



ADMINISTRATIVE REPORT

Administrative Report 2018/ 2019

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1.0 INTRODUCTION

The Ministry of Housing and Urban Development (the Ministry) is at the forefront of the government's public social policy, charged with providing adequate housing to the population, and developing urban environments.

Under the National Development Strategy 2016/2030 (Vision 2030), the Ministry is guided by Theme 1- Putting People First: Nurturing our Greatest Asset. With respect to housing, Goal 3 of this Theme purports that "citizens will have access to adequate and affordable housing". With respect to urban development, the Ministry is directed by the United Nations Development Programme Sustainable Development Goal (SDG) 11 - "Make cities and human settlements inclusive, safe, resilient and sustainable".

During the fiscal period 2018/2019, the Ministry was faced with the effects of a macro economic environment where declining revenues meant that the budgetary allocation to the Ministry was reduced from previous fiscal years. Notwithstanding that the Ministry continued to implement policies and programmes related to housing and urban development by providing:

- a. Adequate and affordable homes for lower and middle income citizens.
- b. Subsidies and preferential mortgage loans to facilitate the purchase of new homes.
- c. Grants to assist deserving persons to undertake basic repairs and improvement to their homes; and to assist those who experienced unavoidable emergencies as a result of natural disasters such as heavy rainfall, earthquake, fire, etc.
- d. Security of land tenure for the disadvantaged citizens through a programme of Squatter Regularisation.
- e. Facilities to enable the development of small business enterprises and entrepreneurial activity.

For this reason, the Ministry together with the following implementing agencies, work attentively, to formulate, communicate and administrate Government's policy in relation to housing and urban development.

- ✓ Trinidad and Tobago Housing Development Corporation (HDC)
- ✓ Land Settlement Agency (LSA)

- ✓ Sugar Industry Labour Welfare Committee (SILWC)
- ✓ Trinidad and Tobago Mortgage Finance Company Ltd (TTMF)
- ✓ East Port of Spain Development Company Limited (EPOSDC)
- ✓ East Side Plaza
- ✓ New City Mall

It is to be noted that in December 2018, one of the Ministry's agencies, the Urban Development Corporation of Trinidad and Tobago Limited (UDeCOTT) was re-assigned to the Office of the Prime Minister.

Tasked with the responsibility of supporting the needs of the Ministry as well as those of its line agencies and other key external stakeholders, the staff of the Ministry is encompassed in the following core internal units:

- ✓ Economic, Research and Planning
- ✓ Human Resources
- ✓ Accounting
- ✓ Internal Audit
- ✓ General Administration
- ✓ Library
- ✓ Communications
- ✓ Information Technology (IT)
- ✓ Legal.

Two (2) specialised units performed the following specific functions:

- ✓ Housing Policy Facilitation and Implementation Unit
 - administration of the Home Improvement and Emergency grants
- ✓ Programme Monitoring and Coordinating Unit
 - administration of the Neighbourhood Upgrade Programme (NUP), under a loan agreement with the Inter-American Development Bank (IADB).

2.0 OVERVIEW

2.1 Vision and Mission of the Ministry of Housing and Urban Development

The Vision of the Ministry is such that:

The Ministry is a premier state entity facilitating the development of, and access to, healthy sustainable communities in which citizens may thrive and grow.

The Mission Statement of the Ministry is as follows:

The Ministry facilitates the development of sustainable communities through the formulation, communication and administration of Government's policy for the Housing and Urban Development sectors, in collaboration with its partners and stakeholders, for the benefit of the citizens of Trinidad and Tobago.

2.2 Core Values of the Ministry

The Ministry's core values will underpin its operations, decision making and relationships with stakeholders. These are:

- People Centeredness
- Sustainability
- Partnership
- Integrity
- Agility

2.3 Objectives of Ministry

As in the past fiscal year, the Ministry, with the full support of its Internal Units and respective line agencies, continued in fiscal 2018/2019 to focus on achieving the following objectives:

- Providing low-cost housing solutions for citizens in the low and lower-middle income groups through the direct construction and distribution of new homes at approved locations in the country.
- Developing and implementing innovative home financing initiatives to enable first-time home-owners to purchase or build their new homes.
- Maintaining the current housing stock through refurbishment and upgrade programmes so that all homes under the Ministry remain in good tenantable repair.

- Fulfilling government’s mandate for urban development through the encouragement of entrepreneurial activity and the renewal of city centers.
- Developing new investment initiatives to facilitate the implementation of Government’s home construction programme at a reduced financial burden to the GORTT.

2.4 Policies, Plans and Programmes of the Ministry

Continuing in its effort to be guided by the directives of the GORTT, while operating in an environment of financial uncertainty, the Ministry and its agencies remained focused on the development of the housing and urban sectors, as reflected in their policies, plans and programmes. In this manner, the programme of work for the 2018/2019 fiscal period included, but was not limited to, the following:

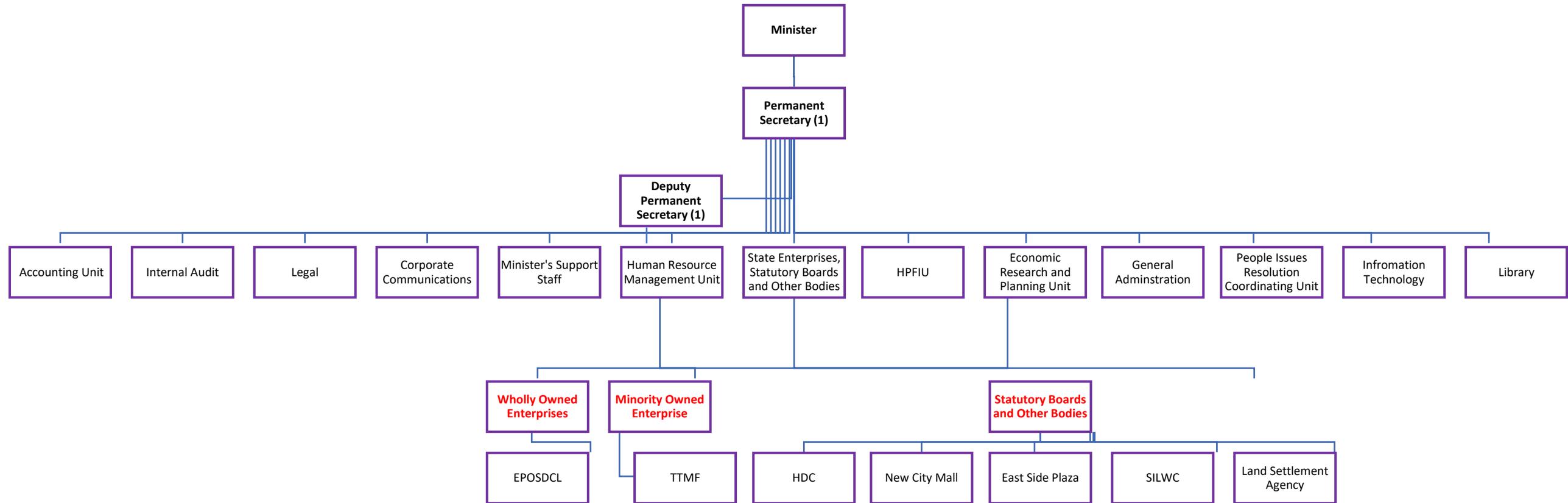
- **Housing Settlements** - The Ministry’s primary policy objective is to provide affordable, high-quality housing solutions for low and middle-income citizens of Trinidad and Tobago. This is facilitated primarily through the HDC’s Accelerated Housing Programme and funded via the Public Sector Investment Programme.
- **Grants and Other Subsidies** –The Ministry continued to provide grants to qualifying low-income citizens for approved repairs to their home through its Housing Policy Facilitation and Implementation Unit. Emergency grants were also distributed to persons whose homes were affected by unforeseen circumstances such as fires or disastrous weather systems. Additionally, the Ministry, through its Programme, Monitoring and Coordinating Unit, empowered eligible citizens to construct low cost housing through the provision of subsidies. This programme, which is funded by an Inter-American Development Bank concluded its third consecutive loan in fiscal 2018 and in fiscal, 2019, the Ministry commenced discussions with the IDB for a new loan.
- **Public Buildings and Urban Renewal** – The nature of work for several of the Ministry’s line agencies involves, to differing degrees, the regeneration of the nation’s urban landscape. Our two malls in the heart of the capital city, New City Mall and Eastside Plaza, provide avenues for entrepreneurs to ply their trade/ sell their goods. East Port of Spain

Development Company Limited is dedicated in its drive to develop the people of East Port of Spain and improve their living conditions and environment.

2.5 Challenges in 2018/2019

Reduced funding and insufficient staffing frustrated the efforts of the Ministry to effectively meet its desired goals in an environment of continued requests for assistance by the public. Improvement was also required in the management of stakeholder relations, particularly with regard to the timely exchange of information.

2.6 Organisation Chart



Key:

HPFIU- Housing Policy Facilitation and Implementation Unit
HDC-Housing Development Corporation
SILWC- Sugar Industry Welfare Committee
TTMF- Trinidad and Tobago Mortgage Finance Company Limited

PMCU- Programme Monitoring and Coordinating Unit
EPOSDCL- East Port-of-Spain Development Company Limited

3.0 ACHIEVEMENTS OF DEPARTMENTS, UNITS AND AGENCIES OF THE MINISTRY

3.1. Human Resource Management Unit

3.1.1 Goals and Objectives

- Develop and implement best practices in performance management, training and development, recruitment and selection and succession planning, consistent with the Public Service regulatory framework.
- Provide employee relations/administrative support services so that harmonious relationships and good industrial relations practices are maintained in the workplace.
- Provide accurate and timely processing of Human Resources issues for all stakeholders with fairness and equity.
- Provide advisory services to stakeholders in respect of Human Resource Management issues.

3.1.2 Accomplishments

Principal Responsibilities	Achievements	Constraints/Remark
Human Resource Planning	<p>Updating of Seniority Listing for the Ministry of Housing and Urban Development due to Appointments, Promotions and Transfers.</p> <p>Filling of five (5) vacant offices on the Establishment. Acting arrangements have been made to temporarily fill the remaining vacancies.</p>	<p>The Service Commission Department (SCD) remains the primary office responsible for employment and promotion of Public Officers.</p> <p>Approvals from the SCD not granted on a timely basis.</p> <p>Outstanding Performance Appraisal Reports</p>

Principal Responsibilities	Achievements	Constraints/Remark
	<p>Approximately 87% of approvals for acting and temporary appointments issued and submitted for payment.</p> <p>All current approvals entered for staff and transfers of employees' IHRIS records in and out the Ministry of Housing and Urban Development were completed.</p>	<p>Transfers of the records are hindered by the untimely receipt of relevant information from other Ministries and the SCD.</p>
<p>Training and Development</p>	<p><u>Internal:</u></p> <ul style="list-style-type: none"> • Twenty-three (23) officers were trained in the Competency-Based Interviewing Workshop; • Five (5) – Team Building/Conflict Management Training. <p><u>External:</u></p> <ul style="list-style-type: none"> • Eight (8) – IhRIS-Basic Public Service HR, Concepts, Regulations and Procedures; • Three (3) – IhRIS-Workforce Administration; 	<p>Funding for the Training Vote has decreased, as a result the Ministry has had to rely more on the Public Service Academy for this fiscal.</p>

Principal Responsibilities	Achievements	Constraints/Remark
	<ul style="list-style-type: none"> • Two (2) – Fifth Capacity Building Workshop on Gender Mainstream. 	
<p>Employee Relations</p>	<p>(i) Pension & Leave</p> <p>Pension and Leave records are updated on a yearly basis.</p> <p>41 Pension and Leave Records were completed and submitted to the Comptroller of Accounts (COA).</p> <p>Two officers resigned.</p> <p>(ii) Leave Management:</p> <p><u>Vacation Leave</u></p> <p>98 % Leave eligibility for all employees were calculated and records updated. Letters were sent to all officers informing of their leave eligibility as at December 2019.</p>	<p>Acquisition of data from Ministries/ Department to conclude matters which include:</p> <ul style="list-style-type: none"> • Outstanding increments and Pension and Leave Records not being received from other Ministries. • Outstanding classification of leave, particularly Extended Sick Leave. • Outstanding acting approvals from the Director of Personnel Administration not being received in a timely manner.

Principal Responsibilities	Achievements	Constraints/Remark
	<p><u>Extended Sick Leave</u> 99% of extended sick leave for the period were classified.</p>	
<p>Performance Management</p>	<ul style="list-style-type: none"> • Sixty-Five (65) Quarterly Performance Appraisal Reports Submitted to Supervisors. • Sixty (60) Quarterly Performance Appraisal Reports Returned to Division. • Twenty-two (22) Performance Appraisal Reports submitted to Supervisors. • Six (6) Performance Appraisal Reports Submitted to Permanent Secretary for Signature. • Thirty-four (34) Performance Appraisal Reports Submitted to Director of Personnel Administration. • Eighteen (18) Approval for Award of Increments to Accounting Executive II. • Eighteen (18) Increment Certificates submitted to Permanent Secretary for signature. 	

Principal Responsibilities	Achievements	Constraints/Remark
<p>Contract Employment</p>	<p>Eight (8) positions were filled:</p> <ul style="list-style-type: none"> • One (1) – Programme Monitoring Coordinating and Evaluation Unit • Three (3) – Information Technology Services Division • One (1) – Permanent Secretary’s Secretariat • Three (3) – Minister’s Secretariat. <p>Interviews conducted - One (1)</p> <p>One (1) Note for Cabinet for employment, on contract, of staff in the Ministry of Housing and Urban Development was forwarded for Cabinet’s approval.</p> <p>99% of Performance Appraisal Report forms were sent to Supervisors for completion three (3) months prior to due date.</p> <p>Fifteen (15) Gratuity statements were prepared and submitted to Comptroller of Accounts for payment.</p>	

3.1.3 Challenges

- Loss of experienced /qualified staff due to promotion
- Acquisition of data from external Ministries/Departments to conclude matters
- Filling of vacant positions (Public Service and Contracts)

3.1.4 Departmental Reports

- **Annual Report**
- **Semi- Annual Reports** - Semi-annual progress reports on expenditures are collated and new projections of expenditure is developed for submission to the Ministry of Finance for consideration in the mid-term review.
- **Periodic Reports** - Head of Unit monthly reports on the progress of divisional work programmes funded via the Public Sector Investment Programme inclusive of expenditures and achievements.

3.2. Accounting Unit

3.2.1 Mission

To effect timely and accurate payments to all clients and stakeholders; manage, account and request releases from the Budgets Division, Ministry of Finance and; maintain and generate accurate financial records and statements.

3.2.2 Policy

To ensure that usage of funds is properly recorded; payments are accurately made within sums released; statements are submitted timely and; that all records are properly maintained and secured, in accordance with Financial Regulations and Instructions 1965, per guidelines, policies and circulars.

3.2.3 Strategic Plan

To effect timely payments to all stakeholders by promptly requesting releases, accounting and recording all expenditure, ensuring that all statements generated are accurate and maintaining a high level of communication within and out of the department so as to prevent any bottleneck that may delay any of the processes.

3.2.4 Services Provided

Services provided by the Accounting Unit are:

- Processing of all payments, which includes salaries, arrears of acting/allowances, contract gratuity, increments, travelling allowances, payments to contractors, subventions, loans etc. in accordance with the Financial Regulations and Instructions 1965 and all other regulations, policies and guidelines.
- Preparation of statements which includes, IPSAS, Statement of Expenditure, Monthly Reconciliation and Unpaid Cheques Statements, the Appropriation Statement, Estimates etc.

3.2.5 Responsibilities

- Effecting payments to all clients/stakeholders.
- Payment of subventions to all agencies.
- Requesting releases and approvals for transfers/virements.
- Maintaining proper and accurate financial records.
- Security of financial documents and records.
- Accurately accounting for all expenditure.

3.2.6 Objectives

To ensure payments effected, releases requested, statements generated and records maintained are timely, accurate and are completed in accordance with the Financial Regulations and Instructions 1965, and all other regulations, policies and guidelines.

3.2.7 Challenges

- High staff turnover due to officers proceeding on leave and taking up acting appointments was challenging as replacements were not experienced in the accounting function and had difficulties in meeting deadlines.
- Receipt of releases from Budgets Division, Ministry of Finance were not always timely, and as such, payments were sometimes delayed.

3.2.8 Accomplishments

Principal Responsibilities	Achievements	Constraints/Remarks
Ensure all payments were accurate, timely, authorised and within budgetary allocation and releases.	All Payments were made	Any shortcomings or problems encountered were corrected
Preparation of all statements and reports	Prepared and submitted the following: Monthly Expenditure Statements, Quarterly Parliament Statements, Monthly Reconciliation Statement, IPSAS, Appropriation Account, Statement of Receipt and Disbursements, Deposit Accounts, Estimates, were	Any shortcomings or problems encountered were corrected

3.2.9 Financial Operations

Releases were requested according to the Provision granted from the Ministry of Finance, Budget Division to effect payments. Where shortfall may have occurred and the provision for the votes were insufficient, Virements and Transfer of Funds were requested as revised provision.

3.2.10 Reporting Functions

Departmental Reports

Reports were generated as follows:

- **Daily** - Expenditure Notification
- **Monthly**
 - Request for Releases
 - Application for Credit
 - Reconciliation Statements and Unpaid Cheques

- Expenditure Statements
- IPSAS
- **Quarterly** - Expenditure Statement-Parliament
- **Annually**
 - 701 Infrastructure Development Fund
 - Appropriation Account
 - Statement of Receipts and disbursements
 - Deposit Accounts
 - Estimates.

3.2.11 Reports to Departments/Ministries

The Accounting unit reports to and submit all reports to the Permanent Secretary for onward transmission to Budget Division, Ministry of Finance, Comptroller of Accounts and Auditor General.

3.3. Corporate Communications Unit

3.3.1. Mandate

The Corporate Communications Unit of the Ministry of Housing and Urban Development is mandated to develop and implement strategies and programmes to inform and educate the public about the activities of the Ministry and its agencies, as well as provide support to the Ministry's Executive. In so doing, various communications' tools are employed such as corporate communications, public relations, protocol management, media and stakeholder relations, digital media management, image/brand management and internal stakeholder engagement. A key responsibility of the Unit is to ensure that the messages articulated, both internally and externally, are in keeping with the Ministry's mandate and the policies of the GoRTT.

3.3.2. Goals and Objectives

- i. To inform clients, employees and the general public of the initiatives and policies of Government in relation to the housing and urban development sectors.
- ii. To establish a corporate identity that embodies the philosophy of the Ministry, promotes its mandate and positions it as one of the main drivers of economic activity.

- iii. To provide support to the Ministry's leadership in terms of protocol/event management, speeches, media/stakeholder relations.
- iv. To develop strategies for the effective execution and implementation of initiatives and public awareness and education campaigns, marketing and media campaigns for the dissemination of corporate messages, to targeted stakeholders, in an accurate, relevant and timely manner.
- v. To lend support to the communications personnel/portfolio of the Ministry's agencies in terms of event and protocol guidelines, marketing/media campaigns, speeches and other published works and activities.
- vi. To effectively manage the internal communications portfolio to facilitate a knowledgeable workforce, enhance employee engagement, improve staff morale and motivation.

3.3.3 Main Responsibilities

Corporate Communications

- Provide content for the Ministry's print and electronic publications such as magazines, brochures, information booklets, quarterly internal newsletters, digital and social media platforms.
- Develop crisis communications strategies to effectively manage situations that threaten the brand/image of the Ministry and which may also have the potential to result in public negative perception.
- Coordinate all internal and external campaigns – public awareness and education, marketing and media - in order to inform and promote the work of the Ministry.
- Coordinate the production/procurement of collateral which reflect the Ministry's brand.

Public Education and Awareness

- Coordinate public awareness and education campaigns to inform the public about the Ministry's programmes, services, new initiatives or policy changes.
- Develop public awareness and education programmes to bring about attitudinal change.

Media Relations

- Coordinate all media relations which include the preparation of media invitations, media releases, statements and other related activities.
- Coordinate press conferences and other media engagements (as required).
- Monitor all media – inclusive of archiving and analysing news articles/trends.

Executive Support

- Provide protocol services for the Minister, Permanent Secretary, Deputy Permanent Secretary and visiting dignitaries to the Ministry.
- Draft speeches, talking points and written statements for the Minister, Permanent Secretary and Deputy Permanent Secretary (including research, writing and editing of same).
- Prepare special messages for Minister/Permanent Secretary for commemoration of specific national, religious and international days and festivals.

Event Coordination/Management

- Coordinate internal & external events for the Ministry.

Stakeholder Relations

- Manage stakeholder relations (clients/public, media, Ministry's agencies, statutory bodies and other state agencies that impact the operations of the Ministry).
- Encourage/facilitate deeper stakeholder/community relations and outreach programmes in rural areas.

Internal Communications

- Coordinate staff engagement activities such as Lunch and Learn/Brown Bag sessions, Staff Forums, and commemoration of national and religious festivals.
- Produce a quarterly staff newsletter.
- Coordinate content for the intranet.

3.3.4 Accomplishments

- a) Coordinated the implementation of the Government Aided Self-Help Housing Programme (GASHHP) re: marketing of the programme, applicant registration, random selection draw and assisting with the interview process.

- b) Provided protocol services to the Minister, Permanent Secretary and Deputy Permanent Secretary at official events of the Ministry, such as:
 - Sod turning ceremonies re: Community Pool at Sogren Trace, Laventille, Diego Martin Health Centre and the Diego Martin Sporting Complex, Agro Processing Park and the Multi-Purpose Sport and Youth Facility in Moruga and Harmony Hall Housing Development.
 - Housing distributions at Carina Gardens, Nepuyo Gardens, Vieux Fort, Lakeview, Trestrail Lands, Pier Road, Cypress, Carlsen Field, Gomez Trace, Real Springs and Bon Air North.
 - Distributions of starter homes under the Housing and Village Improvement Programme at Moruga, San Fernando, La Brea, St. Joseph, Toco/Sangre Grande and Cumuto.
 - Distributions of Statutory Leases (first time the Ministry was in a position to grant this instrument of title since the establishment of the SLRT Act of 1998).
 - Distributions of CoCs, Home Improvement and Emergency Shelter Relief Grants.
 - Coordinated familiarisation tours for the Minister in respect of HDC developments in Central, (Cashew Gardens, Carlsen Field and Eden Gardens); Eastside Plaza and New City Mall; HVIP sites at Valencia, Sangre Grande and Rampanalgas.
 - Official handover of state facilities such as the Mt Hope and Mount Lambert, Quarry Village Community Centres, Carenage Homework Centre, Carenage Fishing Depot, Stollmeyer's Castle, Mahaica Sporting Complex (Main Pavilion), Diego Martin Sporting Facility and the Rededication of the Pleasantville Community Centre.
 - Official Opening of 5 Playparks and Lighting of Playpark at Lisas Gardens, Couva.
 - The Minister's attendance at Habitat for Humanity, Hunger Banquet as well as the Gender Responsive Budgeting in the Public Sector – Capacity Building at Ministry event.

- The Permanent Secretary and the Ministry's team attendance at prize giving ceremony for the IDB/President's Award for Service Excellence.
- c) Prepared speeches for the Executives for the events listed above.
- d) Researched and prepared responses to parliamentary motions and the Minister's contribution to the annual Budget debate.
- e) Prepared media invitations, releases, messages and statements promoting the Ministry's work, programmes and activities and to respond to queries by the media as well as correct erroneous statements published in the media.
- f) Coordinated media tour of first PPP Project at Mahogany Court, Mt. Hope.
- g) Monitored media outlets and google alerts for articles/trends related to the Ministry and its agencies.
- h) Archived media articles about the Ministry, its Executive, agencies and other related issues.
- i) Coordinated the Minister's interview with Talk Show host.
- j) Created a strong social media presence through the use of Facebook, Twitter, Instagram and YouTube.
- k) Developed content for use on the Ministry's digital and social media platforms.
- l) Coordinated courtesy call made by the Japanese Ambassador, Tatsuo Hirayama.
- m) Coordinated instruments of appointments ceremonies for the Sugar Industry Labour Welfare Committee, the Management Committee Board for Eastside Plaza and New City Mall, and the Joint Protective Services Housing Committee.

- n) Coordinated internal events for staff, such as a staff convention to present the Ministry's Strategic Plan 2018-2023 in addition to the commemoration of national and religious festivals; as well as staff forums, and lunchtime learning/brown bag sessions, health week, professional administrative, retirement and end of year staff functions; vacation camp.
- o) Coordinated Competency-Based Behavioural Interview (CBBI) Seminar for Staff.
- p) Procured collateral for the Ministry for use at external events (backdrop, pennant, banners, branded shirts and tokens re Housing 101).
- q) Coordinated working sessions with Corporate Communications personnel from the Ministry and its Agencies to foster collaborative effort, teamwork, strategic alliances and networking.
- r) Produced four (4) quarterly staff newsletters.

3.3.5 Challenges

- Being able to effectively motivate staff to participate in internal events/activities.
- Reduced funding made it difficult to initiate a lot of the proposed projects of the Corporate Communications Unit.
- Absence of a Senior Corporate Communications Officer, Speechwriter/Researcher, Graphic Artist, Web Content Specialist.
- Absence of appropriate software to be able to produce more effective tools.

3.4 Economic Research and Planning Unit

3.4.1 Objectives

The objectives of the Economic Research and Planning Unit (ERPU) is to provide technical support to the Executive Management to inform policy and decision making in the housing and urban sectors.

3.4.2 Main Responsibilities

Research and Policy Formulation

- Coordinate strategic planning to identify and develop programmes and projects for the housing sector and urban development.
- Contribute to the development of the Ministry's Strategic Plan.
- Formulate and implement policies for the housing sector and urban development.
- Conduct research and prepare reports on the housing sector and urban development.
- Collect data and information to prepare reports on technical issues.

Public Sector Investment Programme/Monitoring and Evaluation

- Coordinate annually, budgetary estimates for the Ministry's Public Sector Investment Programme (PSIP) by collaborating with Agencies and Divisions of the Ministry.
- Monitor the performance of projects and programmes of the Ministry.
- Coordinate submissions from Agencies and Divisions for Mid-term Review of the PSIP, and submit requests for any variations in the budgetary allocations under the PSIP.

Other Functions

- Prepare Cabinet Notes and technical briefs.
- Prepare responses for matters raised in the Parliament.
- Prepare the Minister's contribution to the annual Standing Finance Committee meeting.
- Prepare the Ministry's contribution and policy's recommendation for the annual National Budget presentation.
- Represent the Ministry on technical committees and on matters related to policy and national development.
- Provide broad oversight over the administrative functions of the Agencies under the purview of the Ministry.
- Assists in any other related duties.

3.4.3 Accomplishments

The accomplishments of the ERPU are as follows:

Capital Budgeting

- Compiled the 2019/2020 Development Programme Draft Estimates of Expenditure for the Ministry and all line agencies.
- Prepared monthly reports on the PSIP for the Ministries of Finance and Planning and Development.
- Prepared quarterly progress reports on the performance of the Ministry's projects and programmes.
- Requested release of funds from the Ministry of Finance monthly on behalf of the line agencies and units of the Ministry.
- Verified claims from contractors and made recommendations for payment on a weekly basis.
- Prepared the Ministry's 2018 Annual Achievement Report for submission to the Ministry of Planning and Development.
- Collated the relevant information for preparation of the draft 2019/2020 Budget Speech for the Minister of Housing and Urban Development.
- Prepared responses to questions raised in the Senate / House of Representatives of the Republic of Trinidad and Tobago.
- Prepared proposed questions and responses for the Ministry in the Standing Finance Committee meeting 2019.
- Collated information from agencies and departments and prepared responses to questions raised from the 2019 Standing Finance Committee meeting
- Prepared Notes for Cabinet in the areas of transfer and vesting of State Lands, appointment of Board members, pricing for land and housing developments, the implementation of new projects and policies.
- Conducted research and prepared the draft Home Ownership Housing 101 Manual.

