. In a capitalist society, those with existing assets are often best positioned to benefit from these improvements, potentially displacing lower-income residents and widening the economic gap (Social Historian, 2024).

When conducting residential valuations, comparable properties sold within the last two years are used as a benchmark to determine housing values. Consequently, new homes entering the market can drive up the prices of older homes. If landlords leverage these increased values to raise rent, it could result in the eviction of current renters, potentially leaving many people homeless (Head Real Estate Agent, 2024).

Implemented by the Sugar Transformation Unit under the Ministry of Agriculture and Fisheries, the **Sugar Barracks Relocation Programme** aims to address the housing needs of Jamaicans who aspire to own their own homes. Through the government's efforts, these individuals and families who have been living in substandard housing conditions, as shown in Figure 3, on sugar estates in the parishes of Trelawny, Westmoreland, Clarendon, and St. Thomas have the opportunity to receive houses free of cost. This programme is a step towards fulfilling the policy objective of helping Jamaicans realize the importance of home ownership and improving their living conditions (Hunter, 2013).

The resettlement project will directly benefit 876 sugar workers and their families. The project, supported by the European Union's Sugar Sector Budget Support Programme (SBS), is funded at nearly CA\$79.07 million over five years. Of the total project cost of CA\$14.93 million, approximately CA\$6.15 million is allocated for infrastructure improvements, while CA\$8.79 million is dedicated to constructing 398 housing solutions (Brown, 2013; Hunter, 2013).

Over three years since construction began on 88 new homes, former sugar workers in Springfield, Clarendon, remain in barracks. These houses were intended for 209 individuals living in substandard conditions. However, years later the workers were protesting the government's failure to finalize and distribute the nearly completed houses, claiming they have been neglected since the change in administration. They are calling for an inquiry into the prolonged delay (Social Historian, 2024).

Figure 3
Old Sugar Barracks



Source: Jamaica Information Service *the Sugar Barracks Relocation Programme*

The **Office of the National Reconstruction (ONR)** was established in September following Hurricane Ivan to coordinate reconstruction in sectors such as agriculture and housing (Tomlinson, 2004). Housing solutions are being provided for approximately 400 residents from Portland Cottage, Rocky Point, and Brighton in Clarendon, as well as Old Harbour Bay in St. Catherine. The ONR, with assistance from funding agencies, is constructing these homes. Specifically, the ONR is partnering with the United States Agency for International Development (USAID) to build 93 houses each in Rocky Point and Portland Cottage, while the ONR itself is constructing an additional 114 houses (JIS, 2006).

In 2004, Hurricane Ivan devastated several homes in Portland Cottage, Clarendon. To address the destruction, a housing scheme was planned at Shearer's Heights to relocate the 200 most affected residents. The ONR identified 40 acres of land and proposed a two-phase construction, prioritizing the homeless first and those in unsafe structures second. They also announced similar developments in Rocky Point, Old Harbour Bay, and Brighton. However, as of July 2024, residents reported that the promised developments had not materialized (Dunkley-Willis, 2024; JIS, 2006).

A resident has accused authorities of favouritism in the selection process for assistance following recent flooding caused by Hurricane Beryl. The resident claimed that the criteria were unclear and based on friendships, leaving many in need without help. Despite having three houses on their property, they have received no assistance, even as floodwaters reached five to six feet (Dunkley-Willis, 2024).

The Government initiated a programme to upgrade the Poor Relief System into a human service organization, aiming to better serve the vulnerable population and improve service delivery. The Ministry of Local Government and Rural Development (MLGRD) plays a crucial role in this effort. By bolstering its support to local authorities, the Ministry enhances their impact on local governance, particularly through the **Municipal Social Assistance Programme (MSAP)** (Ministry of Local Government & Community Development, 2023).

The MSAP, overseen by the MLGRD, delegates authority to Municipal Corporations and Poor Relief Departments for its operation. The Fund achieves its goals by allocating resources to deliver social services to vulnerable citizens and support elected Parochial Representatives or Councillors. Key components include Social Housing Assistance and Indigent Housing Assistance, ensuring targeted aid for those in need. The Social Housing Assistance includes support for acquiring housing units and funding for house repairs and minor improvements. It also encompasses disaster preparedness and response assistance to ensure safety during emergencies. Whereas the Indigent Housing Assistance focuses on constructing new homes for those in need, providing complete housing units to improve living conditions (Ministry of Local Government & Community Development, 2023).








The Planning Institute of Jamaica (PIOJ), an agency under the Ministry of Finance and the Public Service (MOFPS), serves as the premier planning authority in the government. It focuses on initiating and coordinating policies, plans, and programmes aimed at the sustainable development of Jamaica. The PIOJ 2020 web map of Social Housing Interventions in Jamaica, as shown in Figure 4, highlights the

assistance provided to households across the country by various governmental and non-governmental organizations (ArcGIS, 2020). The map showcases the collaborative support from select ministries, departments, and agencies (The Planning Institute of Jamaica, 2021).

Figure 4
Social Housing Interventions in Jamaica 2020



Source: Planning Institute of Jamaica

Legend	
	Barracks Relocation Programme
	Office of National Reconstruction/MEGJC Relocation Schemes
	NHT Special Projects
	Children _ Family Support Services
	National Land Titling Programme
	Municipal Social Assistance Programme
	Food for the Poor

Limits of Planning Law

The lack of enforcement of planning laws through penalties such as fines or imprisonment further supports the notion that there is a level of acceptance of informal settlements from a legal standpoint. Even though there are planning and regulatory institutions in place to govern the approval and building processes, these standards have yet to trickle down throughout the Jamaican society. Therefore, it is the norm for people to live informally without much pushback from the government when it comes to enforcing rigid adherence to zoning laws, building codes, and proof of tenure - because the government itself does not have the resource capacity to provide alternative solutions to those who fail to meet these standards.

Given the material limitations, there is a necessity for the development of housing solutions that are cheaper than those sold in the formal sector, especially since they have no access to capital or credit to apply for a mortgage. Consequently, this community-led approach to developing settlements can exist independently of all the legal transactions and government interventions until the government can accumulate enough resources to support and assist these communities. Overall, the formal housing market is still growing, so as it undertakes several regularization efforts, it is simultaneously increasing its formal housing stock, which adheres more consistently to planning regulations.

So, in many ways, planning must be done differently in Jamaica because the informal market is deeply rooted in tradition, while the formal market is relatively new and modern. This means that although the formal housing market might seem exclusionary, it could be interpreted as an evolving sector that aims to gradually include more people through various interventions. While property prices might rise over time, innovations could lead to increased availability of affordable housing, similar to how advancements have improved access to healthcare, education, transportation, financing, telecommunications, and energy. The nature of innovation is to increase availability and accessibility. Therefore, more innovation is needed to facilitate the regularization of informal settlements.

II. FORMAL HOUSING PROCESS

It was not until the 1960s that a formal housing market started to take root. Private companies such as Wihcon (West Indies Home Contractors), Webster Lumber, the Henriques Brothers Construction Company, and others created a market to develop housing schemes to serve the general population, particularly the middle class. Many housing schemes, including Harborview, Twickenham Park, Duhaney

Park, and Patrick City, developed in the 1960s and early 1970s and became the socioeconomic template for housing development, which was very different from conditions further north in Kingston (Social Historian, 2024).

One factor contributing to the limited success of these housing development projects is their focus on the middle class while largely neglecting the needs of the lower class. A group of clergymen established the Victoria Mutual Building Society (VMBS), which sought to encourage economically marginalized Jamaicans to save and access mortgage loans to acquire homes (Social Historian, 2024). Though Victoria Mutual formed a public-private partnership with the developers, providing small mortgages to help people purchase one of these units, the initiative failed to improve the living conditions of the lower class. The squatters could not afford these mortgages, no matter how small, since they were people on the edge of survival without capital accumulation, savings, or assets. Consequently, the initial residents of these housing schemes were lower middle-class individuals, such as clerical workers, skilled artisans, and retail workers, who migrated to Trench Town. So, in addition to creating more houses for the middle class, the policies and housing development also forced the original inhabitants to move out of Trench Town and to squat elsewhere within the city (Social Historian, 2024). Consequently, since the first systematic attempt at addressing the housing crisis was not sweeping enough to build affordable housing for all or to avoid the displacement it caused, many people continued to go the route of self-reliance and self-build, building their homes gradually, at a pace dictated by their financial capacity, and independent of the formal housing market which was a newly developing sector.

