

FREQUENTLY ASKED QUESTIONS ON RANDOM PUBLIC DRAW FOR ALLOCATION OF HOUSING UNITS

General Information:

1. *What is the accelerated housing programme?*

The Accelerated Housing Programme (AHP) facilitates Government's attempt to provide affordable and adequate housing to improve the living conditions of low and middle-income household. The AHP is comprised of three components: Infill, Joint Venture and Urban Renewal, which utilizes small, medium and large contractors and facilitates business development and learning opportunities.

2. *What is the HAFS Database?*

The Home Application Fulfillment System (H AFS) is a database developed to facilitate:

- The creation of new applications by the Ministry;
- Citizens to apply online via the Internet for a new house, rental accommodation or Home Improvement Grants/Subsidies;
- Applicants to view and make changes to their applications;
- The transparent and fair allocation of housing solutions based on Government approved Housing Allocation Policies;
- The analysis of Housing Solution Demand.

3. *Are we on a waiting list or part of a list of applicants?*

Through HAFS, all applications are entered onto the database. There is no 'waiting list' as all applicants are applicants will remain on the database until their application has been selected at one of the computerized random draws.

4. *Does the selection criteria differ from the original policy?*

The following two criteria have been added:

- The combined monthly income of the applicant/co-applicant must not exceed \$25,000.00
- Applicants must be citizens of Trinidad and Tobago and have been residing here for the last 5 years preceding the date of signing a Statutory Declaration

The other criteria remain the same. That is, Applicants:

- Must be 21 years and over
- Must **NOT** be owner/part owner of property/land in Trinidad and Tobago
- Must be first time homeowner(s)

5. *What is a statutory declaration?*

A Statutory Declaration is a written statement on oath or sworn before a legal representative. This Declaration is legally binding to the person signing and must be completed before someone legally authorized to administer such an oath (such as a Justice of the Peace or Commissioner of Affidavits). The Statutory Declaration in this case is one created with regard to information submitted to the HDC.

6. *When is the Statutory Declaration submitted?*

The Statutory Declaration is submitted at time of the assessment interview. The interview takes place after an application is selected during the modified random selection draw. The Statutory Declaration covers issues of citizenship/residency status; land ownership; use, occupation and transfer/sale of the allocated unit. It must be noted that intentionally attesting to incorrect information or subsequently deviating from the clauses outlined in the document would result in legal prosecution.

7. *Can someone still be eligible for the housing programme if they own land/property for commercial/agricultural use?*

This will be determined on a case by case basis as issues of income, inter alia, must be considered.

8. *Would applicants earning up to \$8,000.00 monthly still be able to access the 2% mortgage interest rate?*

Yes, they will be able to access the same interest rate.

Allocation of Housing units:

9. *Why the shift to a Modified Random Selection process and how does it differ from the previous system?*

The 2004 Allocations Policy was revised to ensure greater equity, transparency in the selection process and to ensure that low and middle income earners are the primary beneficiaries, as is intended in the spirit of the policy. As such, the new modified system uses a weighting system which allows persons to be allotted points for the length of time their application has been on the database and number of dependents in the household.

10. What homeownership options are available for would-be first time homeowners under the revised Allocations Policy?

As with the original policy, the options available are mortgage, rent-to-own and rental.

11. Under the amended Allocations Policy, what percentage of housing units will be allocated to the Protective Services?

Same as before, the Joint Protective Services will benefit from a 10% allocation of housing units in each modified random selection draw.

12. What happens to applicants of the Joint Protective Services who have already been interviewed and assessed but have not yet been allocated?

Consideration will be given to urgent/emergency or special cases, while all others would be given an opportunity to be selected in the modified random selection draw.

60% - Random Selection Category:

13. Weighting System: Who would be considered a dependent?

- Children who are 18 years and under
- Parents 65 years and over living with you
- Children over 18 years who are physically or mentally challenged

Ranking and Selection of applicants by computerized draw:

14. How are the weights applied to each application?

Points will be awarded on a sliding scale, based on the length of time a submission has been on the database, and on the number of dependents of the applicant. Each application will be assigned a total number of points based on the weighting scale. Applicants achieving the highest points will have a greater opportunity of being selected.

15. Under this amended policy what happens to persons who were randomly selected, interviewed, assessed and have not yet been allocated?

Applicants who were randomly selected and did not qualify for allocation can expect their applications to be returned to the national pool for future selection.

16. What about persons who were interviewed and assessed and were awaiting further approval from the Allocations Committee?

Regrettably, we realize that the number of such persons far exceeds the number of available units for allocation. As such, these would be assessed in terms of the following categories - urgent/emergency and/or special cases. Minister's discretion will be exercised in

recommending appropriate action of persons falling into these categories. All other applications will be re-entered in the database for future selection.

CONDUCT OF THE PUBLIC DRAW:

17. *How often will these public draws be done?*

The Draws would be conducted when developments are completed and units are ready for distribution.

18. *How will selected applicants be advised that their applications were selected?*

The results of the modified random selection draws will be advertised in the media for three consecutive days following the draws and posted on the MPHE website. In addition, the Allocations Unit of the Housing Development Corporation will contact applicants and advise them of the date and time of their assessment interviews.