- Held discussions for the Plan of Action for the Implementation of the Dissolution of the SILWC.

Representation on External Committees

- Represented the Ministry in committees under the Ministries of Social Development, Planning and Development and National Security and provided support for policy making.

Monitoring of Projects funded by the Public Sector Investment Programme

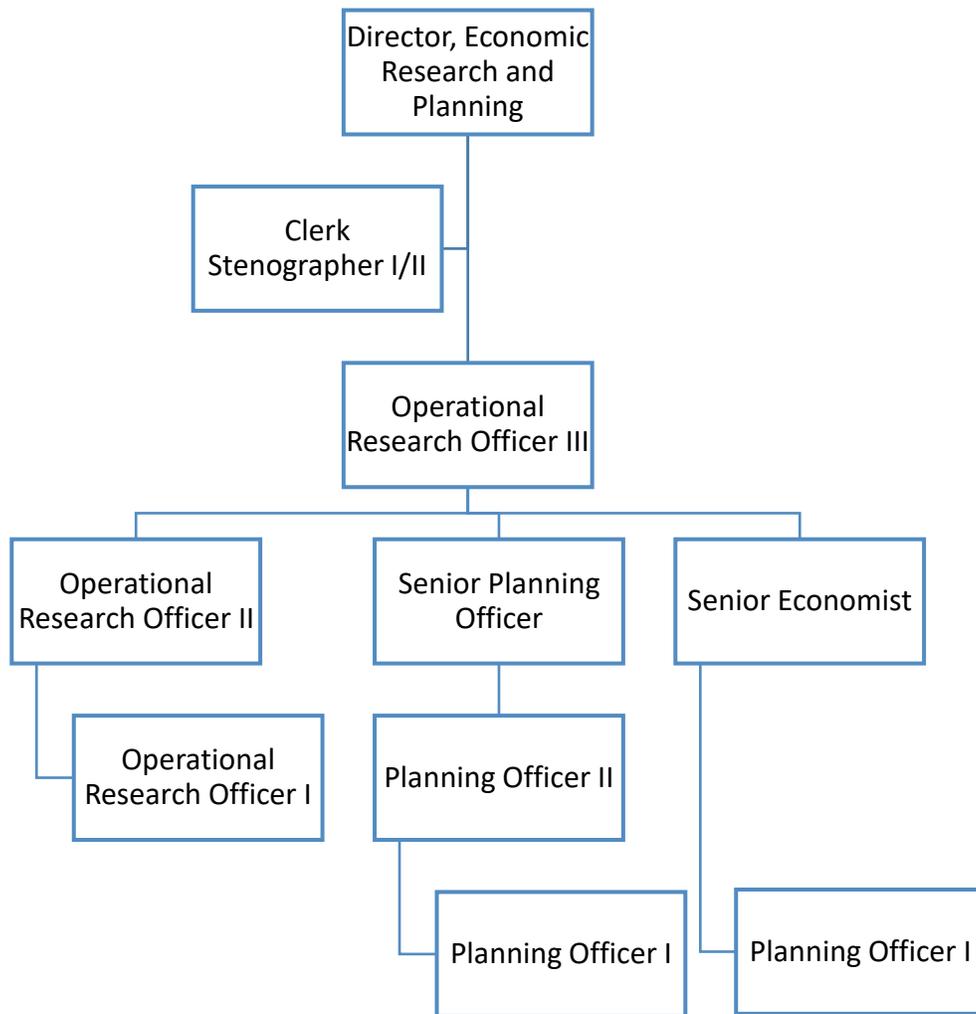
- Updated the expenditure of all PSIP funded projects and programmes under the Ministry and its line agencies.
- Conducted visits to HDC's project sites to view the progress of the projects
- Compiled reports to highlight the progress achieved on each project/ programme.
- Recorded variations in planned versus actual targets.
- Quantified value based on progress.

3.4.4 Challenges

Several challenges faced by the ERPU included:

- Inadequate funding available for the agencies' completion of projects.
- Funds not always received on a timely basis from the Ministry of Finance.
- Long delays in the submission of relevant and/or accurate supporting documents, particularly by the line agencies.
- Adhoc request for information from other Ministries with short deadlines.
- Absence of a Director, the established position has been suppressed since 2010 and has been vacant since 2016.

3.4.5 Organizational Chart



3.5 Internal Audit

3.5.1 Mission

The Internal Audit Unit seeks to provide independent, objective assurance and consulting activity, so as to add value and improve the Ministry's operations by minimizing risks, safeguarding assets and ensuring value for money is achieved.

Policy

3.5.2 Strategic Plan

To establish and execute work plans designed to cover all areas of activity in order to ascertain whether systems of internal controls are effectively functioning, and that all established policies/ practices/ regulations are adhered to.

Quarterly and annual reports are generated to:

- a) comment on compliance and effectiveness of internal controls and adherence to regulations/policies and;
- b) make recommendations when necessary, to improve the same.

3.5.3 Services Provided

The services provided by the Internal Audit Department are as follows:

- i. Verification of all accounting documents/statements, arrears, Pension and Leave Records etc. in accordance with Financial Regulations and Instructions 1965, and all other policies, guidelines, procedures as determined by the Chief Personnel Officer, Ministry of Finance and any other agencies.
- ii. Evaluation of systems of internal controls to determine the effectiveness of internal controls and compliance with regulations and policies, and risk assessments in the safeguarding of the Ministry's finances and assets.

3.5.4 Responsibilities

To examine records/documents, and monitor systems of internal controls to ascertain the extent of compliance with established policies, procedures, regulations as directed by the Ministry of Finance and all other relevant agencies for all Units/Departments within the Ministry of Housing and Urban Development; and limited responsibility for the following Agencies:

- SILWC - Bank reconciliation, cash books, monitoring the upkeep of settlements.
- LSA - Verification of Allocation, Releases and vouchers.
- New City Mall and East Side Plaza - Verification of pension and leave records, record of service and contract gratuity.
- East Port of Spain Development Company – Upon request.

3.5.5 Objectives

To determine whether there was adherence to the Financial Regulations and Instructions 1965, and all other regulations, policies and guidelines.

3.5.6 Challenges

In only a few instances, relevant supporting documents to ascertain the terms and conditions of employment, rate of payment and entitlements were absent.

3.5.7 Accomplishments

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARK
Verification of: <ul style="list-style-type: none"> • Application of credits • Virements • Previous Year Vouchers • Pension and Leave Records • Arrears of salary • Contract Gratuity 	All documents, statement arrears, pension and leave records were verified and promptly returned to relevant section.	Any discrepancies encountered were brought to the attention of the responsible officer for clarification/amendment.
Monitoring and evaluating the effectiveness of systems of internal controls, and determining the accuracy of financial documents and records, so as to ensure the reliability of information and safeguarding of the Ministry's assets	All were found to be functioning effectively, and were done in accordance with all regulations, policies and guidelines.	Any discrepancies encountered were brought to the attention of the responsible officer for clarification/amendment.

3.5.8 Reporting Functions

Departmental Reports

- **Annual Report**
- **Semi- Annual Reports** - Semi-annual progress reports on expenditures are collated and new projections of expenditure are developed for submission to the Ministry of Finance for consideration in the mid-term review.
- **Periodic Reports** - Head of Unit monthly reports on the progress of divisional work programmes funded via the Public Sector Investment Programme, inclusive of expenditures and achievements.

3.6 Legal Unit

3.6.1 Mission and Objectives

To provide sound legal opinions, oversight and guidance to the Ministry and its agencies on various matters that pertain to their operations within a legal framework. The Unit is responsible for ensuring that the Ministry adheres to sound legal principles in executing its functions and ensures that the Ministry fulfills all statutory obligations. The Unit facilitates the advancement of the Ministry and its agencies legislative agenda as well as the examination of policy from a legal standpoint in relation to housing and urban development.

3.6.2 Responsibilities

In executing same, the Legal Unit is responsible for the following:

- a. Giving written/oral advice in the form of opinions or otherwise to the Minister of Housing and Urban Development (through the Office of the Permanent Secretary), the Permanent Secretary, Deputy Permanent Secretary, and various departments or agencies of the Ministry.
- b. Appearances at the High Court and other Courts of Justice in collaboration with the Office of the Attorney General of Trinidad and Tobago inclusive of conferences; tribunals, and the Commission of Enquiry.
- c. Attendance at the Ministry of Labour for conciliation proceedings in employee dispute proceedings.
- d. Assisting in the establishment and reform of pertinent legislation in collaboration with the Chief Parliamentary Counsel's Department of the Ministry of the Attorney General and Legal Affairs.
- e. Attendance at Parliamentary Debates when requisite Bills are debated or amended.
- f. Complying with the Freedom of Information Act requirements in submitting and/or publishing quarterly and annual statements on behalf of the Ministry.
- g. Treating with Freedom of Information requests from members of the public.
- h. Providing legal advice on the eligibility of persons applying for assistance by way of Home Improvement Grants under the Housing Programme Facilitation and Implementation Unit (HPFIU) and the Neighbourhood Upgrade Programme under the

Programme Monitoring and Coordinating Unit (PMCU); and the Sugar Industry and Labour Welfare Committee (SILWC).

- i. Providing legal advice and guidance relative to policy and legislation on appointed Inter-Ministerial committees including; the Housing Village Improvement Programme and the Government Aided Self Help Housing Programme.
- j. Assisting by way of legal advice to the Ministry’s agencies such as the Land Settlement Agency, New City Mall and Eastside Plaza.
- k. Participating in discussions relative to Squatter Regularisation, Containment and legislative review of the State Lands (Regularisation of Tenure) Act with the Land Settlement Agency.
- l. Drafting Cabinet Notes in conjunction with the Office of the Permanent Secretary, the Land Settlement Agency and the Housing Development Corporation.
- m. Administration of Vesting of State and certain lands of the HDC and facilitating the process flow when the Minister signs the finalized orders.
- n. Preparation of various types of contractual arrangements for employees of the Ministry.
- o. Drafting and vetting of Agreements, Leases, Contracts, Memorandum of Understanding and Licenses.
- p. Conduct title searches and advise on same when necessary.

3.6.3 Challenges

The following major challenges were identified in administering with the tasks in the Legal Unit for the reporting period:

- i. The absence of a sitting Board at the SILWC from May 2018 until December 2018.
- ii. Shortage of human resource in the Legal Unit during the reporting period.

3.6.5 Accomplishments

Category	Details/description
Legislation / Regulations	<ol style="list-style-type: none"> a. Landlord Tenant, Security of Tenures Act b. Income Tax Act.

Category	Details/description
	<ul style="list-style-type: none"> • Work initiated on Section 45 E of the Income Tax Act to give tax exemptions for the rents derived from the initial letting OR gains or profits from the initial sale of a multi-family dwelling. • The Ministry convened meetings with the Strategic Management and Execution Office of the Ministry of Finance in May and June 2019 and provided input on the Draft Regulations. <p>c. Reviewed:</p> <ul style="list-style-type: none"> • State Suits Limitation Bill • Registration of Titles to Land • Land Tribunal Amendment Bill • Land Adjudication Amendment Bill • Registration of Titles Amendment Bill.
Pre Action/Litigation	<p>1. <u>Case No. 2017-20255 Stacy Lee Sam v The Permanent Secretary of the Ministry of Housing and Urban Development</u> This matter involves the alleged dismissal of Ms. Stacy Lee Sam as a consequence of her joining a Trade Union. As at the last date of hearing of this matter on 13th September 2019 the Complainant’s Attorney indicated that they are still awaiting documents in High Court Matter CV 2018-02143 before they can proceed. The next date of hearing is scheduled for 17th March 2020.</p> <p>2. <u>CV 2018-02143 Stacey Lee Sam v Ministry of Housing and Urban Development</u> This matter concerns judicial review regarding Ms. Lee Sam’s FOIA requests to the Ministry. Directions have been provided by the High Court including the filing of the Ministry’s affidavit in response. As of September 2019, this matter was awaiting re-assignment from Justice Harris’ docket.</p> <p>3. <u>Reimbursement of Home Improvement Subsidy Agreement in favour of Ms. Vamilla Rupa Surujh Singh</u> The Ministry was served with several Pre-action protocol letters from Ms. Singh’s attorney for the failure to pay a subsidy in the sum of \$20,000.00 in accordance with the terms of a Home Improvement Subsidy Agreement entered into on 3rd August 2016.</p> <p>The Ministry sent a Legal Opinion recommending that this matter be settled along with a chronology of events to the AG Office in an attempt to have the matter reconciled.</p>

Category	Details/description
	<p>4. <u>In the matter of Olive Cyrus v New City Mall</u> This matter has been on the Ministry’s docket since 2019 when a Claim Form and Statement of Case were filed by Ms. Olive Cyrus. Ms. Cyrus, a sole trader who conducted her clothing business at the New City Mall made claims for a breach of the landlord tenant agreement, negligence and damage to her goods. As at 25th July, 2019, the Ministry wrote the Solicitor General’s Department transmitting the filed Statement of Case and Claim Form and requested that Counsel be assigned to the matter.</p> <p>5. <u>Pre-Action Letters</u> 8 pre-action letters were sent to grantees who were in default of the payment of monies due and owing to the Ministry under the Home Improvement Grants and Subsidies and where applicants failed to utilize the monies in the prescribed manner.</p>
FOIA compliance	<p>Compliance was achieved for the submission of the quarterly statements for the period September 2018 – August 2019.</p> <p>The annual statement for 2018 was prepared in draft; however, same was not finalized and published.</p>
Industrial Matters	<p>1. <u>Trade Dispute (POS) No. 655/2014 - Ministry of Housing and Urban Development, Chief Personnel Officer & Banking, Insurance & General Workers Union (dismissal Of Clyde Pilgrim)</u> Matter was heard June 2016. Awaiting judgment. As of September 2019, the Industrial Court has yet to issue a judgment in this matter.</p> <p>2. <u>Trade Dispute No. GSD-TD 264/2017 - Alana Best/ The Public Services Association v the Ministry of Housing and Urban Development and the Chief Personnel Officer</u> Industrial matter against the Ministry and CPO by former Legal Secretary of the Legal Unit, Ms. Alana Best. Ms. Best was employed at the Ministry under varying contractual arrangements inclusive of two short-term contracts. The Evidence and Arguments as well as the Witness statements for all parties have been filed in these proceedings. As of September 2019 the Trial in this matter is ongoing.</p> <p>3. <u>Trade Dispute No-TD 54/2020 - The Ministry of Housing and Urban Development and the Chief Personnel Officer and Public Services Association of Trinidad and Tobago.</u></p>

Category	Details/description
	<p>Industrial Court Action initiated by former employee, Ms. Stacy Lee Sam.</p> <p>On February 5th 2019 the Minister of Labour and Small Enterprise Development extended the time up to May 6th 2019 within which the dispute may be reported to her. On the 16th of September 2019 the parties agreed to an extension of time from May 7th 2019 to an expiration date of 31st October 2019 within which the Minister must take steps to secure a settlement of this dispute.</p> <p>4. <u>Trade Dispute No. GSD-TD 235/2017 - Sheran Medina/Banking Insurance and General Workers Union v the Ministry of Housing and Urban Development and the Chief Personnel Officer.</u></p> <p>Industrial matter against the Ministry by former Legal Officer I of the Legal Unit who served under short-term employment contracts from 9th March 2015 to 9th November 2016. The Trial commenced on March 27th at 1.30 pm. and continued on March 28th 2019 at 1.30 p.m. This trial is scheduled to continue on November 20th 2019 at 1.30 p.m.</p> <p>5. <u>Potential Trade Dispute of Vinda Maharaj</u></p> <p>By letter dated 22nd June, 2018, Mr. Vinda Maharaj, former Senior Legal Officer at the Ministry wrote seeking a monetary claim for gratuity, vacation and sick leave covering his tenure on short-term employment with the Ministry. The Ministry wrote the AG's Office requesting a Legal Opinion to aid in the settlement of this matter. The Ministry's most recent correspondence to the AG's Office regarding the need for their opinion in order to effect an ex-gratia payment to Mr. Maharaj is dated 18th September 2019.</p> <p>6. <u>Potential Trade Dispute of Jinnel Anderson</u></p> <p>The matter involves the manner of termination of former employee, Ms. Jinnel Anderson and a claim for loss of vacation and sick leave while on short-term employment for the period 2013 to 2018.</p> <p>As at August 05th 2019, the Ministry wrote the Solicitor General's Department requesting that Counsel be assigned to this matter as directives were given by the Court to file documents.</p> <p>7. <u>Potential Trade Dispute of Neralla Rampersad</u></p> <p>Former employee, Ms. Neralla Rampersad, Legal Officer II who was retained on a series of short-term contracts, called upon the Ministry to settle her maternity benefit payment that was not paid to her during her employment with the Ministry.</p>

Category	Details/description
	<p>On 15th November 2019, the Ministry of Labour wrote the Ministry requesting an extension of time to facilitate the reporting of the dispute by the Trade Union.</p> <p>8. <u>Trade Dispute of Kandice Alleyne-Philip</u> Former employee, Ms. Kandice Alleyne-Philip who was retained on a series of short-term contracts called upon the Ministry to settle her maternity benefit payment that was not paid to her during her employment with the Ministry. This matter has formed part of the Ministry’s docket since 2017. By correspondence dated 23rd October, 2019, the Public Services Association wrote the Ministry requesting an extension of time pursuant to Section 51(3) of the Industrial Relations Act, Chapter 88:01.</p> <p>9. <u>Queries in relation to former employee, Mr. Michael Lucien</u> Former employee, Mr. Michael Lucien wrote the Ministry by letter dated April 10th, 2019 requesting an ex gratia payment during the tenure of his short-term employment with the Ministry. Correspondence was sent for the attention of the AG Office by letter dated August 30, 2019.</p>
Home Improvement Grant Agreements	Review and edit as necessary the Grant Agreements (500+) issued by the Housing Programme Facilitation and Implementation Unit (HPFIU).
SILWC Legal Matters	All outstanding legal SILWC matters have been settled
Vesting Orders	<p>For the period being reported, Vesting Orders (8) were done for eight (8) areas:</p> <ol style="list-style-type: none"> a. Riverside South, Corinth C- Ward of Naparima; b. Riverside North, Corinth A- Ward of Naparima; c. Rushworth Street, San Fernando- Ward of Naparima; d. North Grove, Southern Main Road, Curepe-Ward of Tacarigua; e. Railway Line Road, Corinth, San Fernando-Ward of Naparima; f. Preau Settlement, Moruga- Ward of Ortoire; g. Tapania Street, Morvant- Ward of St. Ann’s; h. Lady Young Avenue, Morvant, Ward of St. Ann’s

3.7 General Administration Services

3.7.1 Objective

The objective of the General Administration Unit is to provide efficient and effective support services to the Ministry of Housing and Urban Development to ensure the Ministry achieves its Mission.

3.7.2 Responsibilities

The General Administration Unit is responsible for providing administrative services including procurement of goods and services. This Unit also provides corporate and support services to the other divisions of the Ministry. Its work is mainly recurrent and its services (Records Management and General Services) are provided on an ongoing basis.

3.7.3 Services Provided

Records Management – Daily record of receipt and dispatch of correspondence, establishment and maintenance of records, filing and retrieval of documents/files.

General Administration –

- Official overseas travel arrangements for officers of the Ministry
- Arranging Accommodation, ground transport
- General housekeeping
- Messenger delivery service
- Arrange meetings, cater snacks/lunches
- Procurement
- Manage accommodation for staff
- Maintenance of stocks and goods in accordance with the Financial Regulations 1965 and Instructions
- Acquisition of Minor Equipment for the Ministry
- Management of the office inventory, furniture and equipment in accordance with Financial Regulations 1965 and Instructions

3.7.4 Challenges

- The Very high turnover of staff, who constantly need to be trained.
- Impromptu booking arrangements/accommodations for officers of the Ministry.
- Financial constraints resulting in setback in providing adequate / timely service.

3.7.5 Accomplishments

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARK
Office Management/General Support Services to the Ministry and its Agencies	<ul style="list-style-type: none"> • Re configuration of the Human Resource Unit • Repaired door to the Permanent Secretary’s Office • Repaired main doors to the Lobby • Replaced all water filters throughout the 2nd floor • Repaired wash rooms and bathrooms • Requested Board of Survey to dispose of Unserviceable Articles 	<ul style="list-style-type: none"> • Due to financial constraints the unit was unable to provide all the goods and services requested by the various departments
Office Management/General Support Services to the Ministry and its Agencies	<ul style="list-style-type: none"> • Repaired Electrical and Air-condition Unit in the IT server room • Reconfigured the 3rd floor at Jobco Building • Wash and shampooed the carpet on entire 2nd floor • Remove old signage at Jobco Building 	<ul style="list-style-type: none"> • Unable to carry out certain repairs in a timely manner as the Ministry is dependent on the Housing Development Corporation to complete them e.g Air-condition system, electrical and plumbing issues

3.8 Library

3.8.1 Objectives

Objectives	Strategy	Key Activities
To ensure client satisfaction and confidence in library activities	Collaborate with relevant information providers	Identify relevant agencies and organizations affiliated with the Ministry for the provision of annual reports, statistics etc.
	Increase communication between the library and the Ministry's staff	Provide access to information on new products and services and library initiatives
To have a complete and accurate library database	Edit the library database	Identify items absent from the database Identify and edit records in Minisis database
To create e-files and services to support e-accessibility of information	Digitize information	Create a digital library Digitize newspaper clippings, speeches and conference documents
	Acquire online services relevant to the Ministry	Purchase online research services (Housing studies etc.) Adjust library pages on the intranet and website

3.8.2 Services Provided

Services include document delivery, inter-library loan and reference services, online database searching, current awareness services via intranet, orientation sessions on searching databases, using the library intranet and online catalogue, books and periodical loans and many more. Daily newspapers are available for staff to read at the library.

The Library caters to Heads of Departments and their staff, state agencies of the Ministry of Housing and Urban Development, other government ministries and external researchers.

3.8.3 Responsibilities

- Receive budget releases for new library materials including electronic resources.
- Ensure access to online professional journals and the databases are available.
- Digitize newspaper clippings, older Ministry reports, maps and other documents produced by the Ministry, to preserve them, and enable building a digital library collection.
- Attend professional training/development for staff.
- Continue current awareness service (CAS), document delivery and training, orientation for new staff.
- Request deposit of government documents including reports, statistics at Ministry's Library.
- Conduct an inventory of library materials.
- Strengthen support and service to all departments within the Ministry.

3.8.4 Challenges

- Limited financial resources.
- Lack of readily available information on housing statistics.
- Library's facilities
 - lack of a storage room for library materials including newspaper clippings, back issues of journals, government documents; library equipment and supplies
 - lack of a workroom for staff
 - lack of an office for Librarian/s
 - larger area for newspapers and periodicals required
 - no shelving for maps.

- Efforts to acquire an online legal database, Justis, in the past three financial years have been unsuccessful. This database, Justis, was included in the Library budget request 2017-2018, however due to lack of funding it was not subscribed to.

3.8.5 Accomplishments

- New document scanner received to help with digitization initiative.
- The Library circulated 51 books and periodicals; books used within the library amounted to 40 for this fiscal year. There were also 3 interlibrary loans.
- The Library staff answered 154 queries for this fiscal year including staff and non-staff queries.
- 227 newspaper articles were indexed for the period; and 53 items were processed.
- The Library provided a current awareness service through the Ministry's Intranet; the Ministry uses Sharepoint for its intranet. Patrons were made aware of new titles, new legislation, global housing statistics and other news related to the work of the Ministry.
- Book displays mounted by the Library comprised New Titles and UN Observed Days. These UN Observed Days included World Habitat Day (first Monday in October) and World Water Day Display.
- Scanned newspaper clippings towards building a digital library collection.
- Sorted and re-organized materials on Reference shelf including Trinidad and Tobago Gazette, Supreme Court judgments.
- Weeded out dated library collections.
- Assisted with Children's Vacation Camp for the Ministry.
- Did Marketing Plan for the Library to increase usage and to encourage awareness. Topic of the Month series was introduced to bring awareness to the publications within the library.
- A Library Corner was established for the In-House magazine.
- Represented as Liaison Officer to agencies and Customer Service Representative at Housing 101 Exposition at the Ballroom of the Hilton Trinidad and Conference Centre on October 05, 2019.
- Began preparations for the implementation of Spanish classes for staff.

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARK
Circulation	47 books were loaned and 40 books were used internally, 4 periodicals were used in-house for the period and newspapers were in circulation for staff and patron use.	Circulation declined from previous years, possibly due to lack of new materials purchased
Collections	Library staff continued cataloguing and processing donations, mainly government reports from the Ministry, HDC and other government agencies. Materials catalogued 29, Materials classified 28	For this current fiscal year, no new materials were added to the collection due to lack of funding.
Collection Maintenance	Organized older journals and placed them into magazine/journal holders. Scanned newspaper clippings towards building a digital library collection.	
Information Services	Book displays mounted by the Library comprised New Titles, Recommended Reading book display and World Habitat Day Daily newspapers were available for staff to read at the library. Inter-library loans are another service provided by the Library. The Library staff answered 153 queries for fiscal year 2018-2019. One new staff member joined the Library in July 2019.	Staff answered various questions from customized information searching; providing copies of newspaper articles, official publications to basic questions. Reference questions are received via email, in-person and telephone
Online Resources		This Library currently does not subscribe to any online resources including online journals or databases.

3.8.6 Financial Operations

Budget Formulation – Recurrent Expenditure and Revenue

- The total Books and Periodicals vote for 2018-2019 amounted to \$40,000. Newspaper purchases are handled by the Ministry's Administrators.
- In the last financial year, the library received funds for acquisition of Library materials amounting to over \$3000. All the items were delivered by the vendor in December 2018. The Librarian received approval for library materials purchases from the PS for this first quarter, fiscal 2019, but no funds had been released.

3.8.7 Reporting Functions

Departmental Reports

- **Annual Reports**
- **Semi- Annual Reports** - Semi-annual progress reports on expenditures are collated and new projections of expenditure are developed for submission to the Ministry of Finance for consideration in the mid-term review.
- **Periodic Reports** - Head of Unit monthly reports on the progress of divisional work programmes funded via the Public Sector Investment Programme inclusive of expenditures and achievements.

Reports to Departments /Ministries

- Monthly reports were sent to Permanent Secretary and Librarian IV, Special Libraries, NALIS
- Submitted the Ministry's Library Budget request In April 2018

3.8.7 Procurement Procedures

Open Tenders/Selected Tender

3.9 Information Technology Services Unit

3.9.1 Objectives

Mission

- To have a seamless Information Architecture as an enabler for eGovernment, eServices and eBusiness. The Information Technology Services Unit (IT Unit) will be the key resource in achieving sustainable development through the use of appropriate innovate information technology and Information Management solutions.

Vision

- To provide technically advanced and innovative ICT solutions to the Ministry, it's Divisions and Agencies, with the use of ICT professional services needed to efficiently and effectively fulfil Government's mandate of Affordable Housing for the citizens of Trinidad and Tobago.