The Jamaica Mortgage Bank (JMB) is a government entity created as a statutory body. It provides loans to private and public sector developers to finance affordable housing development to increase the rate of homeownership among Jamaicans (Jamaica Mortgage Bank, 2021). These government loans have lower interest rates than those offered by private financial institutions, so a developer can build houses for less, which is a significant difference in affordability for the mortgagee.

Below I detail the specific actors and stages of the formal housing process to help elucidate some of the challenges linked to that process as outlined by a Head Real Estate Agent (2024) and Edmond (2023).

Property Acquisition

Realtors and lawyers oversee the legal transactions for purchasing a property within the formal housing market. Engaging a realtor is often the first crucial step in the home-buying process. Buyers

consult with their realtor to discuss their financing options, whether they plan to purchase with cash or secure a mortgage loan. For a cash purchase, the buyer must provide proof of funds. For a mortgage loan, they need a pre-approval letter from a financial institution verifying their eligibility for a loan amount consistent with their employment, income, age, credit rating, expenditures, assets, liabilities, property type, amount requested, and minimum down payment.

Once the realtor has this pre-approval letter, it is used as a guide to identify properties that the buyer can afford. It also helps to manage the buyer's expectations early in the process. After the realtor shares their findings, properties are narrowed down based on the buyer's preferences, such as location, size, amenities, condition, and more.

As soon as the buyer selects a property, the realtor submits an offer on the buyer's behalf. Once the offer has been accepted, the vendor's (seller's) attorney prepares a sale agreement. Some realtors may also recommend that the buyer retain a legal representative or a personal attorney to review all the agreements. This additional risk management strategy would avoid any conflicts of interest that may arise if only one lawyer is performing multiple services.

After the vendor's attorney creates the sale agreement, it is sent to the purchaser's attorney. The purchaser's attorney reviews the agreement and consults with their client, the buyer. If everything is satisfactory, the buyer then pays the deposit to their attorney, who return the signed sales agreement with the deposit to the vendor's attorney.

The vendor's attorney returns the sales agreement, signed by the buyer, to the vendor for their signature. Once signed, the document is taken to the stamp office to pay the relevant stamp duty. A copy of the signed sale agreement is then sent to the purchaser's attorney, enabling the buyer to present it to the bank and initiate the financing process.

In addition to the sale agreement, the bank requires a valuation report to ensure that the cost of the property does not exceed the amount of funding the buyer has to purchase the property, thus protecting their interest by minimizing the risk of loan default. The bank also requests other supporting documents, including a surveyor's report, to confirm there are no breaches or encroachments on the property.

After submitting all the supporting documentation to the bank, the bank verifies the buyer's credit ratings, income, and other financial details. If everything is in order, they issue a letter of commitment indicating that the buyer is ready to proceed with the transaction. This letter serves as an official confirmation of the buyer's financial standing and intent.

At the final stage, the bank provides a letter of undertaking stating that it is prepared to pay the funds to the vendor's attorney. This sums up the process of purchasing a property. For a cash purchase, the process typically takes between 45 to 60 days, while a mortgage-financed purchase can extend the timeline to between 90 and 120 days.

Design Process

Architects generally oversee the design of the house. A buyer who purchases land will seek the services of an architect to design their home. Architects can be found in local telephone books or through architects' associations such as the Jamaica Institute of Architects. The architect's certification can be verified by contacting the Architect's Registration Board of Jamaica to confirm the individual is a licensed practitioner in Jamaica (Edmond, 2023).

The buyer or client can usually choose three different design options: a custom-designed plan, a pre-designed plan, or a customizable plan (Edmond, 2023). A custom-designed plan has the longest design phase since it requires the architect to create a plan that meets the client's specific needs. A pre-designed plan can be purchased or ordered from a design firm's catalogue, magazine, or website. A customizable plan allows the client to make minor adjustments to the finishes and fixtures, such as doors, windows, and roofs.

The architect is responsible for developing several drawings that meet the requirements for the building plan approval process. The set of drawings must include a site plan, four elevations for new houses, a foundation plan, structural details, a roof plan, an electrical plan, and a drainage plan (sewage and wastewater components, septic tanks, maintenance holes, and trap gully basins) (Edmond, 2023).

Approval Phase

There are approval processes in place at each local parish authority or municipal authority to ensure drawings are accurate and the building design is up to code. Once the design is complete, it must be approved by the planning authorities at the city or local parish council building regulation department. The approval process reviews and assesses the design to ensure it meets all building codes and standards, which include the regulations regarding fire protection, occupant safety, structural design, ventilation, water supply, waste removal, and drainage. These regulations can vary depending on the geography and environmental conditions of the region. The higher the risk of flooding, landslides, hurricanes, or earthquakes, the stricter the regulations are to ensure the structural integrity and safety

of the design. These regulations are crucial to protect lives and property and to minimize the potential damage from natural disasters. Advanced building techniques and materials are often mandated to meet these stringent standards. The architect sends the design plans to different government agencies, including the National Environment and Planning Agency (NEPA), Fire Department, National Works Agency (NWA), and the Ministry of Health, for review and approval based on the laws and regulations enforced by each agency (Edmond, 2023).

The architect submits a completed application along with at least four copies of detailed building design plans and construction drawings. Supporting documentation includes a certificate of title, a tax receipt and sales agreement, the parent title, the tax certificate and land diagram, or a letter from the vendor's attorney relating to the transfer of property with the tax receipt. Additionally, associated fees for plan submission are calculated based on the gross floor area and building type (Edmond, 2023).

Construction Phase

This last phase consists of finding a construction team to build the house. In addition to the architect, the client should hire a land surveyor, quantity surveyor, contractor, and structural engineer as part of their construction team. The land surveyor maps and verifies the property boundaries, physical features of the land, and the built environment. The quantity surveyor, in consultation with the local master builders' association office, determines the construction budget by estimating the cost of labour, materials, and equipment. A structural engineer might enhance the architectural design by adding structural components to the plan to reinforce the structure and safety of the home. The contractor then takes the plans and coordinate the construction of the home. A contract should be in place for each team member to ensure that all terms and conditions are legally actionable should issues arise at any project stage. The client is responsible for monitoring the construction process and staying up to date on the progress and timeliness of the project (Edmond, 2023).

III. THE FORMAL AND INFORMAL MARKET SECTORS PROVIDE VIABLE HOUSING OPTIONS

Since there is a level of acceptance of informality in Jamaica, both formal and informal market sectors become viable options for residents seeking to own property. There exists a symbiotic

relationship between these sectors, driven by the dynamics of a capitalist economy. However, these market sectors also reflect broader class divisions within the society.

Symbiotic Relationship

There is a symbiotic relationship between these two market sectors. This relationship has been reproduced several times within the history of the capitalist economy. On the international and national levels, there are persistent patterns of development and underdevelopment. This argument is grounded in Frank's (1966) hypotheses on dependency in Latin America. Though 1969 is dated, his argument is still relevant as it serves as a testament to the enduring relevance of his work in understanding persistent patterns of development and underdevelopment on both the national and international levels. The ideas he presents draw parallels between the economic development patterns in Latin America and the Caribbean, both shaped by a shared history of colonization and exploitation. This shared history has often resulted in similar economic challenges and dependencies in both regions. Frank's hypotheses draw attention to what he calls the metropolitan-satellite structure that characterizes development within the capitalistic framework. In this model, developed metropolitan countries are advanced capitalist nations, while satellite countries are underdeveloped former colonies. Contrary to the belief that this relationship fosters growth and development in satellite countries, Frank (1966) argues the opposite. Firstly, the metropolitan country continues to develop while the satellite country remains underdeveloped. Secondly, the closer the relationship between a metropolitan country and a satellite country, the more underdeveloped the satellite country becomes, potentially resulting in ultra-underdevelopment. Finally, if this relationship is severed, the satellite country can experience genuine economic growth and prosperity, free from the limitations imposed by its ties to the metropolitan country.