3.9.2 Responsibilities

The IT department is responsible for providing the following services:

- Information Technology Planning
- Business Solutions
- Internal IT consulting and change management, which includes:
 - Business Process Re-engineering
 - Change Management
 - Business Analysis
 - Project Management
- ICT Infrastructure Management
- Database Architecture and Support
- Systems Engineering / Development
- Application Hosting and Support

3.9.3 Services Provided

BUSINESS SOLUTIONS	SYSTEMS ENGINEERING	DATABASE ARCHITECTURE	ICT INFRASTRUCTURE MANAGEMENT
<ul style="list-style-type: none"> • Business Systems Analysis & Design • Training & Documentation • Project Management • Acquisition • Application Testing • Quality Assurance 	<ul style="list-style-type: none"> • Application Support Desk • Web & Intranet Development • Systems Development • Systems Administration 	<ul style="list-style-type: none"> • Database Design • Database Implementation • Database Administration • Database Support 	<ul style="list-style-type: none"> • LAN/WAN • Data Centre • Voice • Infrastructure Support Desk • Application Server • Email • Video Conferencing

3.9.4 Challenges

Untimely release of funding.

3.9.5 Accomplishments

The following initiatives and/or upgrades were implemented during fiscal 2018-2019:

➤ **Hardware and Network peripherals**

- Procured and installed Print Station Colour Printers.
- Procured and installed Desktop Printers
- Procured and Installed 3 Blade Servers
- Procured and installed 1 short throw interactive projector
- Procured 10 Desktops

➤ **Implemented a New HAFS online website**

- Housing Inspector Online Module

➤ **ICT Consultancy**

- Engaged iGovTT to produce an ICT Strategic Road Map

3.9.6 Maintenance and Support

In addition to the above computerized systems implemented, the following are existing system solutions that are also being maintained and supported by the ICT team to increase productivity throughout the Ministry.

- Oracle Application Server and Database Servers for HAFS
- Altigen Telephone System
- SharePoint Application Server and intranet portal
- File Management backup and recovery strategy
- Asset Management System
- Inventory Management System
- Library Management System (Minisis)
- Microsoft Exchange Server (email)
- Maintenance of 3TB of file Data
- Maintenance of 20 Servers which also include virtual servers.

3.9.7 Financial Operations

- Budget Formulation –Recurrent Expenditure and Revenue
 - Budget Allocation = \$700,000.00
- Expenditure versus Budget
 - Capital Expenditure = \$666,944.26
 - Unspent Balance/ Variance = \$33,055.74

3.10 Housing Policy Facilitation and Implementation Unit

3.10.1 Mandate

The Ministry of Housing and Urban Development was mandated by Cabinet Minute No. 224 of February 14, 2002 to provide Home Improvement Grants to low income families, whose homes are dilapidated and in urgent need of repairs. The Housing Programme Facilitation Implementation Unit (HPFIU) is the implementing agency. The Unit's mandate was revised by Cabinet Minute No. 1542 of September 13, 2018, to facilitate the implementation of additional responsibilities including:

- i. Administration of current, new and emerging housing programmes including, inter alia, the Home Improvement Grant (HIG) Programme and the Emergency Shelter Relief Fund (ESRF).
- ii. Implementation, facilitation and monitoring of housing programmes, including:
 - a. Increasing public awareness of housing issues.
 - b. Providing technical support as it relates to home construction, repairs and improvement.
 - c. Engaging stakeholders, including the fostering and maintaining of liaisons with relevant Ministries.

The purpose of the Grants is to equip households to carry out basic structural repairs, that would modestly enhance their living conditions and by extension lead to their improved social condition. The Grants are expected to maintain the current housing stock by increasing the number of homes that undergo repairs and reduce the annual national demand for new homes.

The Grant of Fifteen Thousand dollars (\$15,000.00) is awarded to randomly selected applicants, or those who have experienced disasters, who are citizens of Trinidad and Tobago, whose gross household income does not exceed \$5,000 monthly, and who can show proof of legal land tenure.

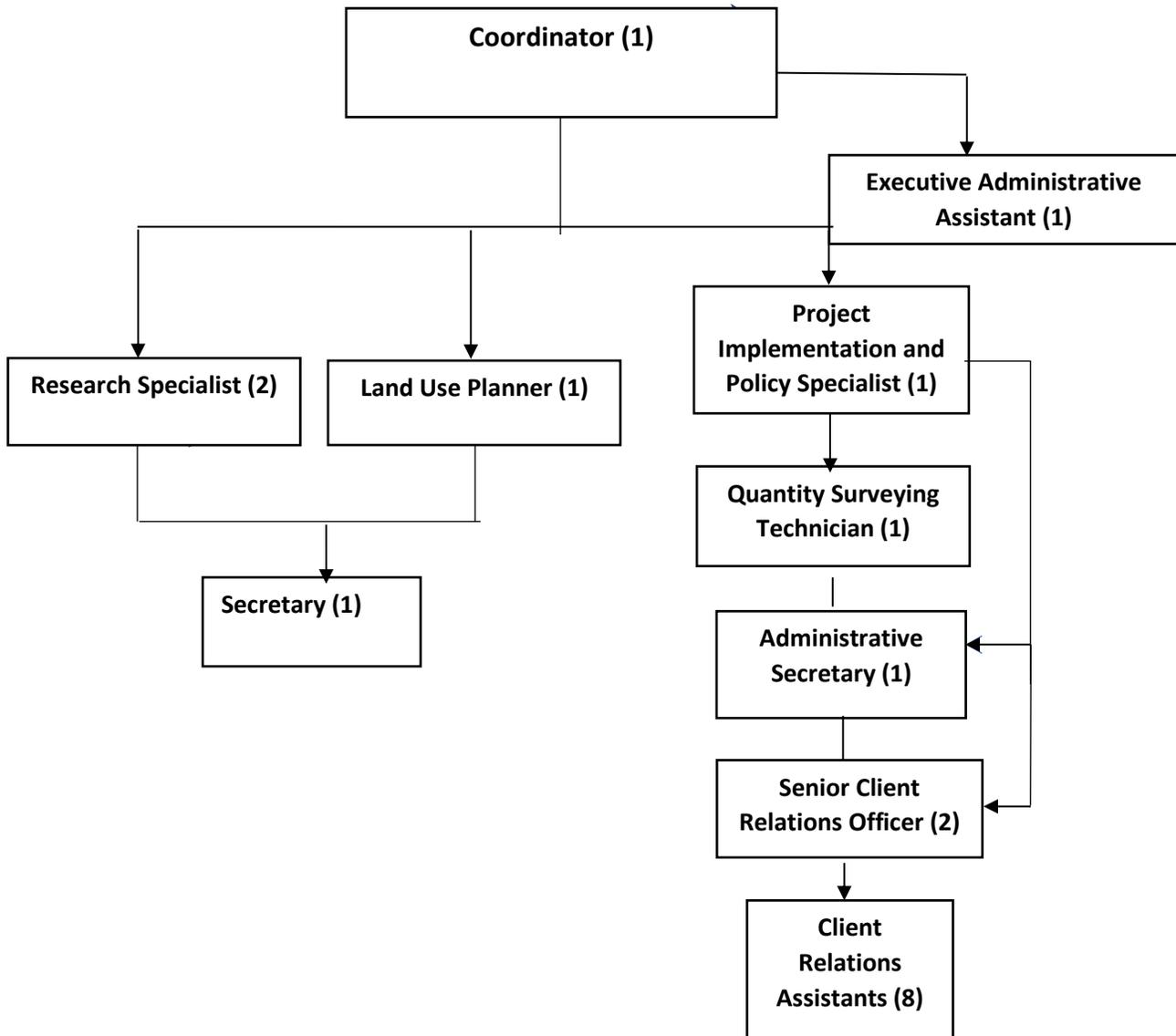
The Home Improvement Grant and the Emergency Grants are consistent with the Government's National Policy Framework, which by Cabinet Minute No. 13 of 2015 seeks *inter alia*, to provide easier access for the poor and indigent to targeted home repairs and home improvement grants. The programme is consistent with the National Development Strategy, Vision 2030, under the first development theme No. 1- "Putting People First", goal 3.2 "*citizens to have access to adequate and affordable housing.*"

3.10.2 Goals and Objectives

- To equip households to carry out basic structural repairs that would modestly enhance living conditions and lead to improved quality of life.
- To maintain the national housing stock by increasing the number of homes that undergo repairs, and thereby reduce the annual national demand for new homes.

3.10.3 Organizational Chart

Housing Policy Facilitation and Implementation Unit (HPFIU)



3.10.4 Services Provided

The HPFIU was restructured by Cabinet Minute 920 of April 19, 2007 and mandated with the following responsibilities:

- (1) Administration of current, new and emerging housing programmes including, inter alia, the Home Improvement Grant (HIG) Programme and the Emergency Shelter Relief Fund (ESRF).
- (2) Implementation, facilitation and monitoring of housing programmes, including:
 - a. Increasing public awareness of housing issues.
 - b. Providing technical support as it relates to home construction, repairs and improvement.
 - c. Engaging stakeholders, including the fostering and maintaining of liaisons with relevant housing associations, community based housing organizations and communities.

3.10.5 Challenges

- A large number of unserved applicants on the HIG database of over 19,000.
- Limited human and financial resources available to process applications.
- Lack of security of tenure for staff. The majority of the staff remain on Short Term Employment.
- Legal land tenure is a major factor limiting the approval of many applicants living in substandard housing. More than half of the persons interviewed were unable to prove legal tenure and their applications were denied.
- The increasing number of areas are considered high risk. This affects access to homes for inspections and verification of repair works.

3.10.6 Accomplishments

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARK
Random Selection of Applicants	Over 1,500 applicants were invited to attend assessment interviews.	Database of 19,800 applicants for the HIG is consistently growing and outstrips the present capacity of the Unit to reduce the backlog.
Conduct of Assessment Interviews	Over 1,200 assessment interviews conducted.	Centralisation of interview process. Community caravans, home and field visits have been significantly reduced due to limited financial resources, lack of access to transportation.
Conduct of Field Investigation	1,400 files approved for 1 st investigation.	The Unit exceeded its performance target of 667 approved applicants.
Disbursement of Grants	1000 files approved for 1 st investigation. Over 4,500 field inspections conducted.	The Unit exceeded its performance target of 800 approved applicants.

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARK
Review Query files	Over 120 query files reviewed with approximately 90 moving to completion.	Applicants in default are issued 1 st and 2 nd warning letters and referred to the Legal Unit for further action. The HPFIU is working more proactively to reduce default on grant agreements and to promote completion of repair works.

EMERGENCY SHELTER RELIEF FUND

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARK
Conduct of Assessment Interviews	Over 120 assessment interviews conducted.	Limited financial resources affected the number of applicants facilitated.
Conduct of Field Investigations	250 field investigations conducted.	

Disbursement of Grants	66 Emergency Grants were disbursed at a cost of \$990,000.	
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3.10.7 Reporting Functions

Departmental Reports; Ministries, President/Parliament

REPORTS	MINISTRY/DEPARTMENT	FREQUENCY
PAYE Returns	Board of Inland Revenue	Monthly
Motor Vehicle Loans	Comptroller of Accounts	Annually
Loss of Stores and other Government Property	Comptroller of Accounts / Auditor General	As they occur
Report of Overpayments	Comptroller of Accounts / Auditor General	As they occur
Return of Revenue	Ministry of Finance / Auditor General	Monthly
Return of Revenue	Ministry of Finance / Auditor General	Quarterly
Return of Revenue	Ministry of Finance / Auditor General	Half yearly

REPORTS	MINISTRY/DEPARTMENT	FREQUENCY
Arrears of Revenue	Ministry of Finance / Auditor General	Annually
Expenditure Notifications and General Ledger Reports	Comptroller of Accounts / Auditor General	Daily
Reconciliation of Abstract of Payments and Unpaid Cheques	Comptroller of Accounts / Auditor General	Monthly
Statement of Cancelled / Spoiled Cheques	Comptroller of Accounts / Auditor General	Monthly
Statement of Expenditure	Ministry of Finance – Budget Division / Auditor General	Monthly
Request for Funds	Ministry of Finance – Budget Division / Auditor General	Quarterly
Virements approved by Permanent Secretary	Ministry of Finance – Budget Division / Auditor General	Periodically
Appropriation Account of Revenue and Expenditure	Auditor General / Comptroller of Accounts / Director of Budgets / Director of Stats.	Annually

REPORTS	MINISTRY/DEPARTMENT	FREQUENCY
Contract Completion Reports	Central Tenders Board	As they occur
Counterfoil Return of Receipt Books	Comptroller of Accounts	Monthly
Counterfoil Return of Invoice Order Books	Comptroller of Accounts	Monthly
Performance Report	Office the Prime Minister	Quarterly

3.10.8 Financial Operations

Budget Formulation – Recurrent Expenditure and Revenue

The Unit receives its funding from the Ministry of Finance Development Programme, Consolidated Fund as follows:

Head 61	:	Ministry of Housing and Urban Development
Sub Head 09	:	Development Programme
Item 004	:	Social Infrastructure
Sub Item 08	:	Housing Settlements
Group E (Project 232)	:	Housing Grants
Group G (Project 292)	:	Emergency Shelter Relief Fund

In fiscal 2018-2019 the Unit received an allocation of \$990,000 under Housing Grants only. The Unit utilised its total allocation during the period.

3.11 Programme Monitoring and Coordinating Unit (PMCU)

The Programme Monitoring and Coordination Unit (PMCU) is a Division of the Ministry of Housing and Urban Development (the Ministry) and facilitated through a Loan Contract Agreement between the Government of the Republic of Trinidad and Tobago (GoRTT) and the Inter-American Development Bank (IDB).

The Ministry successfully concluded its third consecutive Inter-American Development Bank (IDB) funded loan programme – Neighbourhood Upgrade Programme (NUP) in fiscal 2018. Therefore, during fiscal, 2018/2019, the Ministry commenced discussions with the IDB for the development of a new Loan Proposal for the Urban Upgrading and Revitalization Programme (UURP).

3.11.1 Mandate

The PMCU was mandated the following responsibilities:

- Manage project implementation and the monitoring and reporting activities of large scale and complex project(s) of the Ministry's Public Sector Investment Programme (PSIP).
- Provide general oversight of the projects executed by the respective Agencies.
- Monitor, evaluate and measure project performance.
- Perform quality and risk performance audits as requested by the Permanent Secretary.

3.11.2 Objectives

The PMCU is dedicated to the successful implementation and management of various projects under the Ministry.

3.11.3 Services Provided

Provision of Project Management Supervision for the following projects funded by the Government, as well as those funded by external and international funding agencies:

- Urban Regeneration – regeneration and revitalization of Piccadilly Street and environs
- Aided Self-Help Housing Programme
- Housing Village Improvement Programme – an affordable, high quality initiative to complement the Aided Self- Help approach
- Upgrade of East Side Plaza and New City Mall Project
- 43 Independence Square Redevelopment Project (Drag Brothers Mall)
- Phase One of the San Fernando Waterfront Redevelopment Project.

3.11.4 Accomplishments

Principal Responsibilities	Achievements	Constraints/Remarks
<p>Planning, coordinating and monitoring all aspects of the Urban Upgrading and Revitalization Programme - proposed Inter-American Development Bank (IDB) Loan funding.</p>	<ul style="list-style-type: none"> • Assisted with the development of a Loan Profile for the UURP. • Assisted with drafting of the Note for Cabinet’s approval for the Loan Profile for the UURP. • Received Cabinet Approval for the Loan Profile on July, 2019. • Commenced negotiation of Loan Contract for the UURP in September 2019. 	

3.12 Trinidad and Tobago Housing Development Corporation

3.12.1 Vision, Mission and Policy

The mandate of the Trinidad and Tobago Housing Development Corporation (HDC) is outlined in the Trinidad and Tobago Housing Development Act, No. 24 of 2005. Section 13 enables the HDC to:

- a) Do all things necessary and convenient for or in connection with the provision of affordable shelter and associated community facilities for low and middle-income persons.
- b) Carry on any business activity that is incidental to or which may be performed conveniently by the Corporation or which may assist the Corporation in connection with its delivery of the services referred to in paragraph (a).
- c) Implement the broad policy of the Government in relation to housing as may be directed by the Minister from time to time.

The HDC undertakes to fulfil its mandate in a manner consistent with its Guiding Principles which state that:

- we are committed to treating everyone with respect; and
- we will not compromise our shared ethical standards and dedication to quality and excellence.

These Guiding Principles, in turn, inform the Vision, Mission and Core Values of the HDC, which provide direction on how operations should be conducted:

- **Vision:** To be internationally recognised as a leader in providing innovative and affordable services and solutions for citizens.
- **Mission:** To expand the supply of affordable and quality rental and home-ownership opportunities, through building safe communities for the families it serves, thereby improving the quality of life for all residents.
- **Core Values:** Integrity, Compassion, Accountability, Respect and Excellence.

The HDC, therefore, focuses on providing affordable and attractive housing solutions for citizens of Trinidad and Tobago that result in socio-economic stability, and enable beneficiaries to benefit from and participate in this country's development process. The HDC ensures that these housing solutions are delivered via engaging in the following interrelated, interdisciplinary activities:

- Research, Development and Planning
- Land Acquisition and Development
- Housing Construction
- Construction Management
- Project Development and Oversight
- Facilitating greater access to Mortgage Financing
- Property Management.

3.12.2 2016-2020 Strategic Plan

At the beginning of the reporting period, planners at the HDC were engaged in discussion over certain aspects of the 2016-2020 Strategic Plan, first submitted to the Board in 2016. While this plan was not finalised, it was used to guide operations during a process of transition that reflected a renewed focus on providing affordable housing to low and middle-income families.

The 2016-2020 Strategic Plan, at its core, had the following aims:

- a) Implementing and maintaining systems of good governance:
 - Completion of strategic and operational plans;
 - Completion and submission of audited financial statements and annual reports;
 - Adherence to the Cabinet-approved allocation policy; and
 - Securing adequate financing for housing programmes and operations of the HDC.
- b) Delivering on the mandate to build affordable houses.
- c) Community building and development.

- d) Having competent and satisfied employees.
- e) Rebuilding the image of the HDC as a good corporate citizen.

This Strategic Plan is interdisciplinary, drawing on a number of sources of policy, including the National Development Strategy (Vision 2030), the United Nations Sustainable Development Goals (SDGs), the Accelerated Housing Programme of the Ministry of Housing and Urban Development (the Ministry), and a series of discipline-specific best practices and guidelines. It is multi-dimensional, acknowledging the importance of sound business, planning and construction practices to the delivery of social housing to the HDC’s beneficiaries. It enables the HDC to be responsive, as it may be implemented in the current socio-economic climate, characterised by a series of restrictions on spending, or adjusted to suit a more favourable environment.

The HDC’s 2016-2020 Strategic Plan is comprised of seven (7) strategic goals, with each goal possessing objectives to guide both the implementation and monitoring processes. Central to this format is the understanding that success in one goal is inextricably bound to success in the others. The Strategic Plan’s Strategic Goals and Objectives are outlined in the table below:

Strategic goals and objectives listed in the HDC’s 2016-2020 Strategic Plan

GOALS		OBJECTIVES
1.	Greater Financial Stability and Sustainability	<ul style="list-style-type: none"> • Strong balance sheet • Settle outstanding debts when due • Increase income • Manage overall expenditure • Improve internal controls
2.	Recruitment and Retention of Human Capital	<ul style="list-style-type: none"> • Revised corporate structure • Relevant Human Resource infrastructure • Committed and dedicated employees • Stable employee and industrial relations climate

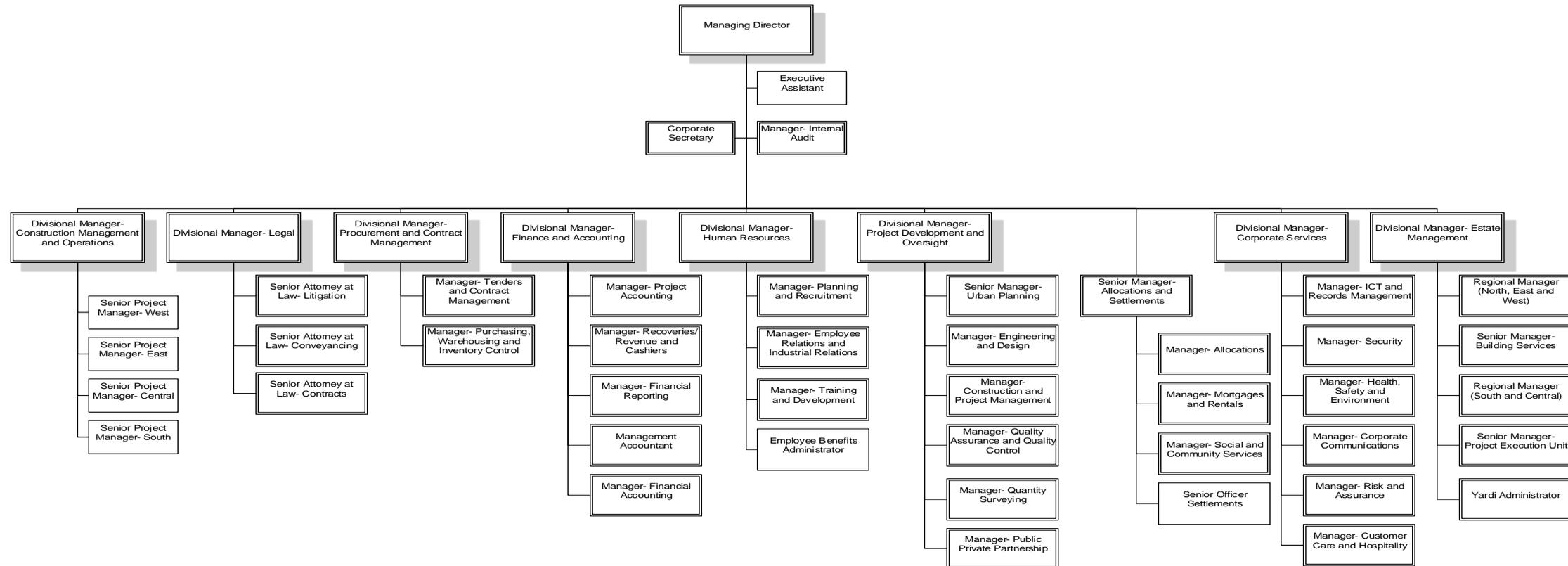
GOALS		OBJECTIVES
3.	Strengthening Organisational Capability	<ul style="list-style-type: none"> • Develop and implement appropriate management systems • Increase the efficiency of the Corporation's operations
4.	Providing Infrastructure and Enterprise Resources	<ul style="list-style-type: none"> • Develop and implement effective Information and Communications Technology (ICT) systems that cater to current and future needs
5.	Providing Affordable Shelter and Amenities	<ul style="list-style-type: none"> • Identify and acquire lands in high-demand areas throughout Trinidad and Tobago • Assess the demographics of the housing market to determine levels of affordability • Determine affordable housing cost – Pre-arranged prices • Procure Services for housing and infrastructure development • Ensure affordable and quality housing and infrastructure for citizens • Partner with statutory and regulatory agencies to acquire all relevant approvals for homeowners to access mortgages
6.	Asset Management	<ul style="list-style-type: none"> • To effectively maintain residential and commercial properties
7.	Developing Sustainable Communities	<ul style="list-style-type: none"> • Promote and support increased home ownership • Increase delivery of residential units to applicants • Management companies • Improved mall management

The short, medium, and long-term success of this plan depends primarily on staffing the Corporation to ensure that qualified professionals fill existing vacancies and that they are enabled to contribute meaningfully to the process of planning and implementing the Strategic Plan. It is also expected that the presence of these professionals will positively impact the work done at the HDC by existing members of staff.

The Organisational Structure that the HDC is actively working towards follows hereafter. While there appears to be separations between Divisions and Departments, these are entirely superficial; a project-based approach is taken to operations whereby suitable members of staff are chosen to contribute to the execution of certain projects and programmes based on qualifications and experience.

3.12.3 Organisational Structure of the Trinidad and Tobago Housing Development Corporation

**Trinidad and Tobago Housing Development Corporation
Proposed Management Structure**



3.12.4 The Board of the HDC

The following are the persons appointed to the Board of the Trinidad and Tobago Housing Development Corporation during the period 2018/2019:

Newman George	Chairman
Rasheedali Mohammed	Deputy Chairman
Mr. Keston McQuilkin	Member
Mrs. Melissa Khillawan-Persad**	Member
Keli Gbekor	Member
Ian Downes	Member
Saira Samlal-Ramlogan*	Member
Dr. Jeffrey Reyes *	Member

*Appointed for a period of Three (3) years.

**Resigned.

The Board established six (6) committees which were responsible for scrutinising requests and providing advice and guidance to management before further consideration by the Board, namely: Audit, Operations, Legal, Tenders, Human Resources, and Finance and Investment.

3.12.5 Organisational Performance

The 2016-2020 Strategic Plan is comprised of seven interrelated goals which aim to ensure that the HDC adheres to best practices in all aspects of operations in the pursuit of its mandate: the Corporation's primary aim is sustainability. The representations made in this section stress the HDC's approach to implementation and expected outputs and outcomes.

Fiscal 2019 saw the concretisation of policies and procedures, the filling of crucial leadership and technical positions and a continued thrust towards organisational focus on service delivery. During this reporting period, operational activity increased dramatically, with the commencement of several new construction contracts and steps

being taken to reduce the HDC’s financial liability and debt burden. These and other activities are outlined below.

3.12.5 Goal 1: Greater financial stability and sustainability

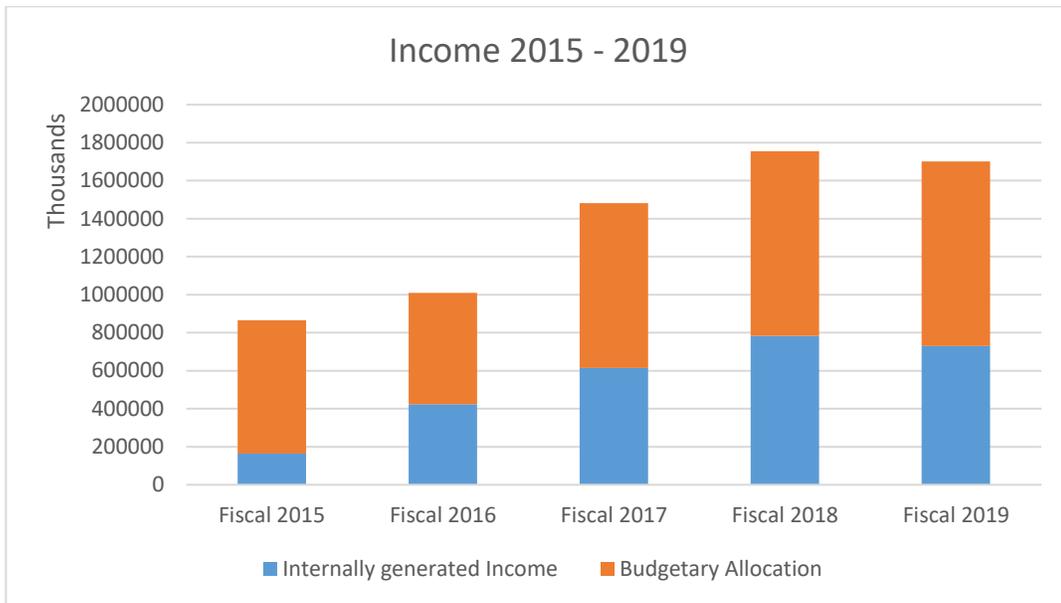
Central to the fulfilment of the HDC’s mandate to deliver affordable housing to qualifying low to middle-income families is its ability to manage its finances for long-term success. The 2016-2020 Strategic Plan outlines the manner in which this should be accomplished, emphasising procedural correctness and good corporate citizenship:

- Strong Balance Sheet
- Settle outstanding debts when due
- Increase Income
- Manage overall expenditure
- Improve internal controls.