The core of these ideas lies in the stunted development that a colonized country experiences as its resources are siphoned off to promote the growth of foreign nations rather than fueling its own progress. Frank (1966) argues that while capitalism appears to foster development, it simultaneously engenders underdevelopment through its exploitative mechanisms. These mechanisms include labour exploitation, environmental degradation, market monopolization by private entities, and unequal wealth distribution. In Frank's (1966) analysis, capitalism thrives on this parasitic dependency, effectively stifling any potential for satellite countries to achieve self-sustaining and promising development.

Frank (1966) challenges the dichotomy of traditional versus modern societies, arguing that it oversimplifies the complex histories of metropolitan and satellite nations and overlooks the impact of capitalism. He argues that capitalist narratives heavily influence the use of terms like underdeveloped and undeveloped. Frank posits that while capitalism is often seen as progressing through stages of development, this perspective fails to recognize that so-called underdeveloped regions have been shaped by the imposition of capitalism. He distinguishes between “underdeveloped”—a state resulting from deliberate actions—and “undeveloped,” which implies a natural condition of not yet achieving development. By distinguishing between underdevelopment (an imposed condition) and undeveloped (a natural state of being), Frank highlights how Jamaica’s current economic position in the global economy is deeply rooted in its historical interactions with capitalist forces.

Table 1
Metropolis-Satellite State Interaction: Historical Context and Contemporary Analysis

Metropolis	Metropolis & Satellites	Metropolis & Satellite	Metropolis & Satellite	Satellite
Britain	→ United States & Canada ←	→ Jamaica ←	→ Kingston ←	St. Catherine & Clarendon (dormitory parishes)

Source: Adapted from Frank (1966)

In his model, from left to right (as shown in Table 1), the level of economic development decreases, and vice versa. Each state between the metropolis and the satellite plays dual roles, acting as both a metropolis and a satellite. Historically, the United States, Canada, and Jamaica were all British colonies, but distinctions arise between temperate (settler) and tropical (extractive) colonies. This metropolis-satellite dynamic also mirrors the distinction between temperate (settler) and tropical (extractive) colonies (Social Historian, 2024). This dynamic is evident when examining how geography influenced development, particularly in housing. For instance, the cooler climate of Canada and the United States attracted British settlers, facilitating rapid development through familiar building techniques. Consequently, more resources were funnelled into these colonies to support and sustain the growth of the British Empire, the central metropolis.

Being situated closer to the primary metropolis allowed for a unique adaptation of the political, economic, and social systems inherited from the British. This facilitated the creation of a colony within a

colony, supporting the extraction, manufacturing, and export of resources. While the United States and Canada have evolved into developed countries, many former extractive colonies have not; nations like Brazil and India are beginning to make strides toward development, whereas others, such as Jamaica, remain in a state of underdevelopment.

In developing countries like Jamaica, there is a noticeable pattern of uneven development. Frank (1966) critiques the notion of 'dual' societies, which suggests that more developed regions like Montego Bay or Kingston are thriving due to their economic ties with nations like the United States or Canada, while underdeveloped areas lag because they lack these connections. Instead, Frank (1966) argues that the emergence of metropolitan hubs like Kingston actually leads to the transformation of areas like St. Catherine into satellite communities, which results in the redirection of resources to metropolitan centres. This redistribution of resources creates locational issues where there is a bias towards the development of urban areas. This process mirrors the exportation of resources to foreign nations, creating a disparity in development. With finite capital, financial, and human resources, rapid development in one area often necessitates drawing from other regions, perpetuating class divisions and deepening inequality.

The establishment of these metropolitan centers creates numerous employment opportunities in the construction and tourism industries. However, there is a notable lack of effort to provide adequate housing for newcomers, whether they are transient workers or those who stay on more permanently. This oversight highlights poor planning and cost-cutting measures by both the government and private developers, resulting in migrants forming informal settlements near the building sites and exacerbating issues of urbanization, increased density, and social inequality.

Perpetuating the symbiotic relationship inherited from colonization, there remains a clear geographic distinction between labourers and owners despite their socioeconomic interactions. Urban sprawl and urban design contribute to this divide as agricultural lands are increasingly being converted into real estate developments, some containing up to 1,000 homes (Jamaica Gleaner, 2014; Architect, 2024). These high-cost developments are often unaffordable for workers, leading to the development of informal settlements on the outskirts or enduring long commutes, as there are few affordable housing options within the city. The need for service workers, such as cooks, gardeners and nannies, underscores this disparity, as these essential yet poorly paid positions necessitate proximity to affluent areas without providing the means to live there comfortably (Social Historian, 2024; Architect, 2024).

Consequently, government agencies, particularly the National Housing Trust, have developed several dormitory communities in parishes surrounding major urban centers like Montego Bay, Kingston,

and St. Andrew. St. Catherine and Clarendon are prime examples of such parishes, offering extensive road networks, highway access, large tracts of flat land for housing, and high demand due to social ties to the cities. These communities cater to those who work in Kingston and St. Andrew, providing convenient and desirable living options close to their workplaces.

To alleviate the cost of housing for employees, the government in the 1960s developed a dormitory community in Portmore, located in the parish of St. Catherine. Situated about 30 km from Kingston, travel time can vary from 30 minutes without traffic to significantly longer during peak hours. As a dormitory community for Kingston and Spanish Town, around 60 percent of the workforce in Kingston, spanning both high-ranking and working-class positions, hails from Portmore. Today, Portmore is a bustling urban settlement with a population exceeding 200,000 residents (Hutchinson, 2022). As the fastest-growing municipality in the English-speaking Caribbean, more companies are setting up to take advantage of its educated workforce, proximity to major commercial centres, and infrastructure and services (Clarendon Municipal Corporation, 2016; Bogle, 2019). It appears that Portmore is transitioning from a satellite community to a metropolitan hub, raising the question of whether other underdeveloped parishes, such as St. Thomas and Portland, will follow suit and become new satellite communities (Collinder, 2012). The Housing Agency of Jamaica, the agency responsible for regularizing informal settlements, has recently initiated projects in St. James to regularize and develop housing and infrastructure in Grange Pen, Lilliput. These new units will cater to low-income service workers in the tourism sector. The plan includes constructing one-bedroom homes on 3,000 sq ft lots, priced at CA\$62,000 (J\$7 million), with the main goal of establishing formal dormitory communities for Montego Bay (Thomas, 2020). This is a small step toward addressing the needs of the 32 unplanned settlements across Montego Bay (Titus, 2020).

Despite these regularization efforts, the cost of living, while not apparent in the cost of the housing unit, reveals itself in other expenses such as transportation costs (gas prices or taxi and bus fare into the city) to commute to work or to access social services including clinics, hospitals, financial institutions, schools, recreational activities, entertainment (Urban Planner & Professor, 2024). All these are factors that must be accounted for when considering the affordability of housing. Urban and regional planning, including transportation planning, considers these aspects of living costs. In general, transportation planning is done in conjunction with housing development to facilitate the movement of people and goods. However, such considerations often take place after settlements have been established and before the necessary infrastructure has been put in place to support the growing population outside the cities. This is another instance of retroactive planning. It is common for the

government to undertake costly infrastructure projects to widen existing roads or construct new highways to manage the movement of people between these dormitory communities and the cities they serve.

Despite efforts to lower housing costs, the true cost of living often emerges in expenses such as transportation to work or access to social services like clinics, hospitals, and schools. These additional costs, including gas prices, taxi fares, and public transportation, must be taken into account when evaluating housing affordability. Urban and regional planning, including transportation planning, aims to account for these living expenses, ideally coordinating with housing development to ensure the efficient movement of people and goods. However, this often results in retroactive planning, leading to expensive infrastructure projects to expand roads or build new highways to accommodate growing populations in suburban areas. This reactive approach to planning is a common practice nationwide.

The Creation and Divisions of Class

The decision to use the informal or formal housing market is influenced significantly by the demographic profile of the buyer. Individuals within the upper and middle classes often have the financial means to purchase homes through the formal market. Conversely, those in the lower class and some in the middle class frequently turn to the informal market, as private developers typically do not cater to this segment, leaving them with few formal alternatives. For the middle class, entities like the National Housing Trust provide viable housing solutions, while the Housing Agency of Jamaica serves the working class and working poor. Unfortunately, no entity exists to adequately address the needs of the underclass, which includes the unemployed and part-time or seasonal workers. Despite this, private developers focus primarily on the middle and upper classes due to the higher profit margins in these markets. This situation inevitably creates issues of affordability. As stated by the Urban Planner & Professor (2024):

“Where you have the highest demand, you have the lowest supply. The units in the lowest demand are those that are being constructed, and they are being constructed primarily in high rises. All of them have a swimming pool on top. And I should say an elevator, and those are the most expensive. You cannot provide low-income housing with a swimming pool, on the roof” (Urban Planner & Professor, 2024).

Land Cost

Throughout the 1900s, before independence, the colonial government tried to address land issues with various policies aimed at divesting land and providing land to small farmers, but this has never been successful. These policies, aimed at providing land and or housing to everyone, were derived from the socialist era in the 1970s. Furthermore, the idea that people first need land before they can access capital to improve or get housing is an idea proposed by John Turner and Robert Fichter's book *Freedom to Build* (1972). However, there is not much legal record available to substantiate land claims, and there is a history of family land issues where titles cannot be found, which creates issues of insecure land tenure.

The problem of land cost and ownership has been worsened by urbanization, increasing the population density of major cities. This increase in density causes land prices to rise due to a shortage in supply. Land that was once worth CA\$275,000 is suddenly worth CA\$1.3 million, a 500% increase (Architect, 2024). The land prices are currently too high for developers to build affordable housing and make a profit. In urban regions, the average cost for 1/4 or 1/2 acres of land is sold at CA\$2.06 million or over J\$200 million - compared to rural regions where 1 acre of land can be sold at US\$25,000 to US\$30,000 or J\$4-5 million. Since the land is worth CA\$1.3 million, developers can hardly sell a 600-square-foot unit for less than CA\$343,000 or CA\$412,000. So, developers are pricing housing units to make a profit and recover the cost of the land. The only way to build affordably in the city is for the government to subsidize the cost of the land so it is not passed on to some homebuyers. This would help make housing a little more affordable. Because land is cheaper outside the city, flatlands outside the city are in high demand as they are easier to develop with the necessary infrastructure. As a result, agricultural lands are now being repurposed for large housing developments.

Housing Cost

For low-income households, the average cost of a house typically falls between CA\$137,000 and CA\$240,000. In contrast, middle-income households usually spend between CA\$343,000 and CA\$893,000. For high-income households, the average cost of a house can reach CA\$1.65 million or more, as shown in Table 2 (Architect, 2024; Engineer & Government Official, 2024; Head Real Estate Agent, 2024; Government Official, 2024; Architect & Lecturer, 2024; and Urban Planner & Professor, 2024).

Table 2
The average housing cost by household income levels

Households	Cost (USD)	Cost (CAD)*	Cost (JMD)* (millions)
Low-Income	\$100,000 - 175,000	\$137,000 - 240,000	\$15 - 27
Middle-Income	\$250,000 - 650,000	\$343,000 - 893,000	\$40- 100
High-Income	\$650,000 - 1,200,000	\$893,000 - 1,650,000	\$100 - 200

Figures from AUTHOR (2024) in US dollars converted to Canadian dollars (1 USD ≈ 1.3737346 CAD) and Jamaican Dollars (1 USD ≈ 156.3081 JMD)

In the formal market, starter homes are priced between CA\$105,000 and CA\$137,000, translating to approximately J\$12 to J\$15 million, the most affordable price range available. However, potential buyers in this price range often opt for informal construction methods to save on costs. As a result, the highest demand in the formal market is for homes priced between CA\$260,000 and CA\$343,000, or J\$15 to 40 million. In Kingston, the most affordable housing units range from CA\$240,000 to CA\$343,000, targeting low to middle-income households. However, these units are scarce. Many real estate firms list properties priced between CA\$343,000 to CA\$1.37 million or more, with Jamaican housing prices comparable to those in the US and Canada. However, homebuyers in the US or Canada are likely to get more square footage for the same price compared to homebuyers in Jamaica. This means that for the same investment, properties in Jamaica generally offer less living space. Therefore, it can be significantly more economical to buy or build a home in rural areas, where demand is lower and land is more plentiful, compared to the high-demand urban regions.

In 2020, the government announced plans to lower the cost of some affordable housing units to J\$7 million (approximately CA\$62,000) (Thomas, 2020). However, this seems improbable given that most units being developed currently range from CA\$343,000 to CA\$1.65 million (Engineer & Government Official, 2024). Achieving such a significant price reduction would likely require substantial government subsidies.

The Served and the Underserved

The residential housing market is underserved by the formal sector, leaving a gap that is filled by informal housing production. The formal sector primarily caters to college-educated professionals aged 35 to 45 years old with savings and credit history (Architect, 2024). These consumers might be local residents, members of the diaspora investing in real estate for short-term rentals like Airbnb, foreigners

purchasing vacation homes, or corporations purchasing investment properties (Architect, 2024; Head Real Estate Agent, 2024). However, there is currently an oversupply of properties intended for short-term rentals, leading to a market glut. While this segment performed well before the COVID-19 pandemic, it has slowed down significantly during and after the pandemic, particularly in Kingston, although Montego Bay's market remains strong (Head Real Estate Agent, 2024). Transactions in this sector are predominantly limited to the middle and upper classes.

The private sector has been catering to the middle class since the 1960s, initially stepping in to address the housing shortage with various development schemes (Social Historian, 2024). Today, high land prices continue to disincentivize developers from creating affordable housing, leading them to focus on projects targeting middle- and upper-income levels. Consequently, activities like purchasing land and paying off mortgages have become more prevalent among the middle and upper classes.

So, despite the private sector's efforts, there has always been a housing shortage, as most new homes cater to higher-income groups. Agencies like the National Housing Trust have successfully served the middle class, while the Housing Agency of Jamaica provides solutions for those in informal settlements with enough income to secure their land titles. However, a significant portion of the population, falling below the reach of both agencies, must resort to constructing their own homes.

The precise number of squatters in Jamaica remains uncertain, with estimates ranging from 560,000 (20% of the total population of 2.8 million) to one million (35%) on the lower end and up to 1.12 million (40%) or 1.4 million (50%) on the higher end (Government of Jamaica, 2014; Government Official, 2024; Urban Planner & Professor, 2024). Regardless of the exact figure, it is evident that a substantial segment of the population is underserved by the formal housing market. Many individuals in the middle-income bracket struggle to access loans, even under favourable conditions, and approximately one-third of the population faces significant barriers to achieving and maintaining legal homeownership (Social Historian, 2024). The marginalization of such a large portion of the population highlights the inadequacy of current financial solutions, as existing institutions like the National Housing Trust and other mortgage banks fail to meet the needs of the lower-income segment effectively. A more comprehensive and targeted approach is essential to address these pressing housing challenges.

However, many institutions are created to help people who can afford market prices without financial assistance. These individuals should receive the least attention, as they are likely to secure housing with or without government interventions. On the other hand, those in the middle and lower classes, who struggle to afford formal housing, need more support, yet they receive the least. Increasing rental housing options could significantly benefit those in need of adequate housing, but the prevailing

culture places a higher value on homeownership than renting (Government Official, 2024). Within the formal market, housing transactions occur between legitimate owners with proper licenses and tenure arrangements. Conversely, in the informal market, individuals without secure tenure or who are illegally occupying properties may still engage in renting, often referred to as "squatter lords" (Professor, 2024).