Income

The Corporation continued increased intensity of its operations, both with respect to the collection of funds and the settling of outstanding debts. The Mortgage Conversion program, done in collaboration with Trinidad and Tobago Mortgage Finance Company (TTMF), yielded \$514,339,920 in fiscal 2018/2019, with a further \$176,640,310 received from HDC customers under the revenue line items of rents, mortgages and recoveries. This, other internally generated income, combined with an increased budgetary allocation ensured that the HDC had \$ 1,072,210,168 at its disposal in fiscal 2018-2019.

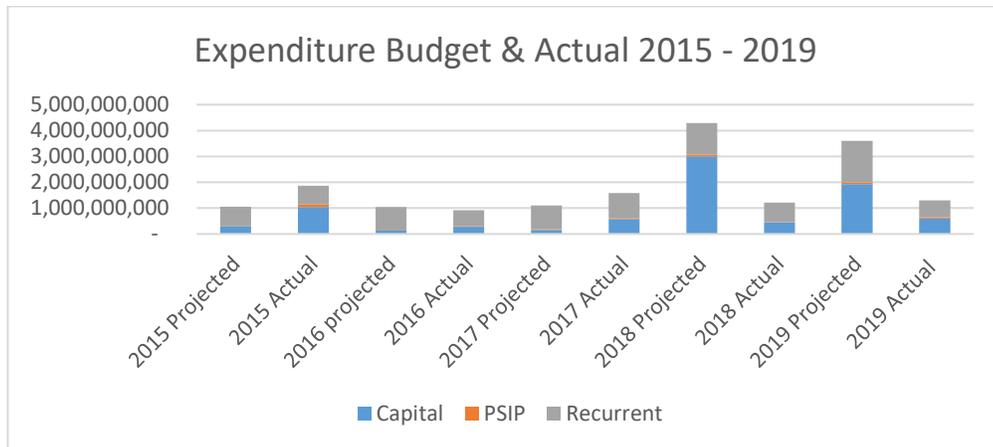
The table below illustrates the Income received by the HDC for the period 2015 to 2019



Expenditure

Given the nature of services offered by the HDC, it is traditional for expenditure to exceed income. Progress has been made on the degree to which this occurs. In fiscal 2017, for example, actual expenditure was 45% more than income, whereas in fiscal 2019 actual expenditure only exceeded income by 21%. Increased construction activity and payments made on a series of loans during this reporting period saw a return to the traditional model, albeit at a much reduced rate.

The table below illustrates HDC's Expenditure for the period 2015-2019



The increase in expenditure during the reporting period was facilitated by an increase in the funds generated internally, (i.e. not through Governmental funding). It should be noted that most of the recurrent funding received from the Ministry of Finance's budget allocation were utilised to make payments on the loans listed in the table below. Once these payments were made, the HDC retained only 4.03% of its budgetary allocation, or \$35, 000, 000, for other operating expenditure, a sum that could not adequately cover the remainder of the HDC's recurrent expenditure for the reporting period.

Other budgetary allocations such as those received under the Public Services Investment Programme (IDF and CF) were used as additional funding to fulfil the HDC's mandate of housing development and refurbishment, and served as an additional source of funds to facilitate this core activity.

Though internally generated income acted as a significant buffer to the impact the decrease in Governmental funding had on the HDC's cash flows, there was an effect on both construction and allocation of units in the short term. That is, construction activity was dampened, resulting in the reduced delivery of units to the HDC. This led to a reduction in the number of units allocated to beneficiaries. There is no evidence that suggests that the overall long-term goals set in the Strategic Plan were adversely affected.

Full unaudited financial statements are detailed in the table below:

Loans and bonds repaid by the HDC during fiscal 2019

LENDING AGENCY	LOAN AMOUNT	INTEREST RATE (%)	DATE ACQUIRED	MATURITY DATE	PERIOD OF LOAN OR BOND(YEARS)	AMOUNT PAID (INTEREST ONLY; TTD)
First Citizens Bank Ltd.	450, 000, 000	-	January 2015	January 2020	5	99,409,156
ANSA Merchant Bank	1, 200, 000, 000	3.75	July 2015	May 2021	5	266,100,225
ANSA Merchant Bank	301, 710, 000	3.75	July 2015	May 2024	7	53,386,507
Central Bank of Trinidad and Tobago	306, 000, 000	7.0	September 2005	September 2025	21	21, 420,000
Central Bank of Trinidad and Tobago	600, 000, 000	7.5	September 2008	September 2030	26	46, 500,000
Central Bank of Trinidad and Tobago	475, 000, 000	8.5	April 2007	September 2021	15	40, 375,000
Central Bank of Trinidad and Tobago	700, 000, 000	8.7	April 2008	September 2023	15	60, 900, 000
Central Bank of Trinidad and Tobago	500, 000, 000	8.25	September 2009	September 2024	15	41, 250, 000
TOTAL	4, 532, 710, 000					629,340,888

Audits

A key feature of the Strategic Plan's engagement with the HDC's financial health is the acquisition of audited financials from the inception of this organisation in 2005. The fiscal period of 2019 saw a total of nine (9) years of financial reports being audited. The years 2014 to 2020 remain outstanding. Details of the HDC's audit schedule are illustrated below:

The HDC's Audit Schedule as at the end of fiscal 2019

Year	Estimated Completion	Comments
2005	Q4 2019	Completed - Disclaimer Opinion
2006		
2007		
2008		
2009		
2010		
2011		
2012		
2013		
2014	Q4 2021	Resignation of previous auditor tendering process for replacement currently being done
2015	Q4 2021	
2016	Q4 2021	
2017	Q2 2022	Awaiting approval from Auditor General to outsource a third party Auditor
2018	Q2 2022	
2019	Q2 2022	
2020	Q2 2022	

AUDIT PERIOD (FISCAL YEAR)	AUDIT COMPLETION DATE	COMMENT
2005	-	<ul style="list-style-type: none"> Disclaimers sought; to be delivered in 2018
2006	-	
2007	-	
2008	-	
2009	-	
2010	Q1 2018	<ul style="list-style-type: none"> Approval granted by Auditor General to source external Auditors
2011	Q2 2018	
2012	Q2 2018	<ul style="list-style-type: none"> Selective tendering anticipated; tendering process in progress with Legal Division
2013	Q3 2018	
2014	Q4 2018	<ul style="list-style-type: none"> Approval required from Auditor General to source external Auditors
2015	Q1 2019	
2016	Q2 2019	
2017	Q3 2019	
2018	Q4 2019	

These Audited Financial Reports will be laid before Parliament as they are received, with the projected date of completion of all audits being December 2022.

3.12.5. Goal 2: Recruitment and Retention of Human Capital

The 2016-2020 Strategic Plan conceives of the HDC's responsibility to its employees in a manner that ensures that a working environment conducive to growth and development. Over the reporting period the Corporation established a number of initiatives, in keeping with a working environment that allows for personal and professional growth and accommodates the career aspirations of those employed by the HDC. The following objectives, pursued in tandem, are aimed at achieving this goal:

- Revised Corporate Structure
- Relevant HR Infrastructure
- Committed and Dedicated Employees
- Stable Employee and Industrial Relations Climate.

Human Resource Infrastructure

ACHIEVEMENTS

The HDC is committed to the recruitment and retention of the most suitable qualified employees in approved positions to meet the current and future needs in accordance with the 2016 to 2020 Strategic Plan. For the period September 2018 – October 2019, the Manpower Planning and Recruitment Unit has achieved the following:

- Administering the Performance Management System:
 - Developed and implemented the Performance Appraisal Form for short-term acting appointment and/or additional responsibilities for Monthly-Paid and Contract employees.
- Monitoring of the Merit Increase System for the Monthly-Paid employees.
- Development of Job Descriptions for New Contract positions.
- Development of Policies and Procedures:
 - Development of Recruitment and Retention of Human Capital policy
 - Developed and implemented Reference Check Form
 - Review and revised Interview Scoresheet
 - Assist in the revision of the Add
- Ensuring the availability of the appropriate and adequate human resources in accordance with approved organisational structure:
 - Promotion/Upgrade of relevant employees
 - Assisting in developing and implementing the competencies of relevant employees towards effective Succession Planning and Employee Development Plan
 - Reviewing and revising the Seniority List for Monthly-Paid employees.

a) Administering the Performance Management System (PMS)

Following the review of the acting arrangement/additional responsibility allowance process, the Unit was able to develop and implement the new Performance Management Form to conduct performance assessment for short-term periods within a six (6) month period (Acting Appointments and Additional Responsibilities). This was done upon consultation with the union of Public Service Association for Monthly-Paid employees. The amendment was to

clearly identify the Monthly-Paid employees who are in receipt of “Acting Appointment” accordance with existing Collective Agreement. As such, the two (2) were developed to be used by both Monthly-Paid and Contract employees. It should also be noted that the new performance appraisal comprised of two (2) pages to allow simplicity and faster return of submission of rate of completed performance appraisals. This clearly shows that the Corporation values its greatest asset – human resources.

The Unit conducted an exercise to retrieve all outstanding Performance Appraisals for Contract Employees within the relevant Divisions/Departments. This activity has experienced some challenges such as:

- Late receipt of employees’ PMS from managers/supervisors
- Non-administering of employees’ PMS Forms by relevant managers/supervisors in accordance with approved timelines and guidelines:
 - i. Not submitting relevant completed performance reviews for employees on scheduled time; and
 - ii. Poor performance assessment of not aligned to the performance rating scale.

It is recommended to conduct quarterly divisional/departmental PMS training on performance rating errors to relevant Divisional Managers, managers/supervisors and employees, by using completed PMS Forms that do not meet the PMS requirements as examples at the training sessions.

b) Monitoring of the Merit Increase System for the Monthly-Paid employees

Further to the introduction of the Merit Increase System for the Monthly-Paid Employees, all Performance Management Forms were submitted in 2018 to relevant Managers/Supervisors to complete the End of Year performance assessment for period 2017 in accordance with the Corporation’s Performance Management Process.

A schedule has been developed to meet with the relevant Managers/Supervisors to provide assistance to ensure the completion of all relevant employees' Performance Management Forms for the End-of-Year to receive the application of the Merit Increase for the year 2017. This activity has encountered some key challenges and attempts were made to expedite the process as stated in the table below:

Challenges	Attempts made to expedite the process
<ul style="list-style-type: none"> • Employees on vacation leave. • Change in managers/supervisors. • Lack of accountability by some managers/supervisors to conduct assessment. • Reassignment of employees or managers/supervisors. 	<ul style="list-style-type: none"> • Managers/supervisors have been reminded via email and verbally of the employees who are outstanding. • Assistance have been provided to some managers/supervisors to develop employees' performance objectives and performance expectations.

c) Development of New Job Descriptions for Contract and Monthly-Paid positions

The Unit continues reviewing and revising job descriptions for forty-four (44) Monthly-Paid positions in accordance with best practices (every two years to review and revise existing job descriptions) for the Monthly-Paid positions. The Unit has re-designed the job description form to ensure competency concept where performance standards are set correctly for the all relevant positions. The Position Description Framework has also been updated to ensure all positions have been identified and job descriptions completed to ensure the reflection of all positions in the Corporation. The draft job descriptions for the positions among the Daily-Rated cadre are near to completion.

d) Development of Policies and Procedures:

- Development of Recruitment and Retention of Human Capital policy:

Following the approval of the strategic plan, the Unit has been reviewing existing policies and procedures of the recruitment and selection activities. As such, this document was developed to provide a framework for the recruitment and retention of the most suitable qualified employees in

approved positions to meet the current and future needs of the HDC. The Recruitment and Retention of Human Capital Policy are in compliance with all applicable laws and best practices. It is to be noted that a Draft policy has been submitted to the Divisional Manager, Human Resources for review and feedback.

- Developed and implemented Reference Check Form:
The form was developed and implemented to maintain verification of potential employees' experience, education and work history to determine if he/she would be a good fit for the job and/or for the Corporation. As such, key questions were developed to ensure consistency among all reference checks.
- Review and revised Interview Scoresheet:
The form was reviewed and revised to include an interview rating scheme to guide Panel Members closely pay attention and evaluate accurately candidates' responses with minimum and/or no bias. Competency-based questions were generated for critical positions of the organization to assist the selection process in making the right match of candidates for the required position.

e) Ensuring the availability of the appropriate and adequate human resources in accordance with approved organisational structure

- Promotion/Upgrade of relevant employees
The Corporation continues to identify potential new leaders and to develop their competencies to replace existing leaders when they are separated from the organisation. As such, individual meetings continue to be held with relevant Managers/Supervisors to ensure continuous workflow in the success delivery of departmental objectives. The promotion of employees for the period is detailed in the table below.

No.	EFFECTIVE DATE	PREVIOUS POSITION	PROMOTED POSITION	UNIT/DEPARTMENT/DIVISION
1	01-Nov-18	Administrative Assistant	Senior Allocations Officer	Allocations

No.	EFFECTIVE DATE	PREVIOUS POSITION	PROMOTED POSITION	UNIT/DEPARTMENT/DIVISION
2	01-Nov-18	Clerk of Works	Senior Clerk of Works- Electrical	Construction Management Operations
3	01-Nov-18	Telephone Operator/Receptionist	Clerical Assistant II	Administration
4	01-Apr-18	Customer Service Representative	Communications Officer	Corporate Communications
5	01-Nov-18	Junior HSE Officer	Senior HSE Officer	Health, Safety and Environment
6	01-Nov-18	Clerical Assistant 1	Clerical Assistant II	Information Asset Facility
7	01-Nov-18	Clerical Assistant 2	Information and Asset Facilities Officer	Information Asset Facility
8	01-Nov-18	Management Trainee	Call Centre Officer	Estate Management
9	01-Nov-18	Receptionist	Customer Service Representative	Estate Management
10	01-Nov-18	Human Resource Officer	Business Analyst	Human Resource
11	01-Nov-18	Employee Benefits Administrator	Compensation and Benefits Administrator	Human Resource
12	01-Nov-18	Business Analyst	Senior Business Analyst	Office of the Managing Director
13	03-Dec-18	Junior Internal Auditor	Internal Auditor	Internal Audit
14	13-Dec-18	Senior Internal Auditor	Project Accountant	Finance and Accounting
15	01-Jan-19	Allocations Officer	Senior Business Analyst	Allocations
16	01-Jan-19	Clerical Assistant 2	Administrative Assistant	Estate Management
17	01-Nov-18	Graphic and Web Designer	Senior Graphic Artist	Office of the Managing Director
18	01-Nov-18	Clerk of Works- Wastewater	Junior Engineer	Building Services Unit - Estate Management Division
19	01-Jun-19	Clerical Assistant 2	Administrative Assistant	Land Assembly Coordination
20	20-Feb-19	Manager-Internal Audit	Senior Manager-Internal Audit	Internal Audit
21	16-Aug-19	Paralegal	Attorney at Law	Legal

➤ Employee Development Plan

In keeping with the Corporation's Training and Development philosophy for managers and employees to plan for employees' development towards future needs in relevant departments. As such, Employee Development Plan (EDP) was implemented to identify employee's competency gaps to develop interventions measures to close existing gaps to enhance individual and organisational performance. As such, numerous meetings were held with Ms Debra Cheesman, Senior Manager Urban Planner to complete with process of tracking the progress on the performance of Mr Nigel Barrow, Land Use Planner for the period January 2017 to December 2017. It is the expectation that Mr Barrow would succeed the position of Senior Manager, Urban Planner in an acting capacity upon the separation of Ms Cheesman.

➤ **Succession Planning**

The Corporation continues to identify potential new leaders and to develop their competencies to replace existing leaders when they are separated from the Corporation in accordance with its existing succession planning. For example, the Corporation confirmed persons in the undermentioned vacant contract positions:

- **Training and Development Department:** Senior Human Resource Officer – Training and Development as Manager, Training and Development; and
- **Allocations and Settlements Department:** Manager, Allocations as Senior Manager, Allocations and Settlements

The unit completed the process of identifying existing employees in relevant positions assigned to all departmental/divisional competency matrices. As such, commenced mapping the competencies required for new employees (2018 and 2019) for respective departments and divisions.

➤ **Reviewing Existing Seniority List**

The Unit commenced an exercise to restore seniority of Monthly-Paid employees of the HDC with alleged claims of by-pass for acting appointments and promotions. The findings were submitted to the Divisional Manager, Human Resources for review and relevant feedback. The appropriate methods and tools were used in the exercise to achieve the objective of the exercise. They were:

- Assembled a project team
 - Gathered data from branch representatives of the Public Service Association (P.S.A.) and Collective Agreement
 - Retrieved relevant information
 - Employees' personal files
 - Documents from National Housing Authority (NHA)
 - Relevant Public Service Commission Regulations/Ruling and Judicial Review cases
 - Applied best practices relating to promotion/acting appointments
 - Used other information from external stakeholders (senior representatives from the Ministry of Housing and Urban Development).
- Acting Arrangements and Additional Responsibility Allowance (ARA)
- The acting arrangements/ARA process was reviewed and template was developed and implemented to capture the relevant information to ensure effective and efficient acting appointments for employees to perform duties due to the position being vacant for a period of five (5) or more consecutive days. Acting arrangements of the Corporation's employees are up-to-date resulting to relevant departments/divisions with adequate staff to ensure continuous workflow for upcoming months.

The Unit has completed the revision of Additional Payment Policy to ensure that payments made to relevant employees in instances where they are required to perform work outside of their day-to-day functions (additional work).

RECRUITMENT

The Unit has successfully recruited candidates for the period October 2018 to September 2019. These candidates have demonstrated the requisite competencies to contribute to the achievements of stated objectives in various departments and divisions. The following table details the contract positions and departments in which persons were employed for the period:

No.	START DATE	POSITION	UNIT/DEPARTMENT/DIVISION
1	23-Oct-18	Customer Service Representative	Allocations
2	23-Oct-18	Customer Service Representative	Allocations
3	30-Oct-18	Driver	Administration
4	03-Dec-18	Divisional Manager - Procurement and Contract Management	Procurement and Contract Management
5	17-Dec-18	Manager - Social and Community Services	Social and Community Services
6	17-Dec-18	Accounting Assistant	Finance and Accounting
7	17-Dec-18	Accounting Assistant	Recoveries
8	07-Jan-19	Corporate Communications Specialist	Corporate Communications
9	10-Jan-19	Internal Auditor	Internal Audit
10	21-Jan-19	Executive Assistant	Legal
11	28-Jan-19	Clerical Assistant II	Allocations
12	28-Jan-19	Customer Service Representative	Mortgage and Rental
13	29-Jan-19	Project Assistant	Building Services Unit – Estate Management Division
14	18-Feb-19	Audit Assistant	Finance and Accounting
15	18-Feb-19	Audit Assistant	Finance and Accounting
16	18-Feb-19	Audit Assistant	Finance and Accounting
17	27-Feb-19	Clerical Assistant 1	Office of the Managing Director

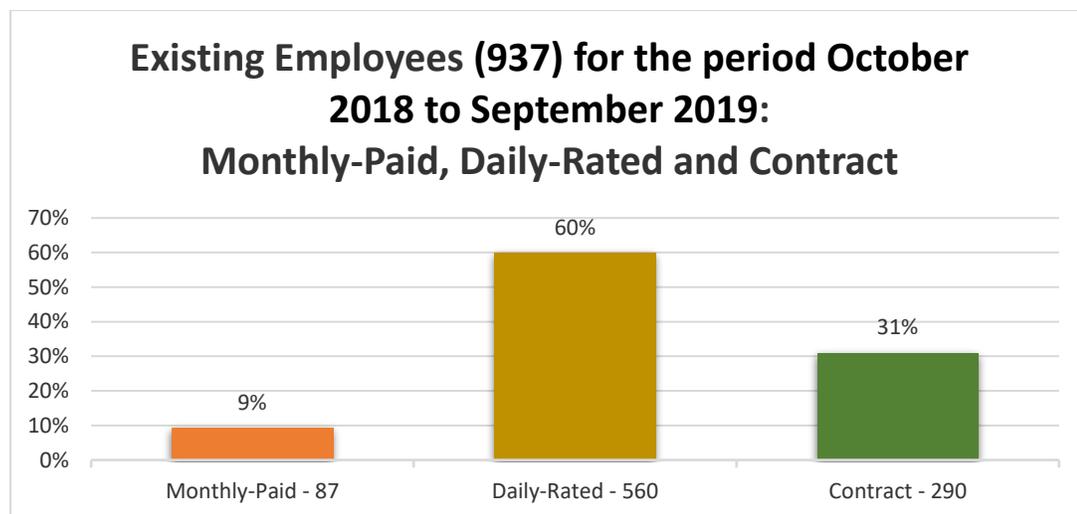
No.	START DATE	POSITION	UNIT/DEPARTMENT/DIVISION
18	01-Mar-19	Clerical Assistant 1	Legal
19	06-Mar-19	Procurement and Contract Assistant	Procurement and Contract Management
20	06-Mar-19	Procurement and Contract Assistant	Procurement and Contract Management
21	11-Mar-19	Procurement and Contract Assistant	Procurement and Contract Management
22	11-Mar-19	Procurement and Contract Assistant	Procurement and Contract Management
23	11-Mar-19	Procurement and Contract Assistant	Procurement and Contract Management
24	11-Mar-19	Procurement and Contract Assistant	Procurement and Contract Management
25	01-May-19	Administrative Assistant	Allocations
26	24-Jun-19	Senior Internal Auditor	Internal Audit
27	24-Jun-19	Hospitality Attendant/Cleaner	Office of the Managing Director
28	01-Jul-19	Administrative Assistant	Procurement and Contract Management
29	08-Jul-19	Customer Service Representative	Allocations - Sales Unit
30	22-Jul-19	Junior Attorney at Law	Legal
31	22-Jul-19	Information and Asset Facilities Clerk	Information Asset Facility
32	22-Jul-19	Paralegal	Legal
33	22-Jul-19	Information and Asset Facilities Clerk	Information Asset Facility
34	02-Aug-19	Quantity Surveyor	Project Development and Oversight
35	02-Aug-19	Quantity Surveyor	Project Development and Oversight
36	12-Aug-19	Internal Auditor	Internal Audit
37	22-Aug-19	Senior Clerk of Works	Estate Management
38	02-Sep-19	Junior Civil Engineer	Settlements and Community Relations
39	02-Sep-19	Customer Service Representative	Allocations - Sales Unit

No.	START DATE	POSITION	UNIT/DEPARTMENT/DIVISION
40	02-Sep-19	Customer Service Representative	Allocations - Sales Unit
41	02-Sep-19	Audit Assistant	Accounts
42	02-Sep-19	Administrative Assistant	Human Resources
43	03-Sep-19	Administrative Assistant	Human Resources
44	09-Sep-19	Executive Assistant	Project Development and Oversight

Manpower Planning Activities

HDC's Current Human Resources Capacity

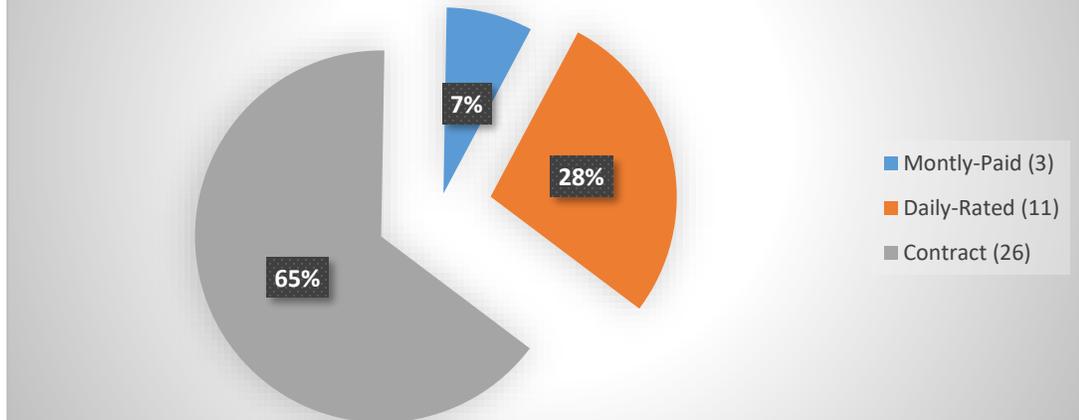
The graph illustrates the existing employees on HDC's establishment for the period October 2018 to September 2019:



Separation

The following pie chart illustrates the number of individuals who have separated from the Corporation for the period October 2018 to September 2019:

Status of Employee Separation for October 2018 to September 2019



TRAINING AND DEVELOPMENT

The HDC is committed to the training and development of all of its employees in the organisation. For the period October 2018 – September 2019 Training and Development programmes have been centred on the following areas:

- Internship programme
- Technical / Vocational
- Safety
- Leadership development
- Legal (Procurement)
- Risk Management
- Behavioural (Change Management)
- Employee Education Assistance

During the period, forty (40) programmes were administered to three hundred and thirty-seven employees (337) participants collectively.

Out of the thirty-six (36) training programmes the following programmes are highlighted as high impact activities which were administered during the reporting period:

a) Internship Programme

University Internship Programme

The Training and Development department facilitated the Corporation's 2019 University Internship Programme – *Internship to Leadership* during the period June 6, 2019 – August 15, 2019. In this year, twenty (20) students were selected for placement in various departments for the ten (10) week internship programme.

Following the closing of the internship, the Training and Development department also assisted in obtaining approval for the hire of four (4) graduate interns from the 2019 cohort, whose performance exceeded expectations and were deemed to be an asset to the Corporation. To date twenty-seven (27) interns have been hired as full time-employees in positions throughout the Corporation, and twenty-six (26) have been retained.

Match Me Project

This year the Corporation hosted five (5) sixth form interns through the Match Me Programme. The Match Me programme is designed to provide students from the sixth form with the opportunity to gain working experience, understand business ethics and be exposed to character building activities. The Match Me interns were included in the professional developmental workshops together with the University Interns. The Corporation has hired one (1) Match me Intern as a full time employee.

b) Procurement

In view of the parliamentary enactment of the Public Procurement and Disposal of Public Property Act, 2015, the programme “The Role of the Procuring Entity” was rolled out to relevant employees of the HDC. The

objective of the programme was to ensure that all employees who form part of the Procurement and Contract management process have the requisite knowledge to ensure the successful and transparent delivery of services in accordance with legislation. This programme was facilitated by the Divisional Manager, Procurement and Contract Management. Out of 84 employees, 77 attended (92% attendance rate.) Feedback was very positive and it is expected that this service be extended to the Ministry for nominated staff before the end of April 2019.

c) Change Management

In recognition of the ever increasing and continuous change that businesses experience, it has become necessary that organizations have employees who can provide support to ensure that change is successful. Research has that successful implementation of projects and new approaches is inextricably linked to how people change the way they do work. In this regard, approval was granted for the training and certification of three (3) persons representing the HDC: 1. Divisional Manager, HR; 2. Manager, Training and Development; and 3. Board Member in the Prosci Change Management programme. Further to this training, the Manager Training and Development was able to provide guidance and support to the Business Analyst team and Risk Officer in the Business Mapping exercise, in which Phase one (1) was successfully implemented with little resistance.

d) Risk Management

The HDC is committed to ensuring that its enterprise risk management portfolio is in keeping with international standards, and is built on a transparent and relevant frame work. Following the approval of the Enterprise Risk Management policy by the Board of Directors, a Risk Officer was appointed and an ERM Risk Council, which consists of all Divisional Managers, the Risk Officer and any other officer so appointed, was established.