IV. THE LIMITATIONS OF THE FORMAL SECTOR AND RISKS OF LIVING IN INFORMAL SETTLEMENTS

Several limitations of the formal housing market influence the development of informal settlements. Table 3 below summarizes and illustrates the main limitations of the current formal housing market.

Table 3
Limitations of the formal housing market in Jamaica

Limitations	Examples
Housing Price	a) Private developers view housing primarily as an opportunity to generate profit.
	b) High land costs make it difficult to build affordable housing
	c) High interest rates and slow approval processes can result in delays in construction, leading to increased costs.
	d) A significant portion of the target market for the houses is located outside Jamaica, resulting in prices comparable to those seen in developed countries.
	e) People have a strong preference to live in or near urban centers, but the demand for housing in these areas is driving land prices upward.
	f) The importation of fixtures and finishes increases housing costs.
Supply	a) The housing stock is low, and the demand far outweighs the supply (approximately 80% of the required production is not being met, leading to a gap that necessitates self-production).
	b) The government provides relatively few rental options.
Governance	a) Outdated laws hinder the ability to adapt swiftly to technological advancements, such as social media platforms.

	b) Development plans and policies are often formulated at the national level without sufficient input from the local level.
	c) The government lacks the resources necessary to establish and fund the necessary infrastructure.
	d) There is a lack of foresight and effective planning, resulting in a tendency to focus on retroactive planning rather than anticipating future needs of the population.
	e) Locational factors bias the development of urban areas, neglecting rural areas.
	f) The government's negotiating power is relatively weak, and developers heavily influence and drive development decisions rather than the government.
	g) Failed policies and interventions often occur due to a lack of buy-in and support among stakeholders.
	h) Land ownership records may be fragmented and incomplete, making property transactions difficult.
	i) National interests may not always be prioritized, as foreign development partners often take priority.
	j) Local authorities may lack the necessary skills and capabilities to create favourable market conditions.
	k) The housing market may be inadequately segmented, resulting in a lack of diversity and difficulty in meeting the needs of different buyer segments.
<hr/>	
Financing Solutions	a) The very poor lack access to any viable financial solutions
	b) Homebuyers may need to utilize various funding sources or collaborate with multiple lenders to cover their housing costs.
	c) Loan defaults are common occurrences.
	d) Financial institutions impose stringent terms and conditions on lending agreements.
<hr/>	
Other	a) Concerns about the lack of transparency have been raised regarding foreign deals and labour shortages.
	b) There is a lack of effective market segmentation based on household income levels, hindering the ability to cater to the needs of each segment of the population.

Housing Price and Housing Supply

The high cost of land and housing severely restricts access to the formal market in urban Jamaica. Prices in these areas are comparable to those in developed countries, driven by the high demand to live near urban centers. Private developers, who primarily focus on profit, further inflate these prices, effectively pricing out most of the population. High interest rates and slow processing times lead to construction delays and increased development costs. Additionally, the reliance on imported goods due to high energy costs exacerbates the situation, making housing less affordable for many.

A major limitation of the formal housing sector is its insufficient annual production of units. While the estimated requirement is about 15,000 units per year, the market typically manages fewer than 3,000 starts annually, far below what is needed (Professor, 2024). This shortfall forces many households to resort to informal housing. Affordability compounds this issue; as housing demand outstrips supply, prices rise, making homes less accessible, especially if incomes do not increase at the same rate. Consequently, the shortcomings of the formal housing market drive people to seek informal solutions, highlighting the inextricable link between formal and informal housing sectors.

Another limitation is that Jamaica has developed a culture that values homeownership above all else. While owning a home can be a form of investment and a means of building wealth, this singular focus neglects other critical aspects of housing. Shifting the focus to housing as a human right could create an environment where adequate housing is provided through diverse options such as the rental market and social housing. European models, like housing cooperatives, offer valuable lessons that could be adapted to the Jamaican context (Urban Planner & Professor, 2024). Additionally, the government and developers could introduce rental properties managed by entities that distribute vouchers based on income, thereby subsidizing access to affordable housing. This approach would not only support homeownership but also foster a robust formal rental market, including rent-to-own options, ensuring that everyone has access to adequate and affordable housing.

Community Buy in

“Research has shown that regularization projects tend to work much better when there is buy-in. When individuals are invested, when they are given a vision as to what their communities will look like, as to what it will mean for them, and they have agency over the process” (Professor, 2024).

The aim behind regularization projects has been commendable, but many efforts have fallen short due to management issues and lack of stringent oversight. In some instances, beneficiaries of these projects have misappropriated the funds or benefits, reselling them or transferring them to others. This has led to the emergence of new informal settlements, highlighting the need for better management, clearer project terms and conditions, and a more inclusive stakeholder engagement process to ensure community buy-in.

The buy-in aspects of these projects operate on multiple levels, with the government often attempting to standardize housing for settlers or informal occupants. However, suppose the provided housing units fail to meet cultural needs. In that case, this inadequacy can lead to further informality, as communities may modify the structures without permission or abandon them altogether to create more suitable living conditions. Therefore, to ensure the success of such projects, housing must accommodate the cultural practices and values of the communities, including their cooking, worship, and lifestyle habits, or risk long-term failure. As shared by Professor (2024):

“I can think of an example in Montego Bay, where the informal housing of the community itself, I think got destroyed in a natural disaster. It was several decades ago in trying to rehouse the persons, the government went in and built, multi-storey structures, it was kind of an apartment-type living. And what I found, when I went to talk to them [...] about how the housing is serving their ways of life, the feedback was not great. And one would think that coming from where they were, you know, to what they have now, it would be good. So, for example, not being able to select their own paint colors for their own housing is something that they have a problem with. Not being able to erect their clothing lines, individual clothing lines, because in an apartment that typically doesn't happen, and that's something they have a problem with. So just things that affected how they lived. The units that were being provided are not reflective of how they saw themselves living. So, without the community engagement without the buy-in without having them be a part of the visioning of their housing, typically, that's a challenge of the formalization process (Professor, 2024).

To address the matter of informal housing, one must consider who is being housed and how they live. These underserved groups who are informally housed need to be engaged from the outset

when tackling the regularization of existing settlements or building new solutions. Otherwise, the conditions may revert to where they were before, as has been the experience in some instances.

Cultural Sensitivity in the Use of Construction Materials

“And that is one of my biggest qualms about how we build out here at the moment. And I mean, at the end of the day, we build based on what people want, and everybody wants a concrete box with some tiny little windows, which is very unfortunate” (Architect & Lecturer, 2024).

As one Architect explains, a wall can be lean, and it can be made flat by applying more concrete. This is a common practice in Jamaica since concrete is a forgiving material. It allows untrained and uncertified craftsmen to operate within the construction industry, making it challenging to change their mindsets or to introduce alternative building materials. For instance, building a timber frame home and selling it to someone may not yield the same investment returns because it may be perceived as lower in value. Additionally, future extensions or modifications to the existing structure may be a concern, especially if skilled tradespeople in woodwork are not readily available. These factors greatly influence the construction systems chosen for houses and buildings. “When someone says that Jamaicans are ‘married to concrete and steel,’ they are absolutely right” (Architect, 2024). Perception and history significantly influence views on construction materials. In Jamaica, wooden houses have been historically linked to slavery and poverty. On the other hand, while concrete is considered a sturdy material, its poor insulating properties make it less ideal for thermal regulation. During the day, concrete absorbs heat and releases it at night, which can make homes uncomfortably hot (Architect, 2024).

Governance

In terms of planning, a comprehensive national spatial plan would significantly guide developments across the country. Although such a plan exists, it is currently underutilized, leaving local authorities struggling to manage growth effectively. By integrating this national spatial plan into local strategies, authorities could better direct development and ensure cohesive and uniform growth (Professor, 2024; Urban Planner & Professor, 2024).

The local authorities within each municipality must act based on national plans and development orders and subsequently put together a local development plan. However, they often face

budgetary constraints and lack the capacity to attract developers seeking to maximize profits. Therefore, local authorities should assess their existing resources and strategies to attract developers to areas where the median property price is lower. They need to expand their toolkit by taking on the role of market creators for housing, focusing on serving underserved populations and providing the right incentives to attract developers (Professor, 2024; Urban Planner & Professor, 2024).

The government plays a crucial role in financing housing through the National Housing Trust; however, the primary builders of housing are private developers motivated by profit. These developers set their own prices for the housing they produce, which is then financed by the National Housing Trust. As profit-driven entities, private developers are not inclined to produce housing to meet the needs of underserved groups. Moreover, local authorities lack the power to negotiate with developers, provide financial incentives, or persuade them to undertake development projects in their areas. This disempowerment of local authorities exacerbates the issue of informal housing, as they are unable to play a strong market role.

Market Segmentation

The housing market has not sufficiently isolated the different needs of the different communities to address them separately. So, the National Housing Trust is a good market segment for middle-income households. However, the middle-lower and the lower-lower income households are not targeted because these markets cannot be addressed in the same way as those served by the formal market. They have to be addressed through the issuance of grants instead of loans because people within these classes can afford very little, so housing solutions have to be heavily subsidized. So, a combination of subsidized housing and the free housing program the government currently has in place would need further development to deal with the most marginalized segments of the population effectively. The free housing program that runs out of the Office of the Prime Minister is not significant. In other words, not much work is being done per annum to address the needs of those people (Government Official, 2024). While this is a good start, creating government agencies and departments structured to deal with each segment separately is a more targeted approach to meeting the needs of those communities.

Foreign Development Partners and Transparency Issues

In January 2017, the Ministry of Economic Growth and Job Creation (MEGJC) and the China Harbour Engineering Company Ltd (CHEC) began the Southern Coastal Highway Improvement Project (SCHIP). Funding for the project was provided by the Government of Jamaica (CA\$78.3 million) with a loan from the Exim Bank of China (CA\$50.98 billion loan) (Custer et al., 2023; Hendricks & Dunkley-Willis, 2017; Jamaica Gleaner, 2022).

As the project unfolded, many Jamaicans expressed doubts about their government's role in defending their interests, particularly in terms of training and skill development. This highway construction project presented an opportunity to train and hire many Jamaicans; however, the projects have been criticized for their low representation of Jamaicans on construction sites. Contrary to the promised economic boost of more jobs, prosperity, and wealth, many Jamaicans question the project as they find a decrease in prosperity. Jamaicans are also not hired for high-level management positions; only a few residents are hired, and the Chinese companies easily out-compete the Jamaican construction companies as they are either significantly reduced or eliminated (Williams et al., 2023; Onibokun, 2021; Lumsden, 2015; Jamaica Observer, 2017).

Based on the Jamaican government's staunch support of (or reliance on) the Chinese, many are left pondering if the national interests of the people are secondary to those of foreign development partners. A lot of the news about labour shortage comes from Jamaican politicians speaking on behalf of Chinese contractors (Engineer & Government Official, 2024). The Chinese contractors have remained silent when approached by the media, but they have not confirmed this labour shortage purported by Jamaican politicians. The Incorporated Masterbuilders Association of Jamaica (IMAJ) is the largest industry grouping of stakeholders in the construction industry. Its membership includes general contractors, design and build contractors, civil engineering contractors, building contractors, hardware suppliers, specialist engineering for equipment, and service providers like heating, ventilation, air conditioning and electrical companies. It was formed to advance the objectives of the construction industry players. They perform several duties, including education, training, advocacy, and representation among government agencies and unions, as well as liaising with interested international organizations about the construction sector and the economy (Engineer & Government Official, 2024).

The Incorporated Masterbuilders Association of Jamaica has maintained steady advocacy on behalf of Jamaican workers, pushing for more or equal employment opportunities under Chinese contractors (Engineer & Government Official, 2024). Young people are leaving school at the technical

level with a college education and cannot find a job because the industry is crowded with Chinese contractors (Engineer & Government Official, 2024).

The Incorporated Masterbuilders Association of Jamaica approached several government agencies as recently as five years ago to provide their five-to-ten-year forecast for projects and their projected spending (Engineer & Government Official, 2024). This inquiry aimed to find out which way the market was going in terms of construction spend. However, the Association did not receive a response. They proceeded with their projections without government input and determined how much additional labour would be needed at the five-year point to support the ongoing construction projects.

It is unknown if the contracts between the two countries require the Chinese contractors to employ a certain quota of Jamaicans. Apparently, it was common to publish the list of government contracts. The list was updated every month or two, but this list has not been posted publicly, so there is no way of knowing what the contract with China entails. As an interviewee (2024) explains: “Everything has been shrouded in secrecy. Since this is a loan to be paid back over generations, it is important that the terms and conditions be made public.”

Despite the attempts to address the supposed issue of labour shortages, the government persists with the narrative that the country is experiencing a labour shortage (Engineer & Government Official, 2024). However, since the government knows in advance what the spending will be on capital projects, given the plans they have in place, they know what the growth areas are. Given this prior knowledge, the question becomes why the government has not mandated the training organization to focus training on those specific trades. So, by the time the project is ready to begin, a cohort of workers could be ready to be hired. The lack of mandated training to support construction projects has been a trend for the last five years and may remain so ten years from now to justify the case for importing foreign labour (Engineer & Government Official, 2024). This may indicate ill intent on the part of the Jamaican government. China employs its own people, and they prioritize their interests wherever they undertake large-scale projects. So, many Jamaicans are left wondering where their government’s efforts are in ensuring their own people are employed (Engineer & Government Official, 2024; Government Official, 2024).

The transfer and development of skills are essential to advancing the workforce of any society. The Human Employment and Resource Training Trust/National Service Training Agency (The HEART Trust NSTA) has formalized these skills with international-level certification. Participants of this program gain the ability to work globally, but more importantly, they return to their communities to build better housing (Government Official, 2024). Skill development is crucial for effective human resource

management and for reducing housing costs. This initiative can lower construction costs, create jobs, and enhance skill sets by fostering and supporting local construction industries. Consequently, housing becomes a catalyst for improving living conditions and expanding homeownership.

“Every society has everything it needs to survive. It just needs management, goodwill, and good think-throughs. And that is the difference between societies that progress and the ones that don’t progress. How do you manage the resources that you have? From the smallest unit to the largest unit? whatever resources you have? How do you manage that resource? How do you manage it for you to survive? Singapore has no natural resources. But it survives and thrives as a society because of its leadership and its management” (Government Official, 2024).

Financial Solutions

There is currently no mortgage or financing solution specifically designed to help the very poor. A secondary mortgage market could potentially fill this gap. For example, migratory workers who earn a significant portion of their income through gratuities in the tourism industry often struggle to qualify for formal loans due to the informal nature of their earnings. Therefore, it would be feasible for the planning authorities to monitor large construction projects and evaluate the surrounding areas for potential housing developments for these workers. Additionally, housing qualifications should be based on the workers’ savings or accumulation of funds. Many migratory workers have no choice but to establish informal settlements as they seek employment opportunities. Although these individuals may not engage with formal banking institutions, Rotated Savings and Credit Associations (ROSCAS) have shown success in enabling those in the informal economy to make significant purchases. ROSCAS operate by pooling together contributions from each member at regular intervals. Each member then takes turns receiving the lump sum collected, which they can use for significant expenses or investments. This system relies on mutual trust and community support, providing an alternative financial solution for those without access to traditional banking services.

On the other hand, many individuals who qualify for loans from the National Housing Trust find the loan amounts insufficient, necessitating additional funding from other sources or partner lenders. Consequently, it is not uncommon for previously approved borrowers to default on their loans. The stringent terms and conditions set by financial institutions often exclude even professionals with formal

incomes, forcing them to seek alternatives, sometimes resorting to the informal sector to meet their needs.