In this regard, training and certification was provided to the Risk Officer (Ag.) in the Certified Internal Controls, Risk Analyst, ISO 31000 programme. This is an internationally recognised and accredited programme and certification. It provided a thorough understanding of the requirements of the ISO 31000 international standard for risk management; practical guidance on designing a suitable risk management framework and implementing an ERM program; and also establishing a firm program starting point by showing participants how to use ISO 31000 to build out the initial ERM core policy.

e) Supervisory Skills

The Training and Development department through the Petrotrin Employee Assistance Programme, Services Limited (PEAPSL) facilitated the Supervisory Skills Training for the Foremen of the Daily Rated Cadre. The programme was designed to provide participants with the tools and knowledge in supervising employees, with particular attention to transitioning from the status of employee to supervisor, as twenty-one (21) of the forty-six (46) employees were recently promoted in 2018. There was a 74% attendance rate, which was very positive as this was one of the few initiatives targeted to Foremen. A major outcome of the training was the unanimous request from all groups to meet with the Divisional Manager of the Estate Management and Human Resources to ventilate some of the challenges they have faced in their duties.

f) Employee Education Assistance

Over the period October 2018 to September 2019 the Corporation has assisted nine (9) employees in completing individual training programmes either through salary advances, partial sponsorship or full sponsorship of tuition fees totalling one hundred and two thousand, six hundred and seventy-six dollars and fifteen cents (\$102,676.15). In all cases the employee is required to fulfil stipulated terms and agreements.

Allocation of Education Assistance

Sponsorship	Salary Advance	Reimbursement	Total
\$59,687.50	\$33,002.50	\$23,448.98	\$102,676.15

HDC's Training Activities for October 2018 – September 2019

No.	Name of Programme	Facilitator	Dates	No. of Employees trained	Cost TT\$
1	Capacity Building Workshop 2019- Procurement, Retention and Disposal of Public Property	The Office of Procurement Regulation	Sep 11, 12 & 13, 2019	1	0.00
2	TVET Skills Training	TVET Instructors	Sep to Dec 2019	82	0.00
3	Forensic Auditing Seminar	The Institute of Internal Auditors Trinidad and Tobago Chapter	September 9 & 10, 2019	2	8,000.00
4	Resume Writing and Interviewing Skills Workshop	Training and Development Department	Wednesday Aug 7, 2019	30	0.00
5	Financial Planning Workshop	Noelle-Marie Lezama O'Garro	Wednesday, 31 July 2019	30	0.00
6	Supervisory Skills Training	PEAPSL	July 23, 24 & 30, 2019	47	0.00
7	Defensive Driving Training	Training and Logistics Ltd.	July 17, 2019	3	1,687. 50
8	Life Skills Workshop	Nicaise Joseph	July 16 & 17, 2019	30	8,000.00
9	Human Resources Analytics Course	Arthur Lok Jack Global School of Business	July 1 & 2, 2019	3	10,830.00
10	"Innovation In Concrete"	Ready Mix (West Indies) Ltd.	Friday June 28, 2019	2	0.00
11	Capacity for Gender Budgeting	MOHUD/UWI	June 27 & 28, 2019	3	0.00

No.	Name of Programme	Facilitator	Dates	No. of Employees trained	Cost TT\$
12	Presentation Skills Workshop	Training and Development	Wednesday June 26, 2019	23	0.00
13	Defensive Driving Training	Training and Logistics Ltd.	Wednesday June 26, 2019	5	2,250.00
14	Sponsorship: FMP Credential Programme	Trinidad and Tobago IFMA Chapter	May 4 to June 30, 2019	1	15,870.00
15	The Leadership Challenge	iLead Consulting & Training	Thursday May 23 & Friday May 24, 2019	4	40,664.00
16	Defensive Driving Training	Training and Logistics Ltd.	Thursday May 23 & Tuesday May 28, 2019	23	12,937.50
17	Defensive Driving Training	Training and Logistics Ltd.	Monday May 13, 2019	8	4,500.00
18	Managing Disputes in the Construction Industry	The Dispute Resolution Foundation (DRF) Caribbean	Friday May 03, 2019	3	1050.00
19	FIDIC Training	The Joint Consultative Council for the Construction Industry	Module 2.0- Monday May 13 & Tuesday May 14, 2019 Module 2.1 - Thursday May 16 & Friday May 17, 2019	1	17,500.00
20	Partial Sponsorship: FMP Credential Programme	Trinidad and Tobago IFMA Chapter	May 4 to June 30, 2019	1	3,967.00
21	Emotional Intelligence for Leaders (Webinar)	Employers Consultative Association	April 16, 2019	2	0.00

No.	Name of Programme	Facilitator	Dates	No. of Employees trained	Cost TT\$
22	Certified ISO 31000 Internal Controls Risk Analyst Seminar	Certified Tech Trainers, Incorporated (Certified Information SecurityTM).	Monday April 8, Tuesday April 9 & Wednesday April 10, 2019	1	19,565.00
23	Defensive Driving Training	Training and Logistics Ltd.	Friday, March 29, 2019	4	2,250.00
24	"Crackdown on Corruption-Facing the Reality"- Conference	Dion Abdool-TTTI	Thursday, March 21, 2019	4	4,000.00
25	The Role of The Procuring Entity	Vaughn Rondon, Divisional Manager - Procurement	Group 1- Tuesday March 19, Group 2 - Wednesday March 20, Group 3 - Thursday March 21, 2019 Group 4 - Tuesday March 26, Group 5 - Wednesday March 27 Group 6 - Thursday March 28, 2019	79	0.00
26	Competency Based Interviewing Workshop	Renee Ambrose	March 7 & 8, 2019	2	0.00
27	Defensive Driving Training	Training and Logistics Ltd.	Monday, 25 February 2019	4	2,250.00
28	Partial Sponsorship: MBA International Trade Logistics and Procurement	Arthur Lok Jack Global School of Business	January 2019 to December 2019	1	23,750.00
29	Enterprise Risk Management (ERM)Seminar	The Institute of Internal Auditors	February 14 & 15, 2019	1	4,800.00

No.	Name of Programme	Facilitator	Dates	No. of Employees trained	Cost TT\$
		Trinidad and Tobago Chapter			
30	Media Conference titled "Freedom, Facts and Fake News: Straddling Media Communications in the 21st century"	The University of the Southern Caribbean under the patronage of the British High Commissioner, His Excellency, Tim Stew	February 5th & 6th, 2019	1	2,500.00
31	Caribbean Administrative Professionals Conference titled "The Modern-Day Assistant as a Strategic Business Partner"	The Global Conference Management (GCM) Caribbean	January 30th & 31st, 2019	2	5,000.00
32	Professional Certificate in Sustainable Community Development	Arthur Lok Jack Global School of Business	January 19, 2019 February 1 & 2, 2019 March 8 & 9 & March 15 & 16, 2019 April 5 & 6, 26 & 27, 2019 May 10 & 11 & May 24 & 25, 2019 June 7 & 8 & June 21 & 22, 2019 July 20, 2019	2	21,000.00
33	TVET Skills Training	TVET Instructors	Jan to April 2018	82	0.00

No.	Name of Programme	Facilitator	Dates	No. of Employees trained	Cost TT\$
34	Evacuation Procedures Training, Trinidad and Tobago Fire Service	Trinidad and Tobago Fire Service (TTFS)	Nov 28-30 & Dec 13, 2018	119	0.00
35	Defensive Driving Training	Training and Logistics Ltd.	November 13, 2018	2	0.00
36	HR Conference themed "Training on Trends, Challenges and Strategies for an Evolving Workplace".	The Employment and Labour Relations Committee (ELR) of the Trinidad & Tobago Chamber of Industry and Commerce	November 9, 2018	4	7,200.00
37	Enterprise Risk Management Workshop 2018	Colonial Life Insurance Company (Trinidad) Limited (CLICO)	October 19, 2018	1	0.00
38	Defensive Driving Training	Training and Logistics Ltd.	October 19, 2018	9	5,062.00
39	Fire Safety for Fire Wardens Training	Experts Fire & Safety Limited	October 17, 2018	11	0.00
40	Prosci Change Management Certification Programme Program Graduates are certified in the Prosci Change Management Process 23 Instructional hours from The Association of Change Management Professionals (ACMP) 24 PDUs from the Project Management Institute (PMI)	Prosci Canada	October 9-11, 2018	3	55,895.00
TOTAL					153,071.50

**Cost for large groups of training has been allocated across the relevant department's training budgets.*

Technical Vocational Topics delivered in period October 2018 – September 2019

TVET Training Schedule : Sep - Dec 2018		
Skill Area	Topics	Duration of Sessions
Electrical	Electrical Regulations (Code) for Splitter Installations.	4hrs.
	Drawing Sketches for Splitter Installation.	4hrs.
	Electrical Wiring Practical Guided Practice for Splitter Installation.	6hrs.
	Electrical Wiring Practical Assessment for Splitter Installation.	6hrs.
	Total Hours per group:	20HRS
Carpentry	Characteristics of Doors	4hrs.
	Assembling flush doors	4hrs.
	Assembling panel doors	4hrs.
	Introduction to Form-work	4hrs.
	Total Hours per group:	24HRS
TVET Training Schedule : Jan – Jun 2019		
Skill Area	Topics	Duration of Sessions
	Electrical Regulations (Code). Part 1.- Review of the Code in relation to Domestic Installations.	4hrs.

Electrical	Electrical Regulations (Code). Part 2. - Review of the Code in relation to Domestic Installations.	4hrs.
	Electrical Wiring Practical 1 - Wiring of Electrical Sub-Circuits for Domestic Installations.	4hrs.
	Electrical Wiring Practical 2 - Wiring of a "Complete" Domestic Electrical Installation.	4hrs.
	Total Hours per group:	16HRS
Carpentry	Operating Shaper and Jointer machine.	4hrs.
	Characteristics of Doors - Theory	4hrs.
	Assembling flush doors - Theory	4hrs.
	Assembling panel doors - Theory	4hrs.
	Assembling flush doors - Practical	4hrs.
	Assembling panel doors - Practical	4hrs.
	Total Hours per group:	24HRS

TVET Training Schedule : Sep - Dec 2019		
Discipline	Subject	Duration of Sessions
Carpentry	Stair Construction	4hrs.
	Stair Calculation	4hrs.
	Total Hours per group:	8HRS
Electrical	Review: Electrical Installation	4hrs.
	Review: Inspection Requirements	4hrs.
	Exam Preparation (Wireman's Licence) 1	4hrs.
	Exam Preparation (Wireman's Licence) 2	4hrs.
	Total Hours per group:	16HRS

Employee Education Assistance: October 2018 – September 2019

	Programmes	Type of Assistance	Amount	Comments	Period
1.	Professional Development Course of Facilities Management	Partial Sponsorship and Salary advance	\$1,100.00	50% (\$1,100.00) was sponsored via a salary advance and 50% via sponsorship.	August 10-24, 2019
2.	Facility Management Professional (FMP) Credential Programme	Sponsorship	\$15,870.00	100% Sponsorship (Facility Manager)	May 4 to June 30, 2019

	Programmes	Type of Assistance	Amount	Comments	Period
3.	Facility Management Professional (FMP) Credential Programme	Partial Sponsorship and Salary Advance	\$3,967.50 \$11,902.50	25% Sponsorship 75% Salary Advance (Administrative Assistant).	May 4 to June 30, 2019
4.	Master's in Business Administration (MBA) at CTS College	Partial Tuition Sponsorship	\$15,000.00	First Semester's tuition fees of the programme was sponsored	May 2019
5.	Chartered Institute of Procurement and Supply (CIPS)	Professional Fees Reimbursement	£ 248.00 GBP	100% of Annual Membership Fees reimbursed	March 2019
6.	MBA – International Trade, Logistics and Procurement at Arthur Lok Jack	Partial Sponsorship	\$23,750.00	50% of Year 1 Tuition to be paid in the first instance (\$23,750.00) N.B. Payment of 50% of Year 2 Tuition to be paid upon successful completion of Year 1 courses and achievement of performance expectations.	March 2019
7.	Bachelors in Business Administration in HRM	Partial Tuition Reimbursement	\$6,6000.00	Reimbursement of partial tuition	February 2019
8.	ACCA Annual Subscription	Reimbursement	\$906.15	Professional Fees Reimbursement	January 14. 2019
9.	CIArb Annual Membership Fee ICE Membership Fee & Engineering Council UK Fee	Reimbursement	\$4,687.24	Professional Fees Reimbursement	January 03, 2019

	Programmes	Type of Assistance	Amount	Comments	Period
10	BSc (Hons) Engineering Management (Construction)	Salary Advance	\$20,000.00	Employee sponsored via a salary advance.	November 2018
11	Arbitral Award Writing	Reimbursement	\$8,776.59	Tuition Fees Reimbursement	October 2018

Industrial Relations

No significant developments in this area during the reporting period.

3.12.5. Goal3: Strengthen Organisational Capability

- a) Develop and implement appropriate management systems
- b) Increase the efficiency of the HDC's operations

With the confirmation and recruitment of persons to fill senior positions, the HDC was enabled to concretise its decision-making process through the review or creation of internal processes and procedures. This resulted in the intensification of operations across the Corporation, and was positively impacted by training in operational planning which served to boost the application of the expertise of each individual member of senior management. In turn, this resulted in improved supervision of non-managerial staff. It is expected that, over time, the impact of this will be felt by the HDC's beneficiaries and, eventually, the wider public.

This overall improvement in the quality of operations may be attributed to the following:

- i. The reintroduction and strict implementation of the HDC's Performance Management System (PMS) which saw increased outputs from members of staff responsible for conducting performance appraisals.
- ii. Increased accountability from members of staff, as a result of the combined implementation of PMS and the Merit Increase System.

- iii. The improved implementation of project-based planning and execution, whereby members of staff are utilised according to their qualifications and not strictly according to Division or Department.
- iv. The introduction of a more robust reporting structure for each Division. This reporting structure is subject to continuous review to ensure that the outputs of operations are represented in the manner most suitable to identifying and filling gaps.

A Risk Assessment function has also been formalised at the HDC, with the employment of a Risk Assessment Manager in April 2017. To the end of the reporting period, investigations were conducted with a view to identifying risk, and a policy based on establishing an Integrated Management System for the HDC was developed. This is expected to improve the quality of decision-making across the Corporation. It is also expected to yield greater efficiency in all aspects of operation, prioritising those aspects concerned with the HDC's business model.

3.12.5.Goal 4: Provide infrastructure and enterprise resources that facilitate organisational effectiveness

The Information and Communication Technology (ICT) and Records Department continued to perform a pivotal role in ensuring that the Corporation functions in a manner that facilitates ease of operations and service delivery. The Strategic Plan conceives of this goal through the following objectives: *Develop and implement effective ICT systems that cater for current and future needs.*

The following is an outline of the Department's activities, which are in keeping with the assessment of the HDC's needs which commenced in the previous reporting periods.

Review current ICT needs and structure

- Phone Installation at Security Booth Car park completed in October 2018.

- Greenvale Recovery Centre Setup completed in October 2018. This recovery centre was outfitted with four computer systems, four phones, two printers and internet connection. The purpose of this centre was to take complaints of the flood victims and assist in providing relevant support in the repair of affected homes.
- Deployment of Cashier Machines at Head Office and Area Offices completed in October 2018. Cash Drawers were deployed at Head Office in April 2019 and other Area Offices in September 2019. This project sought to ensure that cash received by clients remained secure.
- Yardi Construction Module was deployed to Estate Management Division employees in October 2018. This module was reconfigured to include Refurbishment contract information, budgets and payments. Also, this module can alert users to over budget payments.
- Building Administration Module in Manage Engine was implemented to assist the Building Administration Department with tracking administration and building service request from HDC users in November 2018.
- Print Management Tenders Process was initiated in collaboration with the Procurement and Contract Management Division in November 2018. This project was initiated to address leased printers nearing end of life, and required a new contract.
- Print Management Tender Evaluations were completed by the Evaluation Committee in September 2019.
- Manage Engine Support Centre Plus Upgrade was completed in February 2019. This upgrade will allow the HDC-IT to build custom modules with ticketing functionality for various departments.

Develop and implement appropriate policies and procedures

- Active Directory Reconciliation was completed in February 2019. This involved changing computer names and tagging with serial numbers as well as ensuring all machines are in the correct OU in Active Directory.

- Reroute of Republic Bank Linx line through Firewall was completed in April 2019. This was done to provide redundancy added security to linx transactions at our cashing sites.
- Couva Village Plaza Set Up was completed in June 2019. This site was outfitted with six computer systems, two phones, one printer and internet connection. The purpose of this setup was to facilitate a verification project undertaken by the Social Department.
- Microsoft Office 2016 Upgrade was completed in July 2019.
- Replacement of Old Machines - Upgrade of 47 computers throughout Head Office was completed in July 2019.
- Corporate wide Business Process Mapping (Current State) was initiated in August 2019 to review and assess the Corporation's business processes with a view of assessing potential areas for improvement.
- Microsoft Visio / Project Upgrade was completed in September 2019.

Develop and implement measures to develop requisite skills in the use of ICT

- In July 2019, The Network Administrator and Senior Business Analyst were invited to attend the **Government ICT Leadership Council (GILAC) Meeting**.
- In-house Business Process Mapping Training was facilitated for the Business Analysts (Process Mapping Team) in August, 2019

3.12.5. Goal 5: Provide affordable shelter and amenities

Goal 5 outlines the following objectives which are detailed in the 2016-2020 Strategic Plan

- a) Identify and acquire lands in high demand areas around Trinidad and Tobago
- b) Assess the demographic of the housing market and determine levels of affordability
- c) Determine affordable housing cost – pre-arranged prices
- d) Procure services for housing and infrastructure development
- e) Ensure affordable and quality housing and infrastructure for citizens

- f) Partner with statutory and regulatory agencies to acquire all relevant approvals for homeowners to access mortgages

In fiscal 2019, significant progress continued with respect to providing a base from which the HDC can furnish its main deliverable: homes for qualifying low and middle income families. The following were accomplished:

- i. Establishment of levels of affordability which determine the types of homes built, the locations in which they are built and ensure that beneficiaries can afford the homes they receive.
- ii. Determination of applicants' income and age ranges to ascertain the value of qualifying mortgages. This is a determination of eligibility for mortgages and is formulated by measuring income against age range.
- iii. Calculation of the construction costs of different types of housing units.
- iv. Establishment of prices for the sale of units, depending on unit type.

With these activities completed, the HDC is enabled to focus on vesting, the procurement of services for housing and infrastructure development and ultimately, the construction of housing units.

VESTING

The following sites were vested in the HDC via the Trinidad and Tobago Housing Development Corporation (Vesting) Act, No. 10 of 2004 during fiscal 2019:

NO.	HDC ESTATE	VESTING INSTRUMENT
1	Riverside North, Corinth A	Vesting Order 2018 Nov. 15
2	Riverside South, Corinth C	Vesting Order 2018 Nov. 15
3	Rushworth Street Extension , San Fernando	Vesting Order 2018 Nov. 15
4	Gomez Settlement (New), Moruga	Vesting Order 2018 Nov. 15
5	North Grove, Curepe	Vesting Order 2019 May 16

6	Preau Settlement, Moruga	Vesting Order 2019 May 16
7	Lady Young Avenue, Morvant	Vesting Order 2019 May 16
8	Tapana Street, Morvant	Vesting Order 2019 May 16
9	Railway Line Road Corinth San Fernando (Riverside East, Corinth B)	Vesting Order 2019 May 16

The HDC continues to struggle with obtaining timely statutory approvals which has resulted in significant delays in mortgage conversions. The Corporation's Land Assembly and Co-Ordination Department in conjunction with the Project Development and Oversight Division continues to work alongside the relevant agencies to ensure the requisite standards are met to avoid excessive delays.

Procurement of Services for Housing and Infrastructure Development

Procurement of services for the projects undertaken were aligned to the Corporation's procurement standards.

CONSTRUCTION

Compared with the previous reporting period planned financial expenditure for the period October 2018-September 2019 was \$1,432,069,585.65; however, the actual financial expenditure for period October 2018-September 2019 (monies made available to Contractors) was \$398,198,407.51. This represents 28% of what was projected for financial input to the programme for fiscal year 2018-2019. This reduced revenue resulted in a corresponding reduction in the units delivered as planned, from a projection of 1955 units to an actual delivery of 365 units (19% of what was actually projected).

Progress made under the Accelerated Housing Programme by the end of 2019

Housing Programme 2016-2019							
#	Project	Units Starts	Units Finished	% Delivered	Planned Financials Oct'18 - Sept '19	Actual Financials Oct'18 - Sept '19	% Funded
1	Bon Air Park, Arouca (Bon Air South)	48	24	50%	10,530,534.59	10,341,602.09	98%
2	Buen Intento, Princes Town	100	12	12%	15,601,117.33	15,601,117.33	100%
3	Gomez Trace, Moruga	71	71	100%	6,401,612.84	6,401,612.84	100%
4	Harmony Hall, Point – a – Pierre	102	0	0%	13,002,900.33	13,002,900.33	100%
5	Mahogany Court, Mt. Hope	160	40	25%	81,923,924.82	81,923,924.82	100%
6	Malabar Site 1, Malabar	58	0	0%			
7	Malabar Site 3, Malabar	94	78	83%	23,442,320.11	23,240,953.84	99%
8	Real Springs, Valsayn South	408	84	21%	10,793,199.20	9,954,342.72	92%
9	River Runs Through, Arima By-pass	108	108	100%	20,576,893.83	20,576,893.84	100%
10	Riverside North, San Fernando (Corinth A)	116	20	17%	14,963,782.63	13,791,469.25	92%
11	Riverside East, San Fernando (Corinth B)	53	0	0%			
12	Riverside South, San Fernando (Corinth C)	100	28	28%	21,150,972.00	20,743,179.45	98%
13	Trestrail PK 1R, D'Abadie – 452 units	452	38	8%	11,195,491.84	11,195,491.85	100%
Sub-Total		1870	503		229,582,749.52	226,773,488.36	
Priority Projects Pre-Housing Programme 2016-2019							
14	Bon Air North, Arouca	354	150	42%	80,026,970.51	21,517,883.97	27%
15	Carlsen Field Phase 3C, Chaguanas	653	436	67%	18,629,812.12	18,629,812.12	100%
16	Eden Gardens, Freeport	300	120	40%	11,684,632.89	11,684,632.89	100%
17	Hubertstown, Pt. Fortin	46	46	100%	188,251.91	188,251.91	100%
18	Lakeview, La Fortune – Pt. Fortin	422	337	80%	3,400,278.43	3,400,278.43	100%
19	Pier Road, La Brea	81	72	89%	2,283,396.18	2,254,828.02	99%
20	Trestrail PK2, D'Abadie – 484 units	484	100	21%	70,285,655.57	58,250,063.79	83%
21	Vieux Fort, St. James	137	135	99%	83,150,617.75	83,150,617.75	100%
Sub-Total		2477	1396		269,649,615.36	199,076,368.88	
Projects Pre-Housing Programme 2016-2019							
22	Cumana, Toco	21	21	100%	546,681.36	546,681.36	100%
23	Cypress Hills, San Fernando	1182	794	67%	280,018,451.17	71,344,355.12	25%
24	Oasis Greens, Chaguanas	1159	743	64%	151,763,171.55	34,457,064.03	23%
Sub-Total		2362	1558		432,328,304.08	106,348,100.51	
Grand Total		6709	3457		931,560,668.96	532,197,957.75	

3.12.5. Goal 6: Asset Management

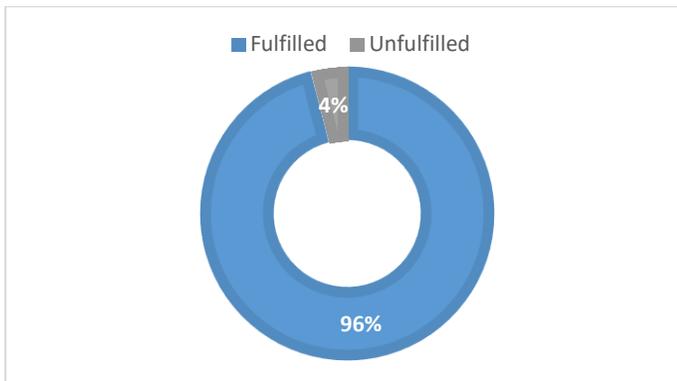
The Estate Management Division (EMD) is tasked with the management, maintenance and improvement of all the HDC's properties, including its Area Offices, Village Plazas and Malls and Housing Developments. Where support for the HDC's mandate is concerned, this Division is primarily concerned with providing services to rental communities. EMD also oversees contractors performing monthly services such as garbage collection and grass cutting for several of the HDC's mortgaged communities.

The Strategic Plan dictates that the sole objective of Goal 6 is *the effective maintenance of residential and commercial properties*. This does not simply extend to the services outlined above, but includes remedial work, emergency, routine and preventative maintenance, the intensification of the latter being a major focus for the HDC during this reporting period.

Maintenance and Repair

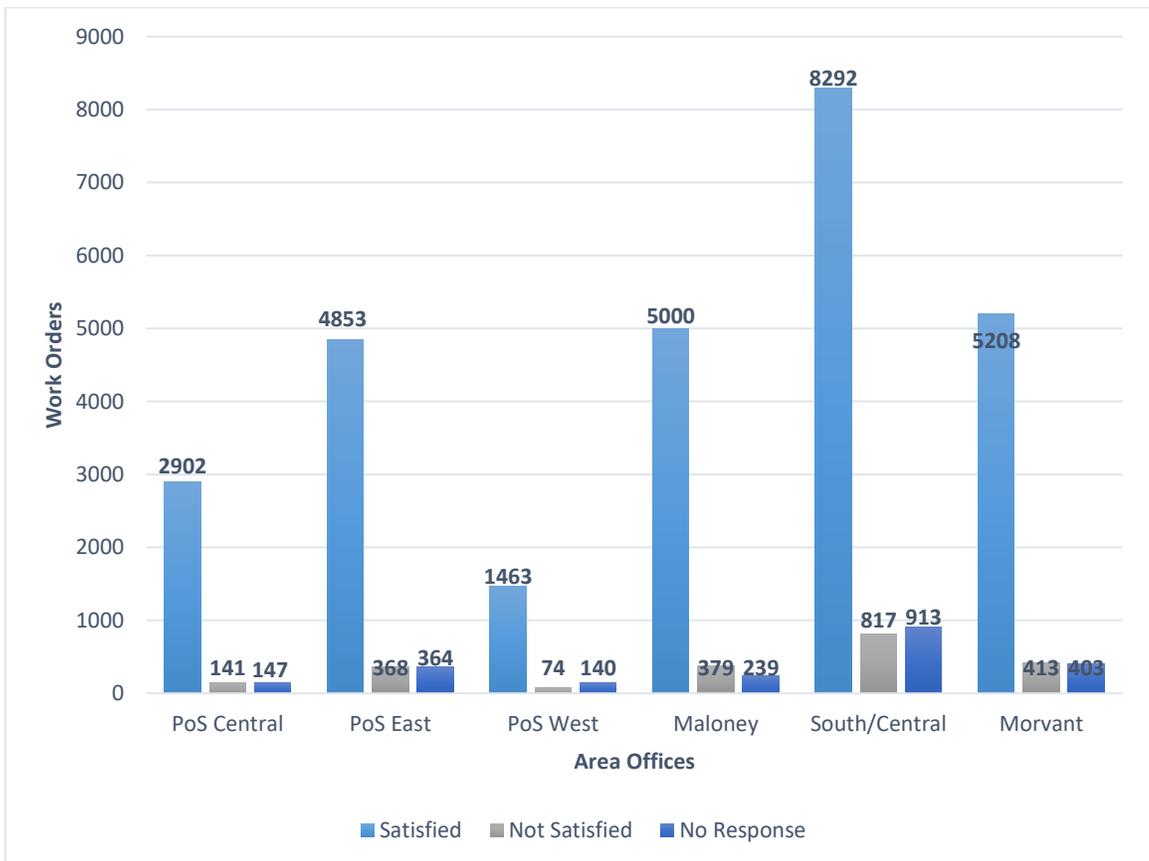
While general maintenance is done on a schedule, repair work is done as Work Orders are generated, based on the availability of staff and materials. In fiscal 2018, repair requests were received. Of these, 10,414 were fulfilled, yielding a completion rate of 96%. There was an overall decrease of 20% in the number of Work Orders received and an increase in the number of work orders fulfilled from the previous reporting period.