Social Costs, Impacts and Consequences of Informality

“When people squat, they do so in a haphazard manner” (Engineer & Government Official, 2024).

The need for shelter inevitably leads to a demand for land, particularly in or near urban centres, where the scarcity of available land forces people to construct homes in tightly packed spaces. One of the realities of densely populated informal settlements is the disorganization with which structures are built. While it may not be accurate to say such communities are entirely unplanned, since it is clear that some planning takes place, it is perhaps more accurate to say that such settlements are poorly planned. Here, the top or only planning priority is fitting as many dwelling units as possible into whatever space is available. Therefore, from this perspective, it makes sense to use the space that would be required to create a pathway wide enough to allow the passage of two cars to build more housing instead. So, the narrow winding alleys between the dwelling units may only be wide enough to serve as footpaths or to accommodate the passage of one car (Engineer & Government Official, 2024). The restricted movement of vehicles in the confined spaces of informal settlements is a particular feature that has several consequences on the general well-being of its inhabitants. Firstly, it makes policing the community more difficult (Engineer & Government Official, 2024; Government Official, 2024). Secondly, it will be nearly impossible for fire trucks to enter the community in cases of fires, and finding a high-pressure water source to connect the hoses to will also be a challenge (Engineer & Government Official, 2024). Thirdly, pollution and poor air quality become a problem as trash heaps or garbage dumps are created as a waste management strategy because garbage trucks cannot enter, leading to regular garbage burning (Engineer & Government Official, 2024). Finally, in the case of health emergencies, ambulances cannot arrive on the scene to transport individuals to the hospital; instead, the person has to be carried to a central location where they can be picked up and transported to a hospital (Government Official, 2024).

When communities are poorly planned, they often face chaos during crises. Beyond immediate issues, these poorly planned communities encounter long-term challenges that significantly impact society. Homes should provide safety, privacy, and security, encompassing both physical and psychosocial aspects. The design and condition of a home can profoundly influence the mindset and

behaviours of its occupants. For informal dwellers, a lack of pride can lead to feelings of displacement, crime, violence, and antisocial behaviours (Professor, 2024). Poor psychosocial health may result in broken relationships and children being exposed to harmful content and behaviours. Both children and adults often express frustration with their living environment in different ways. Further research is needed to explore the correlation between academic performance and housing quality, particularly whether the quality of education is compromised for children raised in informal settlements (Professor, 2024).

The lack of safety and security is heightened by the poorly lit 'streets' and alleyways, which can inspire acts of crime and violence. Sometimes, rampant crime and violence can cause people to flee elsewhere, creating more squatter settlements in the process. Sometimes, a dwelling unit must be built in as little as one day (Engineer & Government Official, 2024). Security is further challenged by feelings of constant fear that notices of eviction are forthcoming, so many will build temporary structures. The walls are made from plywood between two by four posts, the roof is made of corrugated metal sheet panels, and the flooring is made of gravel or sand covered with a thin layer of mortar or cement to form concrete. If an electricity company has wires in the area, they may connect illegal wires to their homes. Occasionally, people do get electrocuted. It is also a fire hazard that may burn houses down. Despite these shortcomings, this can usually be built in a day, and it will be home for a mom with four kids or a mom and a dad with maybe two or three kids (Engineer & Government Official, 2024).

Equally important is the issue of generational squatting, which may occur over time. It may start with a family with young children who settle somewhere, and then when the children are grown, they may add on to the existing structure, attaching two or three more walls to make room for themselves (Engineer & Government Official, 2024). Other family members may decide to settle down as well and build new structures in the yard. It is, therefore, not uncommon for fire outbreaks to burn down homes, leaving as many as twenty-six families homeless (Murphy, 2022; Wilks, 2022; Kelly, 2015; Bailey, 2021).

The closeness of these dwelling units offers very little privacy. Whatever privacy exists from neighbours lies between thin walls separated by tight spaces. Within single-room dwelling units, privacy may lie behind drawn pieces of cloth cut and strung up to hang like curtains. This is a cause for concern, given the ease with which communicable diseases can spread. This was brought to the forefront by the COVID-19 pandemic because the degree to which social distancing occurred was either severely limited or not possible at all (Professor, 2024).

Property is by far one of the most secure means by which wealth can be stored and transferred. The insecure land and housing tenure in informal settlements means that assets cannot be easily passed

on from generation to generation. Long-term plans are constantly superseded by short-term, immediate needs, leaving little to no opportunity to plan or invest in the future.

Climate Change and Natural Disasters

These difficult housing conditions are made worse by climate change and the increasing occurrence of 'natural' disasters. The recent passage of Hurricane Beryl left many Jamaicans surprised by the early arrival of the storm season and the speed at which it developed into a category-three storm (Jones & Kim, 2024). Climate scientists like Emanuel (2005), Song et al. (2020), and Garner (2023) have predicted an upward trend in tropical cyclone destructive potential and the rapidity with which their intensification rates are increasing - where a hurricane can develop from a weak category-one to a strong category-three and above within a 24-hour window.

Given the unexpected onset of the storm, emergency preparations were swiftly executed. According to the acting Director-General at the Office of Disaster Preparedness and Emergency Management, a 26-year-old woman tragically lost her life when a tree collapsed onto her home (Rose, 2024). Many buildings experienced flooding, structural collapses, or significant roof damage (Kelner, 2024; Brown, 2024; Jamaica Observer, 2024). The government is offering financial grants to eligible and vulnerable NHT fund contributors to assist with essential home repairs (Allen et al., 2024).

Jamaica is vulnerable in just about every way when it comes to disaster and climate change. It is situated within the tropical zone, along the Atlantic hurricane belt, and within an active seismic zone. The high temperatures can cause heat waves, tropical cyclones can bring strong winds, floodwaters, and landslides, and earthquakes can cause tsunamis and landslides as well.

Though building standards can help withstand earthquakes, hurricanes, floods, landslides, and heat, such standards are rarely filtered throughout the population. As demonstrated earlier, there are several planning authorities and regulatory agencies that a formal house must pass through in order to receive permission to proceed with the construction phase. And though this is not a bulletproof method guaranteed to withstand the rigours of any storm, a well-built structure that cannot withstand a strong storm can, in many cases, at least give a family or an individual enough time to escape before it collapses completely. However, this approval process is reserved primarily for the formal market due to its associated costs, so it is unlikely to be adopted by the informal sector.

The two architects and the engineer interviewed for this study expressed grave concerns about the country being hit by a high-magnitude earthquake. They fear that utter devastation will result in

faulty building practices with no one to take accountability for the application of poor planning and building techniques. They all agreed that severe earthquakes would test the country's built environment, especially its housing infrastructure. At present, many buildings can withstand slight tremors, but anything of a higher magnitude might undo many informal structures. Unlike hurricanes, which offer some time for preparation, earthquakes strike without warning, making robust design and construction the only means of defence. Only in the aftermath can the true resilience of a structure be assessed, revealing whether it was built correctly to withstand such forces (Architect, 2024; Engineer & Government Official, 2024; Architect & Lecturer, 2024).

"I think if a serious earthquake comes here, that will be the biggest test as to what's been done, what's been designed to handle an earthquake, versus what's handled the little tremors and shakes thus far by virtue of the strength of the material. So, a lot of structures will obviously stand up just purely because it's concrete and steel, not because it's concrete and steel done well. It's purely because it's concrete and steel. I think if a severe earthquake were to ever hit us, we would definitely see a big difference in what is severely affected versus what isn't severely affected by that natural disaster" (Architect & Lecturer, 2024).

"We had an earthquake recently, and I'm an engineer, so when earthquakes are occurring, I take a different view, I'm not running, I'm observing. I want to see how the structures around me [behave] and I'm watching them dancing, I'm looking to see if anything pops. [...] By the next morning, the conversation had changed to how we should prepare properly for an earthquake, which is really you know, your design and build. And for you to say we're prepared properly then regulators must have signed off to say, yes, it was built properly. There's no other way to prepare for an earthquake. It's not like a hurricane. Oh, it's coming, let's put our shutters up. No. If everyone's in the building already, if it [the proper design and build] is not there, then it's not there. And you don't know if it's prepared until after it shifts" (Engineer & Government Official, 2024).