The chart below details the total maintenance/repair requests received by the HDC in fiscal 2019.



Beginning in the last reporting period, EMD began tracking satisfaction with repairs through its Call Centre. This is with a view to not only enhancing the quality of service delivery, both in terms of customer service and efficacy of repairs, but in order to identify gaps in the capacity of current staff to sufficiently address the demands placed on them by the HDC’s beneficiaries.

The graph below details the satisfaction levels recorded for work completed by the HDC’s Area Offices in Fiscal 2018/2019.



Remedial Work

Remedial work is done on units that are either scheduled to be allocated or that have been allocated and in which defects have been identified. Defects identified after allocation must be identified within three (3) months if they are to be addressed. This work is necessary, largely because units have been vandalised prior to allocation, though structural and aesthetic issues are also addressed where they occur.

Remedial work is typically performed after a tender process, as the scope of works is well outside the purview of maintenance staff. During fiscal 2018, one thousand six hundred and twenty-one (1,621) remedial projects were completed.

Preventative Maintenance

Continued efforts and focus have been placed on the maintenance of elements that would cause significant disruption to the lives of beneficiaries if they were to fail, and which would incur greater cost to the HDC if they were allowed to fail before they are repaired or replaced. Elevators, generators and heating, ventilation and air conditioning (HVAC) systems are key among these.

The Building Services Department continues to supervise the maintenance of these elements, and has been given sustainable support during this reporting period.

3.12.5. Goal 7: Develop Sustainable Communities

Objectives under Goal 7 are as follows:

- a) Promote and support increased home ownership
- b) Increase delivery of residential units to applicants
- c) Management Companies
- d) Improved Mall management

These represent an unprecedented integrated approach to community building that demands that beneficiaries play a leading role in the development of their new neighbourhoods. This includes building bonds with their neighbours and forming and participating as a collective to pursue those interests common to a majority of communities such as:

- i. Increasing property values
- ii. Ensuring that the maintenance of improvement of the quality of utilities and services
- iii. Safety of persons and property
- iv. Social and economic stability at the community level.

By giving form to communities through its allocations process, the HDC is a key enabler of these processes. The HDC must, however, eventually remove itself from the community building process and allow those actually affected by the goings on in these developments to exercise greater control over their affairs. Moving from allocation of units to the handing over of Management Companies can be a tedious process. Activity undertaken in both these scenarios for the reporting period is outlined below.

Allocations

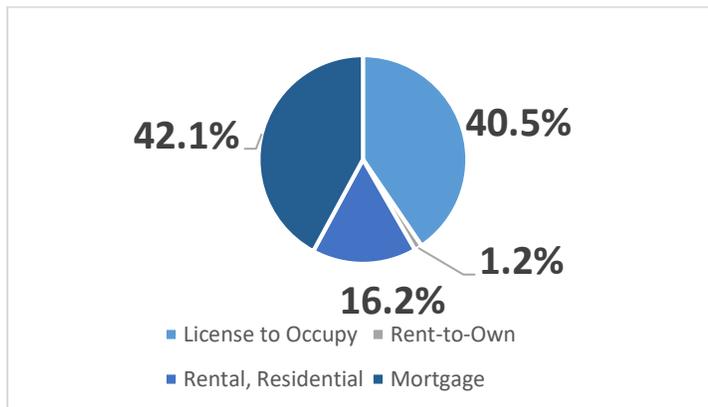
As the continued repayment of loans and bonds (discussed under the paragraph on Expenditure at Goal 1 above) affected the HDC's ability to deliver completed units to qualifying housing applicants in the immediate term, allocations of units decreased by sixty-eight units (68) or 7% from the previous reporting period.

Allocations for fiscal 2019

Occupancy type	No. of Allocations
Licence to Occupy	367
Rent to Own	11
Rental, Residential	147
Mortgage	382

Total	907

Allocations for fiscal 2019



Management Companies

This period also saw further increased efforts to transfer the authority over Management Companies to beneficiaries. Management Companies are responsible for activities such as, garbage collection, landscaping and painting of external elements, including walls. The fulfilment of these obligations has historically been expected of the HDC by non-rental beneficiaries. However, in order to maximise its resources to not only provide affordable housing, but a foundation for stability and growth, to the widest possible range of people, the HDC must insist that these obligations are now met by its beneficiaries. This is in keeping with the deeds of sublease which transfer ownership of units from the HDC.

Management Companies are incorporated by the HDC in the first instance and handed over to the residents so that they take a greater role in attending to their community affairs with a view to reducing reliance on the HDC and enabling communities to become self-sufficient. Twenty-one (21) Management Companies were incorporated in fiscal 2019, this represent an 85% increase in the number of management companies handed over to residents within those communities listed in the table below.

The following table illustrates the Management Companies incorporated during the reporting period

	Name of Company	Development	Date of Incorporation/Anniversary Date
1	Avian Townhouses Management Company Limited	Pleasantville (Ibis Drive, Dove Walk & Flamingo Crescent)	19.02.2018
2	Beaucoup Forte Management Company Limited	Vieux Forte (Building B;C;D)	20.08.2019
3	Carina Gardens Management Company Limited	Carina Gardens Housing Development, Arima	05.02.2019
4	Felcity Courts Management Company Limited	Corinth A Housing Development, Corinth	29.08.2019
5	Greenvale Towhouses Management Company Limited	Greenvale Housing Development, La Horquetta	20.03.2018
6	La Corona Management Company Limited	Malick Housing Development (Apartments)-HILL TOP	18.07.2019
7	Nepuyo Court Management Company Limited	Nepuyo Court Housing Development, Malabar	05.02.2019
8	New Haven North Management	Oropune Gardens Phase 2 Housing Development, Piarco	05.02.2018
9	New Haven South Management	Oropune Gardens Phase 2 Housing Development, Piarco	05.02.2018
10	Orilla Sur Management Company Limited	Corinth C Housing Development, Corinth	28.08.2019
11	Petit Forte Management Company Limited	Vieux Forte Building A Housing Development, St. James	09.01.2018
12	Real Springs Management Company Limited	Real Spring Housing Development, Valsayn	09.10.2018
13	Riverside South Management Company Limited	Corinth B Housing Development, Corinth	31.10.2019
14	Ridgeview Townhouses Management Company	Ridgeview Housing Development, Bon Air	18.07.2019
15	Ridgeview Apartments Management Company	Ridgeview Housing Development, Bon Air	20.03.2018
16	Ridgeview Duplexes Management Company Limited	Ridgeview Housing Development, Bon Air	20.03.2018
17	Rosewood Circular Townhouses Management Company Limited	Rosewood Housing Development, Malabar	20.03.2018
18	Savana Grande Management Company Limited	Buen Intento Phase 2 Management Company	05.02.2019
19	Trestrail Enclave Management Company Limited	Trestrail Housing Development, D'Abadie (SFU)	27.02.2019
20	Woodland Heights Management Company Limited	Cleaver Heights Housing Development, Arima-Phase 2	08.12.2019
21	Eden Gardens Townhouses	Eden Gardens Housing Development, Freeport	18.07.2019

3.12.6 Unaudited Financial Statements of the Trinidad And Tobago Housing Development Corporation

This section has to be inserted from the Appendix of HDC's submission.

3.13 Sugar Industry Labour Welfare Committee

3.13.1 Vision

“Ensuring the sustainability of our housing estates”

3.13.2 Mission

To collaborate with stakeholders to maintain high-quality housing estates, improving the overall quality of life for former sugar workers, cane farmers and their families.

3.13.3 Background/Objectives

The Sugar Industry Labour Welfare Committee (SILWC) is a statutory body which was established to provide building lots and soft loans to low income sugar workers and cane farmers for the construction and repair of houses through a revolving loan facility. Section 8(3) of the Sugar Industry Special Funds Act, Chap. 64:04 provides for the Sugar Industry Labour Welfare Fund to be controlled and administered by a Committee appointed by the Minister with responsibility for Housing and Settlements (now Housing and Urban Development) and consisting of no fewer than five nor more than nine members. Subsequent thereto, the members the Sugar Industry Labour Welfare Committee, was created by virtue of Section 3 of the Sugar Industry Labour Welfare Committee (Incorporation) Act, Chap 64:05.

In accordance with the Schedule to the Sugar Industry Special Funds Act, the services of SILWC encompass the following:

- a. Squatter Regularisation
- b. Legal Services
- c. Title Searches
- d. Mortgage and Finance
- e. Land Demarcation and Construction
- f. Any other Services approved by the Minister.

As at 2005, the SILWC had developed over twenty-two (22) housing settlements with over 15,000 fully serviced lots throughout Trinidad.

Following the closure of Caroni (1975) Limited (the Sugar Industry) in July 2003, and the consequent Voluntary Separation of Employment Package (VSEP) offered to employees, the client base of SILWC significantly declined and

therefore, the number of loans issued substantially decreased. Nonetheless, the experience acquired by SILWC, as well as its surplus human resource capacity following the closure of the Sugar Industry enabled it to, effectively assist with the conducting of field inspections and disbursement of funds under the Ministry's Home Improvement Grants and the IDB-assisted Home Improvement Subsidy Programme.

The traditional role of the SILWC had been rendered obsolete by developments in its external environment and given the current economic climate, the Minister of Housing and Urban Development was of the view that there was a need to rationalise certain aspects of the Ministry's portfolio with a view to achieving value for money, improving efficiencies and maximising output and customer satisfaction. Based on a careful examination of SILWC's current functions, the Minister considered that a more strategic approach had to be adopted with respect to the performance of those functions, the dissolution of SILWC was the main tenet of that approach. In that connection, Cabinet, by Minute No. 2162 of December 13, 2018, agreed *inter alia*, to the dissolution of the SILWC. To effect the dissolution, the organization was mandated to bring closure to its outstanding business.

3.13.4 Medium Term Planning Framework (MTPF)

SILWC's strategic objectives have been re-aligned to the government's development goals 2016 – 2030. These goals are in five (5) parts:

- i. Putting People First Nurturing our Greatest Asset**
 - Ensuring that we meet and exceed the needs of our clients; home owners in our housing developments and recipients of our Home Improvement Grants and Subsidies.
- ii. Promoting Good Governance and Service Excellence**
 - Putting the emphasis on training the staff of SILWC to meet the challenges ahead, especially in the current environment.
 - Treating our clients with respect and working with them to improve their standard of living.

- Adhering to the highest standards of operation in keeping with the laws of Trinidad and Tobago, and operating in the principles of democracy, transparency and accountability in all our interactions.
- iii. Improving Productivity through Quality Infrastructure and Transportation**
- Improving the infrastructure of our housing developments by adhering to strict tendering practices and high-quality project management, thereby getting value for money.
- iv. Building Globally Competitive Businesses**
- Working with other government agencies to ensure that government's goals and objectives are met in the medium and long term.
- v. Valuing and Embracing our Environment**
- Fostering a synergistic relationship with other government agencies, especially Regional Corporations, to eliminate health hazards in our housing developments.
 - Working with the residents to create open spaces and playgrounds so that families can congregate in a clean and healthy environment.

3.13.5 Services Provided and Special Projects

In accordance with the principal powers of the SILWC, the following services are offered to the client group:

- i. The overall maintenance of the Committee's Housing Developments under its jurisdiction (including the maintenance of its only Sewage Treatment Plant at Orange Field Road Housing Development, Carapaichaima).
- ii. Processing of Emergency and Home Improvement Grants (HIG) and Home Improvement Subsidies (HIS).
- iii. Processing of High Risk Cases re: HIG and HIS.
- iv. Conduct Title Searches on behalf of the Land Settlement Agency (LSA)
- v. Collection of Mortgage Installments from borrowers.
- vi. Processing of Deeds, Releases and Consents
- vii. The regularisation of squatters on SILWC's housing developments

- viii. The regularisation of security of tenure for tenants at Frederick Settlement, Caroni and Kumar Village, Williamsville.
- ix. The implementation of social welfare programmes to assist the less fortunate members of the client group; and
- x. Donations to religious, social and cultural groups and distressed persons.

3.13.6 Accomplishments

ACCOUNTING UNIT

During this fiscal period, SILWC was able to process \$7,365,000.00 in Home Improvement Grants. SILWC maintained efficient work relationships with Government Departments: Treasury, Budgets Division, Ministry of Finance; Registrar General's Department, Ministry of Legal Affairs; Government Printery and Auditor General's Department. Further, the organization is in good standing with suppliers, having never been black-listed for non-payment.

Financial Management

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARKS
Payment of Salaries & Cola	Ensured that employees were paid on time and that all statutory deductions were paid within the stipulated time frame.	Reassignment of staff due to acting arrangements.
Goods and Services	Ensured that all invoices were paid in a timely manner. Proper records of non-payments were kept.	Lengthy delays in the Release of Funds from the Ministry of Finance.
Record Keeping i.e. payment of Rates and Taxes (applicable up to 2009)	Defaulters and arrears of mortgages were kept to the acceptable market percentage. Ledgers were updated regularly.	No continuity causing breakdown of procedures. Lack of training of staff in the computerised system

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARKS
Land Rent and Insurance premiums by borrowers		re: payroll and other systems

Loan Portfolio/ Housing Developments/ Legal Department

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARKS
<p>Administration of the Housing Loan Portfolio @ 30.09.2019</p> <p>Maintenance of the Loan Portfolio under the I-Series computer operating system</p>	<p>Value of Loan Accounts: \$11,000,000 Housing Loans Collection: \$1,480,739 Value of Arrears: \$7,500,000 Collection of Arrears: \$146,804</p> <ul style="list-style-type: none"> • Generated figures from I-series mortgage system. • Kept records of the mortgages. 	<ul style="list-style-type: none"> • Cash Payments at SILWC and Standing Orders with Republic Bank Limited. • The non-payment loans are owing to family related issues with clients. • Lack of an IT Technician on staff. • Too much dependence on the line Ministry's IT staff to solve minor IT problems. • Dated mortgage system. • Poor record keeping. • Difficulty or inability to retrieve stored information. • Lack of storage space.

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARKS
Upgrading/Maintenance works at SILWC's Housing Developments.	<p>Completed works the in the sum of \$1,136,177.59 under the following Housing Developments:</p> <ul style="list-style-type: none"> • Dow Village - \$437,760.59 • Orange Field Road Ext. I \$244,668.58 • Brothers Garth - \$258,756.97 	
Registration of Bills of Sale	<p>Completed 183 Bills of Sale.</p>	<p>Subsisting mortgages of house on tenanted lands. These documents are re-registered every 3 years.</p>
Preparation of Deeds of: <ul style="list-style-type: none"> • Lease • Conveyance • Rectification 	<ul style="list-style-type: none"> • Registered the following Deeds of: • Lease - 37 • Conveyance - 9 • Rectification - 3. 	
Preparation of Releases in the forms of Memoranda of Satisfaction and Discharge	<p>Prepared 45 Memorandum of Discharge.</p>	<p>Upon repayment of the respective loans; Memorandum of Satisfaction is issued, for leased lands and Memorandum of Discharge is issued for freehold lands.</p>

PRINCIPAL RESPONSIBILITIES	ACHIEVEMENTS	CONSTRAINTS/REMARKS
Consents for Absolute Assignment	Registered 16 Consents	Upon approval by the Committee, the Lessees' Attorneys prepare these documents.
Administration of the Home Improvement Grants and Subsidies	<ul style="list-style-type: none"> • Conducted 1,788 site visits to facilitate 1st and 2nd Tranche Grants • Disbursed 982 cheques in the sum of \$7,365,000 <ul style="list-style-type: none"> ▪ 378 – 1st Tranche ▪ 604 – 2nd Tranche 	Delays in submission of approved payment listing for HIG clients by the line Ministry.

Home Improvement Grant (\$15,000.00) Programme

In June 2004, SILWC commenced the field operation of the Home Improvement Grant (HIG) programme on behalf of the then Ministry of Housing. On receipt of beneficiaries' files from the line Ministry, SILWC's Housing Officers conduct a site visit to the residence of the beneficiary to verify the improvement works on the dwelling house. Once the works are justified, the estimates are checked to ensure that current prices are quoted for the various elements of works.

Based on the certification of the estimates by the officers of SILWC, the first tranche of \$7,500.00 is paid to beneficiaries by the Ministry. Officers of SILWC then supervise and monitor the works while in progress to ensure that the improvements to the houses are being carried out according to the specifications in the estimates. The second tranche is paid in a similar fashion and after close supervision and monitoring, the SILWC Officers prepare a completion report at the conclusion of the improvement works.

3.13.7 Financial Operations

Budget Formulation- Recurrent Expenditure and Revenue

The source of funding for SILWC's recurrent expenditure and capital works is through annual subventions from Central Government.

Capital and Recurrent Expenditures – 2019

EXPENDITURES	2019 (\$)	REMARKS
Recurrent Estimates		
Government Subvention	9,003,870.00	Allocation: \$9,908,600.00 Released \$9003,870.00
Actual Expenditure	8,998,560.00	
Surplus / Deficit	5,310.00	

Development Programme

Revised Budgeted (Releases)	nil	No Allocation was received
Actual Expenditure		
Surplus / Deficit		

Sugar Industry Labour Welfare Fund

Budgeted	2,000,000.00	
Actual Expenditure	1,546,518.00	
Surplus / Deficit	453,482.00	

Summary – Actual Expenditures

YEAR	RECURRENT (\$)	DEVELOPMENT PROGRAMME (\$)	SUGAR WELFARE FUND (\$)	TOTAL (\$)
2018/2019	8,998,560.00	0	1,546,518.00	10,545,078.00
TOTAL	8,998,560.00	0	1,546,518.00	10,545,078.00

3.13.8 Debt Policy

The policy of SILWC only relates to arrears on outstanding balances on loan accounts of borrowers. In cases where arrears on accounts are identified, a fourteen-day (14) notice is issued to borrowers to liquidate the total arrears. If they are not in a position to do so, they are invited to attend an interview on a specified date to discuss a proposal to liquidate the arrears, within a given timeframe.

SILWC's policy on arrears is based on an arrangement where borrowers are required to pay fifty percent (50%) of the arrears within one (1) month and the remainder within a period of three (3) months. Failure on the part of defaulting borrowers to honour their commitments results in the further issuance of a seven-day notice to liquidate arrears on accounts.

Where persistent cases are apparent, the names of these defaulters are published in the daily newspapers requesting them to visit the department in order to have their accounts regularised. A non-response results in the issuance of a fourteen-day notice to individual borrowers by the Chief State Solicitor (CSS) to settle all arrears on their loan accounts. Further inaction by defaulters necessitates the Secretary/Executive Officer seeking approval of the SILWC (the Board) to advertise their dwelling houses for sale by the CSS in accordance with section 14 of the SILWC's legislation.

It is to be noted that during the period under consideration, SILWC recommended no cases to the CSS for the sale of dwelling houses.

3.13.9 Investment Policy

The investment of funds by SILWC is undertaken in consultation with and on the advice of the Comptroller of Accounts – trustee of the Sugar Welfare Fund (Section 3 (2) of the SISF Act).

In accordance with Section 4 (1) of the SISF Act, SILWC seeks the approval of the Minister of Housing and Urban Development for the release of monies from the Fund to be invested in short term securities with the Commercial banks and the Unit Trust of Trinidad and Tobago.

Short-term investments (which include fixed deposits, mutual funds, money market funds, etc.) are preferred, in the event that SILWC is faced with a situation in which it is required to recall its funds at short notice, such as a greater demand for housing loans by the client group.

3.13.10 Internal Audit Functions

The primary role of the Internal Audit Unit is to examine all records, books and documents of SILWC, to report findings and conclusions, to make appropriate recommendations and follow up on implementation. In the process, appraisals are conducted on systems and controls to ensure that risks are addressed and that the goals and objectives of SILWC are achieved effectively, efficiently and economically.

In addition to SILWC's internal auditing processes, external auditors from the Auditor General's Department conduct spot checks on the operations of SILWC at least twice per year, primarily to examine the financial accounting system and other organisational activities that directly affect SILWC's finances. They also conduct an extensive audit annually, for an average period of six (6) weeks, to

attest to the integrity of the figures of SILWC's Annual Financial Statement, prior to its submission to the Parliament.

3.13.11 Reporting Functions

Reports to Departments/ Ministries

REPORTS	MINISTRY/DEPARTMENT	FREQUENCY
PAYE Returns	Board of Inland Revenue	Monthly
Motor Vehicle Loans	Comptroller of Accounts	Annually
Loss of Stores and other Government Property	Comptroller of Accounts / Auditor General	As they occur
Report of Overpayments	Comptroller of Accounts / Auditor General	As they occur
Return of Revenue	Ministry of Finance / Auditor General	Monthly
Return of Revenue	Ministry of Finance / Auditor General	Quarterly
Return of Revenue	Ministry of Finance / Auditor General	Bi Annually
Arrears of Revenue	Ministry of Finance / Auditor General	Annually
Expenditure Notifications and General Ledger	Comptroller of Accounts / Auditor General	Daily
Reconciliation of Abstract of Payments and Unpaid Cheques	Comptroller of Accounts / Auditor General	Monthly
Statement of Cancelled / Spoiled Cheques	Comptroller of Accounts / Auditor General	Monthly

REPORTS	MINISTRY/DEPARTMENT	FREQUENCY
Statement of Expenditure	Ministry of Finance – Budget Division / Auditor General	Monthly
Request for Funds	Ministry of Finance – Budget Division / Auditor General	Quarterly
Virements approved by Permanent Secretary	Ministry of Finance – Budget Division / Auditor General	Periodically
Appropriation Account of Revenue and Expenditure	Auditor General / Comptroller of Accounts / Director of Budgets / Director of Stats.	Annually
Contract Completion Reports	Central Tenders Board	As they occur
Counterfoil Return of Receipt Books	Comptroller of Accounts	Monthly
Counterfoil Return of Invoice Order Books	Comptroller of Accounts	Monthly
Performance Report	Office the Prime Minister	Quarterly

Departmental Reports

Annual Reports

- Balancing of Pay Records Cards and Vote Book
- Income Tax Return Statements (TD4s)
- Balances on Mortgages (Principal, interest, land premium, land tax, house insurance and life assurance premiums)
- Statement on Depreciation of Assets
- Report on Inventory of Assets
- Report on PSIP – Achievements and Projections
- Projections for quarterly releases of funds at the beginning of the Fiscal year

- Reconciliation Report on House Insurance Premium relating to Borrowers' Loan Accounts
- Reconciliation of Pay sheet Records
- Preparation of SILWC's Annual Financial Statements
- Preparation of Estimates of Recurrent Expenditure
- Proposals for Funding under the PSIP for the new Financial Year
- Investment Interest Statement
- Supplementary Statement for Allocation of approved Funding from the Sugar Welfare Fund (140/9 Accounts).

Semi- Annual Reports

- Semi-annual progress reports on expenditures are collated and new projections of expenditure are developed for submission to the Ministry of Finance for consideration in the mid-term review.
- SILWC's Loan Portfolio (including arrears on housing loan accounts)
- Progress reports on expenditures are collated and new projections for funding are developed for submission to the Ministry of Finance and the Economy for consideration in the mid-term review
- Mid-Year Review on Recurrent Expenditure and PSIP Programme.

Monthly Reports

- Internal Auditor's Report on the operations of the Department
- Bank Reconciliations Statements (Accounts Nos: 1 to 6)
- Financial Statements for SILWC's Plenary meeting
- Notices to Borrowers in arrears on housing loan accounts
- Collections of Arrears Statement for SILWC's Plenary meeting
- Report on Ministry's Grants and Subsidy Programmes (Site visits and Inspections) for SILWC's Plenary meeting
- Public Sector Investment Programme (PSIP) – Achievements and Expenditure;
- Return of Officers on the establishment
- Return of Officers on Vacation/No-Pay Leave

- Balancing of Pay Record Cards and Vote Book
- Housing Officers' Reports on the Grants and Subsidy Programmes
- Reports on Work Programme of each Unit/Section
- Financial Statements on Funds Release by the Ministry and Disbursements- Grants and Subsidy Programmes
- Statement of Recurrent Expenditure
- Statement on Cash performance Deposits paid by Contractors
- Report on Borrowers' Life Assurance Renewals.

Periodic Reports

- Statements to Mortgagors reflecting outstanding balances on housing loan accounts
- Responses to Members of Parliament representing Mortgagors
- Responses to Lessees requesting information on lots of land
- Letters to Attorneys-at-Law representing Lessees/Borrowers relative to land issues and housing loan accounts
- Responses to Lessees relating to complaints (roads, drainage, boundary disputes, etc.) in SILWC's Housing Developments
- PSIP monthly achievement reports.

3.13.12 Procurement Procedures

a) Open Tenders/Selected Tenders

The awards of contracts over \$25,000.00 are initiated by the Director, Central Tenders Board, based on relevant specifications for goods and services required by SILWC.

Two main criteria used are:

- i. Capability of firm to execute the works
 - Organizational structure of the firm to undertake proposed works
 - Financial capability
 - General experience
 - Experience in similar projects

- Technical capability (human resources, plant and equipment)
- Programme of works.

ii. Lowest responsive bid price.

b) Selected Tender

The Secretary/Executive Officer exercises her authority to initiate tenders for the award of contracts under \$25,000.00. Invitations are sent to pre-qualified contractors requesting the submission of bids for goods and services.

The following criteria are used to select the successful tenderer:

- Lowest bid price
- Experience in a past performance on similar project
- Technical capability
- Ability to complete works/deliver goods within agreed timeframe.

c) Sole Tender

The Secretary/Executive Officer exercises her authority to initiate tenders for the award of contracts under \$25,000.00 in instances where goods and services are of a specialized nature or in emergency cases.

The following criteria are used to select the best tenderer:

- Difficulty in sourcing the goods and service
- Reputable business organisation
- Reasonable price
- Guarantee period given
- Ability to deliver on time – time is of the essence
- After sales service.

3.14 Land Settlement Agency

3.14.1 Introduction

The Land Settlement Agency (LSA) was established as a body corporate under Section 5(1) of the State Land (Regularisation of Tenure) Act, Chapter 57:05, Act No. 25 of 1998 (SLRT Act) to protect certain squatters from ejection from State Land; to facilitate the acquisition of leasehold titles by both squatters and tenants in designated areas; and to provide for the establishment of Land Settlement Areas. The agency is charged under Section 5(4) of the Act, with the responsibility for administering and carrying out the provisions of this Act with respect to State land in the Island of Trinidad.

During the 2018/2019 fiscal year, the LSA has undertaken a number of programmes in accordance with its mandate outlined under the SLRT Act and Cabinet directive. These programmes include:

- Regularisation of Squatter Communities
- Regularisation and Regeneration of Communities – Greater Port of Spain Region
- Housing and Village Improvement Programme
- Government Aided Self-Help Housing Programme
- Survey of Squatter Sites
- Land for the Landless Policy and Residential Lots Programme (discontinued).

Land Settlement Committee

Section 7 of the SLRT Act establishes a Land Settlement Committee (LSC) to be headed by a Land Settlement Chairman. The following members were appointed under the LSC for a period of two (2) years with effect from January 12, 2018:

- Mr. Ossley Francis Land Settlement Chairman
- Mr. Kent Shields Land Settlement Vice Chairman
- Mr. Dave de Peiza Land Settlement Committee Member
- Ms. Sarah Hosein Land Settlement Committee Member

- Mr. Keston Mc Quilkin Land Settlement Committee Member
- Ms. Marie Hinds Land Settlement Committee Member

Ms. Sarah Hosein resigned from the position as a member of the Land Settlement Committee on January 11, 2018. Subsequent to this, Ms. Marie Hinds was appointed as a member of the Land Settlement Committee on January 12, 2018.

Members of the LSC also serve on one or more of four (4) sub committees, namely: Audit; Finance and Administration; Legal; and Tenders.

3.14.2 Vision, Mission, Mandate

During the fiscal year 2018/2019, the LSA remained committed in fulfilling its Vision, Mission and Mandate in accordance with the law and policies of the GORTT.

Vision

Transforming and developing squatting sites into sustainable communities, assisting with the containment of further squatting and bringing relief to the landless.

Mission

To prevent or contain further squatting on State lands and to regularise certain eligible squatters under the provision of the SLRT Act 25 of 1998.

Mandate

The mandate and the operations of the LSA in accordance with the provisions of the SLRT Act includes:

- The regularisation of squatters and tenants in occupation of State lands who qualified for regularisation and the overall enhancement and improvement of their living conditions and welfare.
- The development of Land Settlement Areas (New Greenfield Sites) for landless citizens.

- The facilitation of the issuance of leases to eligible squatters and tenants in designated areas and Land Settlement Areas on State land.
- The development of sustainable communities through the establishment of Settlement Councils and the facilitation of micro enterprises to foster the development of self-sustaining, income-generating skills, thus improving living standards and quality of family life in general.

3.14.3 Organisational Structure

Over the 2018-2019 period, the LSC was engaged in a review of the Agency's organisational structure to ensure conformity with the needs of the current Development Programme. This new structure provided for 103 positions in the organization.

Under the current organisational structure, the six (6) units of the LSA are as follows:

- Chief Executive Officer's Unit
- Tenure Regularisation Unit
- Community Development Unit
- Containment Unit
- Infrastructure Development Unit
- Corporate Services Unit.

3.14.4 Legislative and Regulatory Framework

LSA is mandated to implement the provisions set out in the SLRT Act. This involves the issuing of Certificates of Comfort, Statutory Leases and Deed of Leases to applicants found to be squatting on State lands prior to 1998 and who applied for protection from ejection during the stipulated period from 1999 to 27th October, 2000.

It was recognized that any efforts to preserve and protect State lands which were rapidly lost to squatting activities would have been rendered futile without the necessary legislative change to enable the Agencies

charged with the management of State lands to take necessary actions. Consequently, a draft Policy document proposed that certain amendments should be made to the State Lands Act Chapter 57:01; and the State Land (Regularisation of Tenure) Act No. 25 of 1998, Chapter 57:05.

Office Locations

The LSA began the reporting period with offices in the following three (3) locations:

- i. *Head Office*- Orange Grove Road South, Orange Grove Estate, Tacarigua.
- ii. *Port of Spain Office* - Agostini Building, Cor. South Quay & Duncan Street, Port of Spain.
- iii. *Ste. Madeleine Office* - No.1 Factory Road, Ste. Madeleine.

These offices assist in making the services offered by the Agency more accessible to members of the public. Clients can access information about the Agency's services and be updated as to the status of their matters. The sub-offices also serve as de-centralized hubs by which clients can submit documentation as necessary as well as collect documents from the Agency, inclusive of letters for access to utilities. This has served to not only accommodate members of the public but also reduce a bottleneck at the Orange Grove Office thus increasing the efficiency in the provision of services.

For the 2018-2019 period, six thousand, one hundred and twenty (6,120) clients visited the LSA's Offices for assistance.

3.14.5 Services Provided

The following list depicts the key services provided by the LSA during the 2018-2019 period:

- Provision of Security of Tenure
 - Certificate of Comfort

- Statutory Lease
- Deeds of Lease.
- Infrastructure Development and Upgrade of Physical Infrastructure of Squatting Sites.
- Environmental Impact Assessments (EIAs) of all sites to formulate land-use and layout plans for regularisation and relocation of persons where necessary, in accordance with the Environmental Management Act of 2000.
- Implementation of the Government Aided Self Help Housing Programme (GASHHP).
- Implementation of the Housing Village Improvement Programme (HVIP).
- Establishment of Settlement Councils.
 - Fostering community spirit and development; and
 - Dispute Resolution.
- Provision of support for Micro Enterprises.
- Provision of support for sites under its jurisdiction to make communities more sustainable.
- Patrolling and monitoring of State lands to identify new incidences of squatting.
- Facilitation of a squatter containment network with the Commissioner of State Lands and the Regional Corporations.
- Conducting of research on issues relevant to the LSA.
- Establishment of Public Education activities/programmes to inform the population on issues of squatting.
- Development of Land Settlement Areas.

Development Programme Expenditure

The total allocation under the Public Sector Investment Programme (PSIP) for the 2018-2019 financial year was forty-two million dollars (\$42 Mn), of which LSA expended twenty-seven million and seventy-four thousand, seven hundred and eleven dollars (\$27,074,711). The table below provides further details on the funds expended for the respective programmes.

PSIP Expenditure for Fiscal 2018-2019

PROGRAMME	REVISED PROVISION	EXPENDITURE
E233: Survey of Squatter Sites	1,500,000.00	3,334,511.96
E235: Housing & Village Improvement Programme	15,000,000.00	6,416,641.06
E236: Regularisation & Regeneration of Communities - Greater P.O.S. Region	10,000,000.00	1,040,708.31
E237: Regularisation of Squatter Communities	13,000,000.00	14,200,369.26
E239: Government Aided Self Help Programme	2,500,000.00	2,082,480.57
TOTAL	42,000,000.00	27,074,711.16

It is to be noted that the Squatter Settlement Regularisation Programme is funded through the Inter-American Development Bank's (IDB) Neighbourhood Upgrading Programme (LO 2469/OC-TT). The loan ended on December 31, 2017 and for the period 2018-2019, the loan was under negotiation.

The Agency's Recurrent Expenditure for the 2018/ 2019 year was nineteen million, nine hundred and twelve thousand, two hundred dollars (\$19,912,200).

3.14.6 Performance Accomplishments

i. SECURITY OF TENURE - PROCESSING OF CERTIFICATES OF COMFORT

The Certificate of Comfort (COC) was established under Section 11 of the SLRT Act. According to Section 11(1) of the SLRT Act: *A Certificate of Comfort confirms protection from ejection pursuant to section 4(1); and does not create an interest in land.*

In accordance with Section 11(2) of the SLRT Act, members of the public were invited to apply for Certificates of Comfort (COCs) within one year of the commencement of the Act on October 28, 1998. The LSA received a total of twenty-two thousand three hundred and three (22,303) applications for COCs. To qualify for protection from ejectment and for regularisation to take place, applicants must satisfy the requirements as set out in accordance with the provisions of the SLRT Act.

To date, the LSA has prepared approximately eight thousand two hundred (8,200) COCs as outlined in the following Table.

CATEGORY	DETAILS	SUB-TOTAL	TOTAL
Applications being Processed			883
COC Generated			8182
COC Recommended			609
Returned to HDC/PEU			882
Relocated			181
Not Recommended	<i>Inherently Defective Applications / Private Lands/Applicant Deceased</i>	2926	5230
	<i>Not There Before 1st January 1998</i>	619	
	<i>Two Houses/Encumbrances</i>	13	
	<i>No Longer Eligible/Interested</i>	99	
	<i>Lack Of Jurisdiction</i>	1573	
Issues Establishing contact with applicant	<i>Name Advertised No Response</i>	821	2903
	<i>Neither Applicant Nor Structure Located</i>	2082	
Legal Investigations	<i>Sale Of House</i>	284	741
	<i>Next Of Kin</i>	457	
Unresolved Issues			2692
TOTAL			22303

One hundred and fourteen (114) COCs were prepared in the 2018/2019 period, with eighty-seven (87) COCs being distributed over the period as outlined in the table below.

DATE	COCS PREPARED	COCS DISTRIBUTED
October 2018	0	6
November 2018	1	5
December 2018	18	3
January 2019	0	1
February 2019	0	2
March 2019	0	2
April 2019	0	1
May 2019	0	3
June 2019	22	29
July 2019	32	29
August 2019	41	2
September 2019	0	4
Totals	114	87

ii. STATUTORY LEASES

The Statutory Lease is a unique instrument that was created under Section 14 of the SLRT Act. It functions as a financial instrument that conveys upon the holder for a period of thirty (30) years to pay for the land, interest free. The LSA is currently engaged in the processing of Statutory Leases in respect of seventeen (17) sites outlined in the table below.

As at September 30, 2019, the TRU has prepared 47 Statutory Leases for execution as outlined in the table below:

Site	Statutory Lease prepared for execution	Lessee to execute	Stat Lease submitted for assessment by Stamp Duty	Assessed/ Awaiting Stamp & Registration	Statutory Lease Registered Awaiting certified copy	Certified Copy Collected/ Delivered
Pine Settlement	0	0	0	0	0	0
Graham Trace, Sangre Grande	0	0	0	0	0	0
Jacob Hill, Wallerfield (Squatter Site)	0	0	0	0	0	0
John Boodoo	3	2	0	0	1	0
Milton Village	0	0	0	0	0	0
K.P. Lands	16	3	0	8	4	1
Harmony Hall	3	1		1	0	1
Bon Air North	0	0	0	0	0	0
La Paille Village	13	10	2	1	0	0
Ackbarali	11	8	0	2	0	1
Samaroo	0	0	0	0	0	0
Squatterville, Macaulay	0	0	0	0	0	0
Race Course	0	0	0	0	0	0
Springle Street, Pt Fortin	1	1	0	0	0	0
Rice Mill	0	0	0	0	0	0
Picton Road Extension	0	0	0	0	0	0
Lawrence Wong	0	0	0	0	0	0
TOTAL	47	25	2	12	5	3

iii. DEED OF LEASE

The Deed of Lease is the final step in acquiring security of tenure under the SLRT Act. The Deed of Lease was established under Section 15 of the Act and is defined as “a legal interest in State Land which may be obtained by the squatter or tenant who is entitled to a Statutory Lease”.

In accordance with Section 15(3) of the SLRT Act, the Deed of Lease is for a term of one hundred and ninety-nine (199) years. The Agency is currently engaged in an exercise to move persons towards the Deed of Lease stage on seventeen (17) sites as outlined in the following table. To date, twenty-three (23) Deeds of Lease have been prepared by In-house Attorneys.

Site	Deed registered by external attorney (certified copy collected)	Deed prepared for execution and registration by in house Attorney	Lessee to Sign	Deed Assessed awaiting Registration	Deed registered awaiting certified copy	Certified Copy collected/delivered
Pine Settlement	0	0	0	0	0	0
Graham Trace, Sangre Grande	0	0	0	0	0	0
Jacob Hill, Wallerfield (Squatter Site)	0	0	0	0	0	0
John Boodoo	5	2	0	1	0	1
Milton Village	0	1	0	0	0	1
K.P. Lands	0	1	0	0	1	0
Harmony Hall	1	2	1	1	0	0
Bon Air North	0	0	0	0	0	0

La Paille Village	0	3	1	2	0	0
Ackbarali	5	11	1	4	1	5
Samaroo	0	2	0	1	0	1
Squatterville, Macaulay	0	0	0	0	0	0
Race Course	0	0	0	0	0	0
Springle Street, Pt Fortin	0	1	0	0	0	1
Rice Mill	0	0	0	0	0	0
Picton Road Extension	0	0	0	0	0	0
Lawrence Wong	0	0	0	0	0	0
TOTAL	11	23	3	9	2	9

iv. INFRASTRUCTURE DEVELOPMENT

Pre-Construction

During this phase, a Preliminary Planning Report is completed. The Agency applies to Town and Country Planning Division (TCPD) for Outline Planning Approval. Subsequently, a Topographic Survey is completed. This is used to develop the Land Use and Subdivision Plans for the site which enables the submission of an application to TCPD for Final Planning Approval. During this phase, Engineering Designs are also completed.

The LSA has been engaged in Preconstruction works in the following five (5) sites during the 2018/2019 Financial Year:

- Demerara Road, Wallerfield
- Sahodeen Trace, Vega De Oropouche
- Moonan Road, Wallerfield

- Sunrees/ Ramlal, Penal
- Blake Avenue, Sangre Grande

Construction

The LSA engaged in four (4) major construction projects over the 2018/2019 period with an approximate lot yield of three hundred and ninety-one (391) lots. The status of these projects as at September 30, 2019 are outlined in the table below:

Construction Works Engaged in by the LSA

SITE	ACTUAL COMPLETION	NO. OF LOTS/BENEFICIARIES
Jacob Hill Recreation Ground, Wallerfield	100%	37
Bois Bande, Sangre Grande Site A	40%	203
Bois Bande, Sangre Grande Site B	85%	151
Blitz Village, San Fernando (Early and Emergency Works)	100%	

v. LAND SURVEYING

Surveying forms an integral part of the work of the Infrastructure Development Unit. The Land Surveying Sub-Unit handles all surveying related activities of the Land Settlement Agency. There are different classifications of surveys that are required to fulfil the mandate of the Agency. This includes Cadastral Perimeter Surveys, Topographic Surveys and Cadastral Sub-Division Surveys (General Plan). These surveys are done at different junctures during the regularisation process.

Perimeter Surveys are required to accurately identify the State land parcel. Previously, the Ward Sheets were used to determine the location of the State lands parcels. However, this is, at best, only useful in ascertaining the possibility of an occupant falling within the State parcel. Ward sheets however, are not cadastral maps. Perimeter surveys must be done to establish the true boundaries on the ground for both the private and state land parcels and accurately ascertain if an applicant is located within the State parcel.

Topographic Surveys are done to identify the topography of the land and all the physical features present on the ground. These surveys are needed to properly plan and design infrastructure for the sites to be regularised.

Cadastral Sub-Division (General Plan) Surveys are required after construction activities are completed. These surveys define individual lots for the site occupant and facilitates the process to proceed to the issuances of leases to individuals.

vi. THE REGULARISATION AND REGENERATION OF COMMUNITIES - PORT OF SPAIN AND ENVIRONS

This project focuses on the neglected squatter communities in the city of Port of Spain and the highly urbanised areas surrounding the main capital of Trinidad. The scope is intended to support the regularisation of squatters and tenants on State Lands, provide relief by the development of much needed infrastructure and provide access to potable water, sewage disposal, electricity and upgraded toilet facilities as well as micro-enterprise and community development to address employment, education, crime, low self-esteem, and other deep-seated social issues.

Initial social surveys were conducted by the LSA to ascertain the needs of the communities and meetings held with institutional stakeholders and with residents to prioritise projects. Subsequent to this, projects were short listed and identified for implementation. Below are pictures of works done at communities in the Port of Spain area.



Figure 1: Construction of Stairs in Progress



Figure 2: Construction of Box Drains

As outlined in the following Table, thirty-five (35) development projects were engaged in under this programme during the 2018/2019 financial year. Fifteen (15) projects were completed during the same period. This would include a number of projects which were awarded in the previous financial year.

Regeneration of Communities- Greater POS Region Programme

LOCATION	PROJECTS AWARDED	TOTAL PROJECTS AWARDED IN 2018/2019	PROJECTS COMPLETED IN 2018/2019
River Estate, Diego Martin	8	35	15
Bagatelle, Diego Martin	14		
La Sieva, Maraval	1		
Belmont, Port of Spain	5		
Maracas Bay Village, Maracas	2		
Factory Road, Diego Martin	1		
Damien Bay, Maracas	1		
Abbe Poujade, Carenage	2		

Malick, Barataria	1		
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vii. SAN FERNANDO WATERFRONT RELOCATION

The LSA is part of a team working on the San Fernando Waterfront Project. The LSA is responsible for the temporary and permanent relocation of some one hundred and forty four (144) families identified in the way of the project.

Interventions as at September 30, 2018

- Completion of Social surveys
- Validation of occupancy of families on the waterfront
- Mapping of waterfront of all of the structures by type
- Identification of households for relocation
- Identification of relocation site
- Development plans for the construction of homes.

Next steps

- Engagement of community on relocation
- Relocation of squatters to temporary homes
- Development of a permanent site and construction of homes using an aided self-help approach.

viii. SQUATTER CONTAINMENT

The LSA continued to conduct mobile patrols of squatter sites throughout Trinidad in 2018/2019. Whilst the Agency continues to identify new illegal structures being constructed on squatter sites, the SLRT Act does not afford the Agency with the necessary powers to remove illegal structures. Therefore, the Agency continues to identify these structures and forward reports to the Commissioner of State Lands and the various Municipal Corporations for action in accordance with their respective legislative powers.

During the 2018/2019 period, the Agency identified two hundred and seventy-five (275) new illegal structures. Additionally, the Agency referred a total of three hundred and seventy-two (372) structures to the Commissioner of State Lands and three hundred and sixty-six (366) structures to the various Municipal Corporations over the period.

Illegal Structures Identified and Forwarded

New Illegal Structures Identified	Illegal Structures Forwarded to COSL	Illegal Structures Forwarded to Municipal Corporations
275	372	366

ix. LAND FOR THE LANDLESS POLICY AND RESIDENTIAL LOTS PROGRAMME

The review of the Land for the Landless Policy and Residential lots Programme was completed during the 2016/2017 financial year and pursuant to this, the Programme was discontinued. However, for the four hundred and eighteen (418) persons who were successfully processed and who signed agreements, the commitments under those agreements would be honored under the Land for Landless Policy and Residential Lots Programme.

The table below outlines the processing of these four hundred and eighteen (418) persons as at September 30, 2019.

Category	Sub Category	Total
Total No. of Persons to be Engaged		418
<i>Less Persons Not Interested / Refunded / To be Refunded / Deceased</i>	94	
<i>Less Persons Disqualified</i>	5	
Total No. of Persons to be Processed		319
<i>Less Persons who did not qualify for enough to purchase Lot Assigned</i>	28	

<i>Less Persons who did not qualify for Financing</i>	11	
<i>Less Persons who are Unemployed</i>	5	
<i>Less Persons verbally assessed by TTMF but have not returned Financial Assessment</i>	9	
<i>Less Persons who collected letters but have not returned Financial Assessments</i>	17	
<i>Less Persons who have not collected TTMF Letters</i>	23	
<i>Less Persons Pending Clarification with respect to Property Ownership</i>	8	
<i>Less Persons who could not be located</i>	9	
Sale Agreement Signed		
No. of Names forwarded to the Legal Unit for the Preparation of Sale Agreement		202
<i>No. of Agreements signed by Lessee and sent to COSL</i>	181	
<i>No. of Agreements signed by Lessee and to be sent to COSL</i>	0	
<i>No. of Agreements not signed by Lessee</i>	6	
<i>No. of Persons requested Refund</i>	15	
Sale Agreement Executed		181
<i>No. of Agreements Executed by COSL and forwarded to TTMF/Other</i>	180	
<i>No. of Agreements to be Executed by COSL</i>	1	
Deed of Lease forwarded to COSL		191
<i>No. of Names forwarded to COSL prior to 2017 for Leases to be issued (paid in full by HFHTT)</i>	3	
<i>No. of Names forwarded to COSL for Leases to be issued (paid in full by HFHTT)</i>	3	
<i>No. of Names forwarded to COSL for Leases to be issued (Sale Agreement previously executed and clients paid in full prior to 2017)</i>	4	

<i>No. of Names forwarded to COSL for Leases to be issued (paid in full)</i>	6	
<i>No. of Names forwarded to COSL for Leases to be issued (via Mortgage)</i>	174	
<i>No. of Names to be forwarded to COSL for Leases to be issued</i>	1	
No. of Beneficiaries forwarded to the CSS by the COSL for the Preparation of a Deed of Lease		101
<i>Paid in Full</i>	12	
<i>Balance Payment via Mortgage</i>	89	
No. of Leases Prepared by the office of the CSS		46
<i>Paid in Full</i>	8	
<i>Balance Payment via Mortgage</i>	38	
No. of Leases executed by the office of the CSS		8
<i>No. of Leases executed by the Office of the CSS prior to 2017 (paid in full by HFHTT)</i>	3	
<i>No. of Leases executed by the Office of the CSS (paid in full)</i>	5	
Selection of House Plan		71
<i>No. of Persons Interviewed & Selected LSA's Plan</i>	70	
<i>No. of Persons using their own Plan</i>	1	
No. of Applications Submitted to the TCPD for Permission to Develop Land		19
No. of Approvals Received for Permission to Develop Land		19
No. of Building Permits Received		18

x. GOVERNMENT AIDED SELF-HELP HOUSING PROGRAMME

The Government's Aided Self-Help Programme (GASHHP) was established by Cabinet Minute No. 1351 of July 27, 2017 and is being project managed by the LSA.

Under the GASHHP, citizens benefit from fully developed lots at subsidised prices (30% of the market value) supported by subsidised mortgage loans from the Trinidad and Tobago Mortgage Finance Company Limited (TTMF) as well as pre-approved house plans, technical assistance and oversight for the construction of affordable, high quality homes. The actual construction of the houses is achieved through a combination of self-help and the engagement of small contractors.

This initiative is geared towards:

- applicants who qualify and want to build on lands provided
- applicants who qualify to build on their own parcel of land.

Applications Received

Members of the Public were invited to apply to the programme between the periods November 20th, 2017 to January 12th, 2018. The number of applications received were as follows:

- Application for Lots - 4999
- Applicants with land for Technical Support- 194

First Random Draw for Allocation of Housing Lots

Based on the number of lots available, that is 1,000, it was decided that a computerised random draw to select 700 applicants for land would be conducted.

The housing lots are allocated to beneficiaries under the following categories:

- 70% via random draw

- 30% on the recommendation of the Minister with responsibility for Housing to deal with special cases and members of the protective services.

A computerized random draw was conducted on April 6th 2018 and Seven Hundred (700) applicants were chosen based on the points system that was developed for the programme. This live draw was witnessed by applicants as well as senior officials from the Ministry of Housing and Urban Development and its Agencies.

Randomly Drawn Candidates

The Table below outlines the processing status in respect of the Seven Hundred (700) randomly drawn applicants:

Activity	Achievements in 2018/2019	Status to Date
Title Search Reports		
No Property Found	0	687
Property Found	0	13
Interviews		
Interviews Conducted	13	668
Financial Assessments		
No. of Persons forwarded to TTMF for Financial Assessments	76	668
No. of Financial Assessments Received to date (TTMF/ Other)	491	663
Allocation of Lots		
No. of Allocations submitted for approval	505	505
Viewing of allocated lots	415	415
Sale Agreements		
No. of Agreements signed by Lessee/Deposit Paid	324	324
No. of Agreements signed by Lessee/Paid in Full	46	46
Deed of Lease		
No. of Beneficiaries forwarded to COSL for preparation of Deed of Lease	184	184

No. of Beneficiaries forwarded to the CSS by the COSL for preparation of Deeds of Lease issued	106	106
House Plans		
Interviews Conducted for Selection of House Plan	31	31

Recommended Candidates

The table below provides a summary of the status of processing of the eighty-eight (88) candidates recommended by the Minister, as at September 30, 2019.

Activity	Achievements in 2018/2019	Status to Date
No. of Persons Recommended	83	88
Contact with Clients		
Letter of Acknowledgment and Deposit Slip collected	68	72
Payment for Title Searches		
Deposit Slips returned	45	49
Title Search Reports		
No. of Title Searches conducted	42	42
Property Found	1	1
Interviews		
Interviews Conducted	62	65
Financial Assessments		
No. of Persons forwarded to TTMF for Financial Assessments	74	74
No. of Financial Assessments Received	46	46
Allocation of Lots		
No. of Allocations submitted for approval	16	16

Applicants with Land

The Table below provides a summary of the status of processing of the two hundred (200) applicants with land as at September 30, 2019.

Activity	Achievements in 2018/2019	Status to Date
Contact with Clients		
Letter of Acknowledgment and Deposit Slips collected	3	159
Title Search Reports		
Title Searches conducted	64	64
Property Found	60	60
Interviews		
Interviews Conducted	51	51
Financial Assessments		
No. of Financial Assessments Received (TTMF/ Other)	49	49

xi. HOUSING AND VILLAGE IMPROVEMENT PROGRAMME

Phase 1

The First Phase of the Programme took place at the Village of Samuel Cooper, Moruga. As at September 30, 2019:

- Completed construction of thirty (30) houses
- Completed drainage works
- Completed repairs of three (3) houses with a further six (6) ongoing.

Phase 2

Phase 2 of the Programme was implemented in in four (4) sites as indicated in the table below. A total of ninety-seven (97) families would benefit from Phase 2 of the Programme.

HVIP Status for Phase 2 of the Programme

Site	No. of Units (Construction/Repairs)	Status as at September 30, 2019	
		Completed	Ongoing
Moruga Phase 2	20	17	3
Marabella	30	28	2

Sangre Grande	32	24	5
		2 repairs completed	1 repair ongoing
St Joseph	15	5	10

A distribution ceremony was held on September 26, 2019 at Sugar Hill Terrace Sangre Grande in respect of the Sangre Grande Phase 2 Project. Packages were prepared for collection by 29 families, 24 of which collected on the day.

Phase 3

The LSA has conducted 240 Social Surveys in the areas listed below.

- Sangre Grande
- St. Joseph
- Marabella /San Fernando
- Embacadere
- Moruga
- Tunapuna
- Couva/Tabaquite
- Claxton Bay
- La Brea
- Cumuto/Manzanilla
- D'Abadie/O'Meara

58 Agreements have been executed and construction works initiated on 39 units. 4 of these have been completed to date.

xii. COMMUNITY DEVELOPMENT

Settlement Groups

Over the 2018/2019 period, representatives from the Community Development Sub-Unit continued to liaise with the Twenty-Two (22) Settlement Groups with respect to infrastructural and community development issues as well as to assist with dispute resolution and mediation.

NO.	NAME OF GROUP	SITE NAME
1	Arena/LSA Settlement Group	Arena Road
2	Bholai Trace/ LSA Settlement Council	Bholai Trace
3	Carli Bay/LSA Settlement Group	Carli Bay
4	Dookiesingh Street Extension/LSA Settlement Group	Dookiesingh Street
5	Glenroy/LSA Settlement Group	Glenroy Village
6	Guapo/LSA Settlement Group	Guapo
7	Harmony Hall/LSA Settlement Group	Harmony Hall
8	Julien Trace/LSA Settlement Group	Julien Trace
9	La Phillipine/LSA Settlement Group	La Phillipine Estate
10	Lawrence Wong /LSA Settlement Group	Lawrence Wong
11	Manohar & Ramsabad/LSA Settlement Group (Rochard Rd)	Manohar & Ramsabad
12	Milton/LSA Settlement Group	Milton Village
13	Ponderoza/LSA Settlement Group	Ponderoza
14	Pranz Gardens/LSA Settlement Group	Pranz Gardens
15	Southern Gardens/LSA Settlement Group	Southern Gardens
16	Macaulay/LSA Settlement Group	Squatterville
17	St. Mary's/ LSA Settlement Group	St. Mary's Village
18	Sunrees/Ramlal/LSA Settlement Group	Sunrees Road/Ramlal Street
19	Teak Village/LSA Settlement Group	Teak Village
20	Moonan Road/LSA Settlement Group	Moonan Road
21	Rice Mill Road/LSA Settlement Group	Rice Mill Road

NO.	NAME OF GROUP	SITE NAME
22	Bagatelle/Blue Basin/LSA Settlement Group	Bagatelle/Blue Basin

Municipal Corporations

The Agency continued to engage in monthly meetings at the various Regional Corporations with a view of addressing matters from members of the public. For the 2018/2019 period, the LSA attended the statutory meetings of all the Municipal Corporations. Some issues required the LSA’s advice or intervention. Thirteen (13) Corporations except the Point Fortin Borough Corporation were included.

xiii. COMPREHENSIVE SOCIAL SURVEY OF STATE LANDS IN TRINIDAD

Under Section 10 of the Act, the LSA is charged with, *inter alia*, conducting sociological and physical surveys in carrying out the functions of the Act. The last data collection exercise engaged in by the LSA took place between the years 2009/2012. Between the periods, September, 2018 and October 2019, a total of two hundred and seventy-six (276) new illegal structures were identified by the LSA.