Squatter settlements are particularly vulnerable during disasters. It is common for squatter settlements to arise following the relocation from one area to another after a disastrous event. It is also common that when things go wrong, there is an expectation that the government will step in to help

and provide support. In some ways, squatting can become a form of emergency management response that lasts beyond the initial emergency event. These disasters can also be the clarion call that forces the government to respond by creating adequate, longer-term housing solutions for ill-housed persons, thereby forging a pathway into formality. There was such an occurrence in 1951 following Hurricane Charlie, which killed 152 people, injured 2000 others, left 25,000 homeless, and caused up to \$50 million in property damage (Norton, 1952). The British government provided a grant (CA\$1.62 million) and a loan of nearly equal amount (CA\$1.32 million) to help the Government's Town Planning Department rebuild and repair the most devastated areas, which were squatter settlements and single-room homes (Clarke, 2006). So, a policy was created to provide housing, and several communities throughout the island had those Hurricane Charlie housing schemes.

V. HOUSING SELF-SUFFICIENCY?

Jamaica has the raw materials it needs to construct housing. The rivers provide the aggregate components of sand and gravel to mix with the cement to create concrete. Some of the same components make cinderblocks. Therefore, these building materials are relatively cheap for the average Jamaican, and they are the most popular building materials on the island. Since the structure is relatively cheap, why is housing so unaffordable? One participant (2024) puts it this way:

“There’s absolutely no manufacturing, so if you think about it the reason for this is really, really simple: the average state in the US, I think per kilowatt, the most expensive state will be like 15 cents per kilowatt. In Jamaica, it’s 45. Yes, we’re three times the amount, so electricity is... energy here is enormous. So how do you manufacture something sell it at a reasonable cost, which is below what we import it for? At three times the energy costs, it is not possible. So, when someone asks why the government does this, or why can’t this happen? If we don’t solve that problem, a lot of the other problems can’t be solved. So, for us to actually talk about affordable housing and so on we have to look at the wider picture” (Architect, 2024).

When the cost of housing is broken down, it becomes evident that the structure itself is relatively inexpensive (Architect, 2024). However, since Jamaica does not manufacture finishes and fittings like PVC

windows (typically imported from China) and tiles (often sourced from Turkey, the United States, or China), nor does it produce fixtures such as locks, doors, skirtings, mouldings, and light fixtures, these goods must be imported against the fluctuating US dollar (Architect, 2024). Consequently, as the exchange rate changes, the cost of homes rises. By training individuals to manufacture tiles and other fixtures locally and addressing this issue at the skill level, Jamaica can invest in its own manufacturing industry and potentially reduce these costs.

As the participant clarifies, Jamaica's lack of energy independence is a key reason it does not manufacture most household fixtures locally. This reliance on imports significantly affects the affordability of housing, with energy costs making local production prohibitively expensive. Consequently, buyers might spend CA\$343,000 for a 600-square-foot one-bedroom apartment in Jamaica, whereas the same amount could secure twice the space in a state like Florida (Architect, 2024). So, one recommendation to make housing more affordable is for the country to import less, and to import less, they need to manufacture more, and to manufacture more, they need affordable energy sources. Such a move would severely impact trade relations since it may raise rather than reduce trade barriers. However, even if the country engaged in small-scale manufacturing to produce some of these products domestically to serve the needs of the most vulnerable, this could positively impact economic development. Relationships could be reconfigured instead of entirely severed, where Jamaican industries could participate earlier in the supply chains, creating more jobs and fostering new skill development or upskilling initiatives.

Furthermore, the housing market offers a range of financing solutions, but these need to be more refined and inclusive. There should be a comprehensive array of options, from grants to loans, catering to all market segments and income levels. While current interventions have made attempts in this direction, their execution often lacks the necessary reach and effectiveness to meet the community's needs.

So far, most efforts to counter the development of informal settlements have been reactive, addressing issues only after the settlements have already formed. Retrofitting these areas with modern infrastructure and housing can be as costly, if not more so, than creating new, planned developments. Therefore, the government needs to adopt a more proactive approach, focusing on relocating informal settlements in cases that are beyond rehabilitation. Around 80% of graduates from The University of Technology, Jamaica's planning program, find employment in government positions at both local and national levels. An additional 15% secure jobs with private entities focused on land use management and housing, such as utility companies, developers, and financial investment firms. Less than 5% are self-employed with their own practices, with some balancing government employment while running their

own businesses (Urban Planner & Professor, 2024). However, planning is not a widespread practice throughout the country. Additionally, updating and localizing housing infrastructure plans will empower local authorities and incentivize developers to invest in regional growth. Such measures will also better equip the country to handle climatic events by integrating adaptation strategies into housing designs.

CONCLUSION

The housing market serves multiple purposes beyond providing shelter; it includes aspects such as estate planning, vacation homes, investment properties, and generating rental income. However, it seems these secondary purposes have overshadowed the primary function of providing affordable living spaces. When houses are priced based on profit margins rather than need, it distorts the market, leading to issues like vacated properties, evictions, unsold units, and a lack of affordable housing. Innovative financing solutions like ROSCAS could be integrated into the formal housing sector to address this imbalance. This familiar tool could help fund the construction of better homes, offering unique opportunities for professionals to support marginalized communities in the informal market. A business model that prioritizes social outcomes over financial gain would benefit a larger segment of the population. Currently, the market is dominated by expensive, designer homes, making it inaccessible for most people. While there can be a niche for luxury homes, the focus should be on creating affordable housing for the majority. The housing market must, therefore, strike a balance between high-end properties and accessible homes. Prioritizing luxury and profit at the expense of affordability exacerbates social inequalities and housing shortages.

The problem at hand is not limited to the market alone but rather requires the actors involved to take proactive measures beyond merely propping up the more profitable solutions. These short-term fixes often neglect the long-term effects, and the poor housing conditions they contribute to will eventually manifest themselves in more costly forms. For instance, poor housing conditions may contribute to poor educational outcomes, increased crime rates, health issues, and a decline in the overall well-being of the community. Instead of solely focusing on immediate gains, it is crucial for actors to act proactively and plan for the long term. Prioritizing the well-being of the population will create a society that is not solely focused on meeting its basic needs.

Marginalized communities should not be seen as a hindrance or a problem but rather as opportunities for professional and social improvement. Addressing their challenges may be difficult, but it is not impossible. What is needed is a shift in perspective and the willingness to approach these issues with a fresh lens. To achieve this, we need more professionals and officials who are committed to this

long-term vision. These individuals must go beyond immediate concerns and consider the long-term impact of their actions. By working together, we can create a society that values the well-being and potential of every individual, regardless of their background or circumstances. The focus on short-term returns is pervasive among various actors, including professionals and officials. However, it is crucial to recognize that there are long-term gains to be had as well. By dedicating more resources and attention to the long-term vision, they can unlock the potential to make significant progress and create meaningful change. Community members are the most important actors in the informal sector. They build their own homes, but with professional assistance, their efforts could be more efficient and sustainable. This collaboration could lead to safer, more durable housing solutions and empower communities to thrive.

It is common for disasters, regularization, and the need for dormitory communities to transform informal settlements into formalized neighborhoods. This transition often includes improved infrastructure, legal recognition, and better living conditions for residents. As a result, these changes can lead to more stable and sustainable communities. However, more proactive measures are essential for preventing housing crises before they occur. These can include implementing affordable housing policies, investing in resilient infrastructure, and ensuring comprehensive urban planning. By taking these steps, communities can be better prepared to handle population growth and environmental challenges.

Finally, energy, manufacturing, and trade significantly impact housing costs. Promoting small-scale manufacturing within housing-related industries could reduce reliance on imports, potentially lowering house prices. This approach could also create more jobs, lift more people out of poverty, and stimulate local economies.

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