As such, there is uncertainty as to the true extent of squatting and the number of squatter sites and communities in Trinidad, the number of families and persons, and the living conditions. This unavailable data, if acquired, would facilitate more informed decision making on issues of State land management and allow for the establishment of effective policies towards the management of squatting on State lands in particular.

xiv. DE-RESERVATION OF FOREST AREAS

The LSA has estimated that there are five (5) squatting communities within the Valencia Forest Reserve, namely: Clarence Rd, Plantation Rd, Tattoo Trace, Benny Road, Valencia; and Farmlands, Turure. The Long Stretch Reserve has nine (9) squatting communities, that is, Valencia North, Valencia South, Cumuto

Train Line, Kangalee Settlement, Pine Settlement, Bois Bande, Picton Rd and Graham Trace.

A Cabinet Minute was approved in August 2018 for the removal of Kangalee Street and the By-Pass Road, Valencia from the Protected Area designated under the Forests. The Order for removal of these areas has to be prepared by the Attorney General, in accordance with the Forests Act.

xv. LEGISLATIVE REVIEW

Containment Legislation

While the SLRT Act did envisage that the legislation would lead to the prevention of squatting, it made no provisions for the LSA to directly engage in squatter containment undertakings in order to prevent squatting.

However, the LSA continued to engage in the monitoring of State lands. Accordingly, when new illegal structures were identified during monitoring exercises, the LSA submits reports of the same, in writing, to the Commissioner of State Lands and respective Municipal Corporations who are charged with the legislative powers to contain squatting under the State Lands Act Chapter 57:01 and the Municipal Corporations Act, Chapter 25:04, respectively.

Since January 2009 to September 2019, the LSA has identified eight thousand, five hundred and eleven (8,511) new illegal structures. Given the limitations of the SLRT Act, the inability to intervene in a more timely matter has hampered the State's ability to curtail the rapid loss of State land assets. The effects of the increased squatting have been further exacerbated given the worrying trend towards squatting in environmentally sensitive areas such as forest reserves, resulting in large scale deforestation thus increasing the susceptibility to the effects of climate change.

In light of this, the LSA has recommended numerous amendments to both the State Lands Act (SL Act) and the SLRT Act. These are outlined below:

➤ Amendments to the State Lands Act, Chapter 57:01, Act No. 32 of 1918

The following proposed amendments has been recommended to the **SL Act**:

- i. A definition of “*State Land*” to be provided in **Section 2** of the SL Act and said definition to be included in the SLRT Act.
 - ii. The offence of squatting to be made a civil offence to allow for matters to be prosecuted in the High Court. Therefore, the COSL may use the High Court **and** the Magistrates’ Court to deal with offenders.
 - iii. Provisions be made for repeat offending, different types of squatting and any other offences that may naturally arise out of existing ones.
 - iv. **Section 2** of the SL Act to provide a new definition for “*authorised officer*” which would include LSA or an authorised person as defined under the SLRT Act.
 - v. No storage or liability on the part of the COSL, LSA or any other authorised officer to preserve material/contents of demolished structure and same be dealt with by the COSL. Additionally, the formulation of a procedure to serve a “*Show Cause Notice*” similar to that contained in the Section 163 of the Municipal Corporations Act Chap 25:04.
- **Amendments to the State Land (Regularisation of Tenure) Act, Chapter 57:05, Act 25 of 1998**

The following proposed amendments has been recommended to the **SLRT Act**:

- i. **Section 2** to provide a new definition for “*authorised officer*” which would include Chief Executive Officer (“CEO”) of the LSA or other officer designated in writing by the CEO of the LSA.
- ii. **Section 2** to include the definition of “*State Land*” included in the SL Act. The proposed definition of “*State Land*” to take into consideration the following:

- All lands of the State save for lands vested in an entity by Act/Vesting Order or by Deed or otherwise whereby freehold or leasehold interest has been transferred.
 - Any (“State”) entity holding title to State Lands must itself address containment or it must in its own right approach and engage the COSL/LSA.
 - Designated Areas listed in the SLRT Act, lands identified for and declared as Land Settlement Areas, any land transferred to the State from time to time by any State Agency for the purposes of the SLRT Act and any lands which may be reserved for, surveyed by and or demarcated, prepared and/developed by the LSA for the purposes of the SLRT Act.
- iii. **Section 10** of the SLRT Act to empower LSA with authority to contain/prevent squatting and encroachment by means of:
- Conducting patrols
 - Service of Notices
 - Demolitions in respect of lands under the jurisdiction of the LSA for regularisation or otherwise (*inclusive of but not limited to Designated Areas or Land Settlement Areas*)
 - Demolitions on the instructions of the COSL; of any building, structure or chattel erected upon or encroaching upon any State Land without any lawful authority
 - Removal on the instructions of the COSL; of any plant or animal upon any State land without any lawful authority
 - Issuance of Verbal and Written Warnings. (*Procedure to be specified in draft Bill*).
- iv. **Section 27** of the SLRT Act to:
- a) Allow the LSA to receive and take instructions from the COSL (not simply refer non-compliant squatters to the COSL to address under

Section 20 of the SL Act as provided in this Section of the SLRT Act. As such the Agency would be empowered to conduct or direct the demolition of any building, structure, chattel or removal plant or animal erected upon/placed by a squatter on State Lands or their removal or forfeiture; and

b) Allow the CEO of LSA and/or other officer designated in writing by the CEO of LSA to direct relocations in addition to the Minister.

v. **Section 28** of the SLRT Act to:

allow the CEO of the LSA or other officer designated by the CEO of the LSA to be named as an Authorised Officer (along with the COSL), to eject squatters without permission or in occupation after the appointed day from:

- State Lands
- Land Settlement Areas
- Designated Sites.

3.15 East Port of Spain Development Company

3.15.1 Vision

The East Port of Spain Development Company (EPOS) envisions healthy, safe, economically vibrant, sustainable communities fully integrated into the Greater Port of Spain Metropolitan Area and the wider society.

3.15.2 Mission

Our mission is to achieve the transformation of East Port of Spain through economic, social and physical regeneration.

The company executes its mission in partnership with key stakeholders, including the community, to improve the quality of life of its residents and to celebrate its cultural heritage and achievements via a Strategic Development Plan as a coordinating mechanism for action.

3.15.3 Philosophy

The philosophy of EPOS is rooted in its mandate to achieve economic, social and physical regeneration through sustainable transformation. The following core principles form the basis of the strategy of the organisation:

- Upholding the rights of citizens to participate in plan formulation, implementation and evaluation.
- Cultivating meaningful partnerships and collaboration between government, the private sector, communities, civil society and residents.
- Utilising a comprehensive and integrated approach to achieving community regeneration through economic, social, physical and cultural development.
- Guaranteeing the rights of citizens to a safe, healthy and attractive environment for investing, living and working.
- Creating social and economic balance in the structure of the community.
- Safeguarding the rights of residents to maintain a residential location within East Port of Spain.

- Achieving economic regeneration by nurturing businesses and entrepreneurship, creating productive employment opportunities and stimulating private sector investment.
- Using local human resources where possible.
- Creating self-sustaining communities independent of patronage.
- Ensuring that all citizens regardless of their gender, race, religion, disability or political affiliation have access to an adequate level of shelter, community facilities and services, consistent with Government's development strategy.
- Formulating development and performance standards appropriate for local conditions.
- Recognising the critical role of the private sector in the regeneration of East Port of Spain.
- Coordinating planning and implementing development projects by various actors in East Port of Spain.

3.15.4 Organisation

Established on September 28, 2005 in accordance with the Companies Act, 1995, EPOS is a body wholly owned by the Government of Trinidad and Tobago.

EPOS is divided into the following five (5) organisational units:

- i. Managing Director's Office
- ii. Finance and Administration
- iii. Project Implementation
- iv. Planning, GIS and Information Technology
- v. Business Development

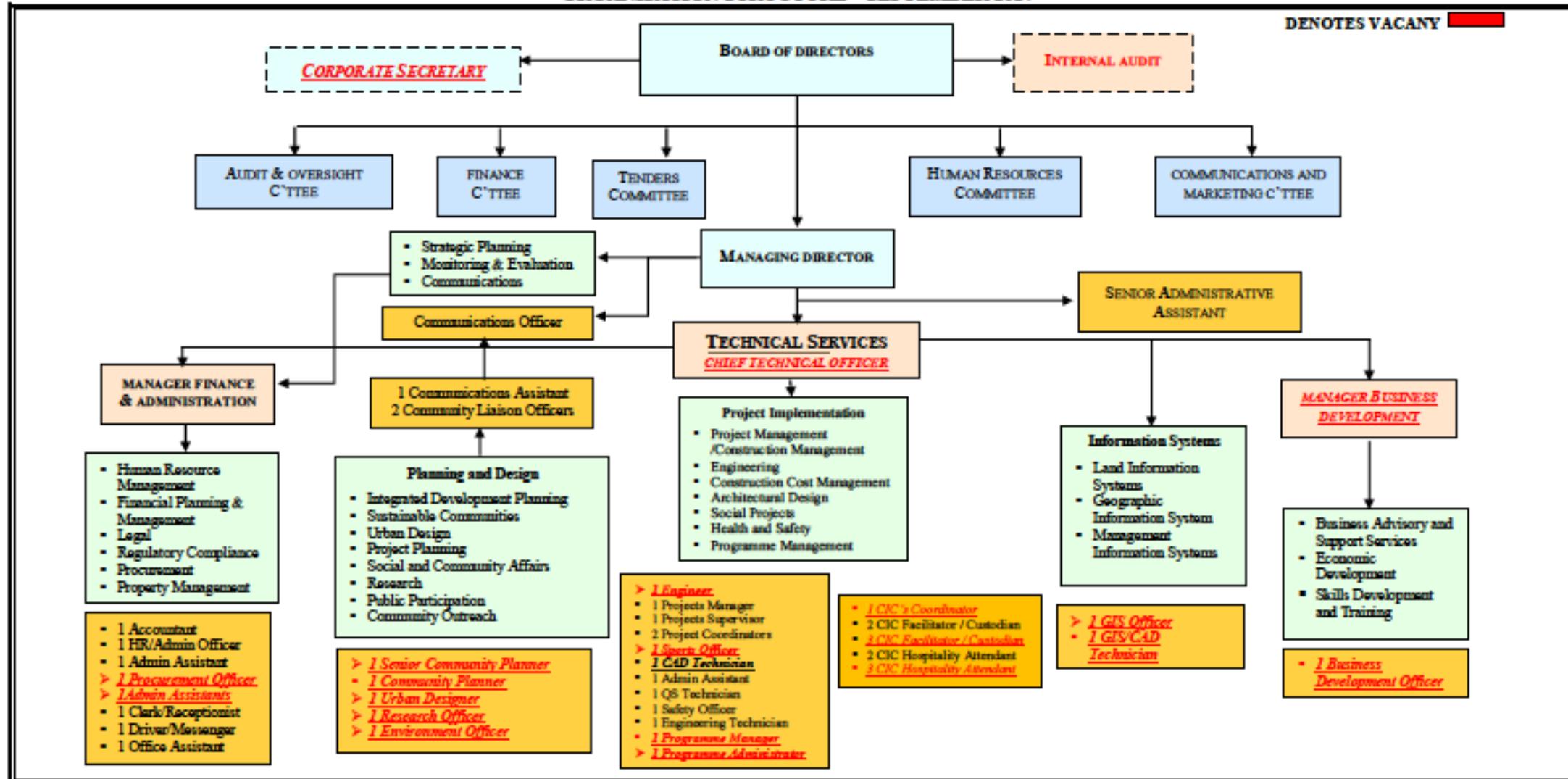
The Managing Director exercises general supervision over the business and affairs of the Company. The Company comprised a staff of sixteen (16) persons during the period under review.

The Board operated below capacity with only three (3) Directors until January 2019. One Director was removed, eight Directors were added and the following committees were formed:

- i. Finance and Investment Committee

- ii. Audit Committee
- iii. HR Committee
- iv. Tenders Committee
- v. Operations Committee

**EAST PORT-OF-SPAIN DEVELOPMENT COMPANY
ORGANISATION STRUCTURE – SEPTEMBER 2017**



3.15.5 Role and Functions

The company's role and functions derive from its mandate to develop and redevelop East Port of Spain to improve economic, social and physical conditions in the area. In this context, EPOS has responsibility for identifying and analysing community needs, development challenges and opportunities. EPOS is required to formulate appropriate development proposals in response and identify specific projects for implementation to address the needs and challenges.

The Company also undertakes the following functions:

- Plan/Project Implementation
- Direct Development
- Institutional Coordination
- Development Facilitation

The Company continued to pursue the path indicated in its Strategic/Business Plan to reflect the designation of East Port of Spain as a zone of redevelopment. EPOS continues in its attempts to seek clarification on the role of East Port of Spain in national spatial development.

3.15.6 Strategic Goal

Improved quality of life for all residents and stakeholders of East Port of Spain.

Strategic Objectives

No.	STRATEGY	STRATEGIC OBJECTIVE
1	Sustainable Development	A network of sustainable communities equipped with adequate physical and social facilities to sustain a high quality of life, consistent with government's Vision.
2	Safety and Security	Safe and secure communities in which the protection of persons and property as well as the highest quality of life are ensured.
3	Economic Development	Increased economic activity, investment and jobs.

4	Social Justice	Human development achieved with fairness, equity, access to services and fulfilment of human rights.
5	Environmental Sustainability	A high-quality physical environment to ensure health and well-being of residents; protection of the environment; and the sustainable use of natural resources.
6	Operational Efficiency	An organisational culture that emphasizes and supports performance, quality service, delivery and efficiency.

3.15.7 Challenges

The East Port of Spain Development Company Limited encountered the following challenges in the rolling out of Development Projects for the financial year 2018/2019:

- a) Delays in projects due to inclement weather
- b) Delays in disbursement of funds requested from the Ministry
- c) Delayed payments to contractors due to the delayed disbursement of requested funds
- d) Vandalism and theft on project sites.

3.15.8 Accomplishments

No.	Project Name	Project Description	Achievements	Constraints/ Remark
IDF PROJECTS				
1.	Romain Lands Infrastructure Upgrade - Covered Box Drain, Pavement and Handrails	The construction of two hundred and seventy (270') feet by six feet wide (6') by two feet (2') deep of covered box drain, pavement and one hundred feet (100') of handrails.	Project 98% completed	Contract delayed because of inclement weather (outside welding was necessary). Final payment has not been made to contractor.
2.	Gerbera Ave Basketball Court Upgrade - Construction of Washroom, Bleachers and Hardcourt Facility	The construction of an uncovered concrete bleachers 66'-2" x 17'-2" with 3'-4" high hand rails, reinforced concrete apron 2'-0" wide, 10'-0" x 5'-0" reinforced concrete slab, male and female toilet facility 13'- 8" x 10'-0", scarifying of existing hard court 1" thick and repaving including of repainting of all boundary lines, installation of 60'-0" hand rails on rubble wall, upgrade to electrical lighting to hard court area, pull and secure existing chain link fence in place inclusive of removal of all unwanted grass at base of fencing, landscape to grass area between hard court and rubble wall and supply and installation of circular concrete table and benches to landscaped area.	Project 55% completed	Work stopped because of delayed receipt of funds. Contractor received payment on his last invoice on September 30th, 2019, eighty-four (84) business days after submission of the invoice/claim.
3.	Darling Trace Road Paving, Box Drain and Curb Wall	Consist of four hundred feet (400') of road construction, five hundred feet (500') of road reconstruction (scarifying of existing roadway 1" thick and repaving), one thousand, one hundred and thirty –four feet of curb wall (1,134') and four hundred and eighteen feet (418') of box drain,	Project 52% completed	Project had to be stopped for 91 days because of non-payment of funds from Ministry. The Contractor submitted two (2) invoices. One was paid on September 30th, 2019, ninety-one (91) business days after

		eighteen feet (18') being covered with metal grill as a road crossing.		submission of invoice and the last invoice was not paid in the amount of \$405,294.75, fifty-two (52) business days after submission of the invoice/claim.
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Development Projects 2018-2019

4.	John Trace Retaining Wall, Road Paving and Infra Works	The construction of 46'-4" of retaining wall, fabricating and installation of stanchion and beams to accommodate construction of concrete roadway, approximately 680 sq. feet, 23'-11" of covered box drain, 3'-0" sq. catch pit, 75'-0" of curb and slipper drain, 151'-0" of curb wall, 8'-0" wide by 25'-0" long by 8" thick concrete slab to widen existing bridge, fabrication and installation of 288'-0" of barrier railings and approximately 602 sq. feet of asphalt paving.	Project 12% completed	Project had to be stopped for 100 business days because of non-payment of funds from Ministry. The Contractor submitted two (2) invoices. One was paid on September 30th, 2019, one hundred (100) business days after submission of invoice and the second invoice in the amount of \$306,083.25 remained unpaid, sixty-three (63) business days after submission of invoice/claim.
5.	Latrine Eradication Programme 2018 - Phase 6 Beetham Gardens Phase 4 Chinapoo Eastern Quarry Gonzales Laventille / Trou Macaque Morvant / Mon Repos Picton Picton / Beverly Hills Picton / John John Port of Spain South / East Dry River Sea Lots East	The construction of nineteen (19) 9'-0" x 5'-0" toilet and bath facilities. Units are to be constructed of 4" x 8" x 16" concrete blocks, plastered and painted, laid on a 4" thick concrete slab, including vent window, door, electricity, tiling, 26 g galvanize sheeting roof on metal frame secured to RC. ring beam, wash hand basin, water closet, shower head, septic tank and soakaway.	Project 90% complete	Two (2) units remained unfinished.

6.	<p>Latrine Eradication Programme 2019 - Phase 7</p> <p>Beetham Gardens Belmont Chinapoo Chinapoo/Sapodilla Gonzales Laventille Laventille / Trou Macaque Mon Repos Morvant (Coconut Drive) Never Dirty Picton Picton (John John) Port of Spain (East Dry River) Sea Lots (East) Sea Lots (West) St Barbs Success Village</p>	<p>Construction of 70 toilet and bath facilities comprising concrete blocks plastered and painted, vent windows, décor, tiling, electricity, galvanized roof sheeting on metal framing, wash basin, water closet, shower head, septic tank and soakaway</p>	-	<p>Funds for the Programme were made available at the end of September 2019, ninety (90) business days after the submission of our invoice on May 28th, 2019</p>
7.	<p>Point Pleasant Recreation Ground Drainage, Walking Track, Landscaping and Installation of Children Play Equipment</p>	<p>The works comprise one hundred and ten meters long by 4 meters wide (110 M x 4 M) asphalt paving of access road, six hundred and two square meters (602²) of asphalt paving to car park area, three hundred and seventy-two square meters (372²) asphalt paving to hard court, construction of eighty- four meters by twelve hundred mm wide (84 M x 1200 mm) concrete apron around basketball court, construction of one hundred and thirty-two meters by twelve hundred</p>	<p>Project 75% complete</p>	<p>Work stopped because of delayed receipt of funds.</p> <p>The Contractor submitted two (2) invoices. One was paid seventy-two (72) business days after previous payment and the other was not paid fifty-nine (59) days after the submission of invoice of \$250,000.00.</p>

		mm wide (132 M x 1200 mm) of box drain, construction of one hundred and fifty meters by fifteen hundred mm (150 M x 1500 mm) wide concrete walking track, installation of two hundred and eighty meters (280 M) chain link fence, construction of security booth, construction and installation of bollards, landscaping to area and installation of children play equipment.		
8.	Plaisance Rd Infra Upgrade - Ramp, Steps and Walkway	The construction of thirty feet (30') of access ramp, sixty feet (60') of steps and landing, one hundred and twelve feet (112') of concrete walkway, one hundred and thirty-seven feet (137') of concrete walkway with handrails and installation of sixteen feet (16') of handrails over bridge crossing	Project 80% complete	Project was forced to stop because of delays in receipt of funds. The Contractor submitted two (2) invoices. One was paid on September 30th, 2019, eighty-eight (88) business days after submission of invoice and the last invoice was not paid in the amount of \$180,993.19 sixty-four (64) business days after submission of invoice/claim.

No.	Project Name	Project Description	Achievements	Constraints/ Remark
9.	Mendoza "Z" Road Steps, Pavement, Drains and Catch pit PI #60 Mendoza "Z" Road off Belmont Valley Road	Construction of one hundred and eighty feet of steps (180'), eighty feet (80') by four feet (4') wide concrete pavement, four hundred feet (400') of box drain, with (8') eight feet covered with metal grill and construction of four (4) 2' x 2' x 2'- 4" catch pit covered with metal grill.	Project 90% complete	Project was stopped because of delays in receipt of funds. The Contractor submitted two (2) invoices. One was paid on September 30th, 2019, ninety (90) business days after submission of invoice and the last invoice was not paid in the amount of \$157,874.49, sixty-two (62) business days after submission of invoice/claim.
10.	Beetham Gardens Pavilion - Repairs	Replacing of all missing or broken plumbing fixtures, supply and installation of doors, locks and hinges, supply and installation of gypsum ceiling tiles, supply and installation of all missing electrical fixtures, painting of building, fabrication and installation of metal cage to secure air conditions units, reinstallation of burglar proof, replace broken window glass pane, service air condition units and replace plc. overflow line, cleaning and sanitizing of building, replace all broken floor tiles and	Project completed.	

No.	Project Name	Project Description	Achievements	Constraints/ Remark
		connect supply water line to building as directed.		
11.	Beetham Gardens Recreation Ground - Repairs	The works comprise supplying and consolidation of 400 cubic meter of sand fill, restoration of 75 meters of damaged rubble drain, clearing of shrubs, undergrowth and vines off 2.7 meter high fencing on eastern side of ground and cutting and clearing grass and shrubs on Berm on southern side of ground as directed.	Project 90% complete	
12.	Desperadoes Pan Complex - Repairs	The works comprise the replacing of all missing or broken plumbing fixtures, supply and installation of missing cupboard doors, supply and installation of cubicle doors to male and female toilets, supply and installation of doors, supply and installation of gypsum ceiling tiles, supply and installation of all missing	-	Work not yet started on site. More vandalism occurred on site. Contractor instructed not to commence work on the original scope of work and a re-assessment of the new revised scope was completed.

No.	Project Name	Project Description	Achievements	Constraints/ Remark
		electrical fixtures, painting of building and fabrication and installation of metal cage to secure air conditions units as directed.		
13.	Pavilion – Repairs Point Pleasant	The works comprise replacing of all missing or broken plumbing fixtures, supply and installation of all missing electrical fixtures, supply and installation of doors, locks and hinges, supply and installation of broken glass pane in window, supply and installation of awning, fabrication and installation of galvanized sheeting to both sides of pavilion, repair to gypsum ceiling, cleaning and sanitizing of building, widen of access ramp, construction of steps, fabrication and installation of handrails, painting of building, painting of handrails and supply and install plc. down pipe from guttering as directed.	-	<p>Work not yet started on site.</p> <p>EPOS has not received any funds requested in Financial Year 2018-2019.</p> <p>Invoices submitted on November 13th, 2018, two hundred and thirty (230) business days ago, still have not yet been paid.</p>

No.	Project Name	Project Description	Achievements	Constraints/ Remark
SOCIAL AND ECONOMIC PROGRAMME FOR EAST PORT OF SPAIN				
14.	Sports Programme	Recognising the vital role of sport in facilitating human development, the Programme provides opportunities for youth to develop and enhance their sports skills for recreation, human development and economic advantage.	Programme 80% complete	Programme ongoing. Additional funds are required to further expand the programme to comfortably include more communities/participants. Payment on some invoices remains outstanding.
15.	Education to Production (Construction Skills - Cycle 2)	Provide the necessary Skill Training in Construction - Masonry, Carpentry, Welding, Plumbing, Electrical, and Heavy Equipment Operation.	Successfully completed. Twenty-five (25) students graduated from the Heavy Equipment Operations programme. Forty-four (44) students graduated from the MIC programme.	-
16.	Education to Production (Construction Skills - Cycle 3)	Provide the necessary Skill Training in Construction - Masonry, Carpentry, Welding, Plumbing,	-	Implementation of the project remains outstanding as no funds were received for invoices submitted.

No.	Project Name	Project Description	Achievements	Constraints/ Remark
		Electrical, and Heavy Equipment Operation.		
17.	Education to Production (Youth Entrepreneurial Programme)	To stimulate entrepreneurship among young people (including but not limited to business planning, start-up and administration).	Successfully completed. One hundred and twenty-three (123) students graduated from the programme (40 males and 83 females).	
18.	Community Impact Centres	The establishment of Community Impact Centres as a means by which there can be an improvement in the delivery of government services directly to the East Port of Spain community. It involves the creation and outfitting of existing community spaces so that services can be readily delivered by government, NGO and agencies. The centres will be shared spaces with customized areas and operationalized and staffed	Programme 80% complete	Programmes ongoing. Payment on some invoices remained outstanding.

No.	Project Name	Project Description	Achievements	Constraints/ Remark
		by professionals who can directly treat with the needs of the community.		
19.	Urban Agriculture	To develop and promote Urban Agriculture throughout East Port of Spain.	Programme 50% complete	Awaiting information from community group.
20.	Business Improvement District	Installation of Community Signage Phase 1 - Design and installation of EPOS Welcome signage, street signage, community ID signage. Estimated duration 3 months from start date	Programme 75% complete	This project has lagged in terms of the proposed schedule as a result of 3rd party approvals required from the relevant Regional/Municipal Corporations.
21.	Community Engagement	Engaging the communities in projects and programmes designed for overall development as well as promote the work of the East Port of Spain Development Company Limited	Programme 75% complete	

3.15.9 Financial Operations

Finance

The East Port of Spain Development Company receives 100% of its financial allocations from the Government of Trinidad and Tobago via the Infrastructure Development Fund to support its physical infrastructure development programme and funds from the Consolidated Fund (PSIP) to support the social and economic programme for East Port of Spain. EPOS also received funding for recurrent expenses.

In financial year 2018/2019, \$12 million was allocated to the Company in the annual budget for implementation of development projects in East Port of Spain, \$3 million was allocated from the PSIP for the implementation of Social and Economic Programme for East Port of Spain and \$13.2 million was allocated under the recurrent funds. The Company received \$7,901,212 and expensed \$3,498,954.27 on development projects and \$1,991,147.73 on social programmes during the financial year. EPOS received 100% of the funding for recurrent expenses from the Government.

3.15.10 Budget Formulation – Recurrent Expenditure and Revenue

Actual Revenue – 2018/2019

No.	Major revenue items	Amount
1.	Subvention - Recurrent	\$13,200,000
2.	Management fees	\$541,558
3.	Projects – Government Grants	\$7,901,214
4.	TOTAL INCOME	\$21,642,772.00

Major Expenditure – 2018/2019

No.	Major expenditure items	Amount
1	Administrative Charges	\$1,829,156
2	Advertising and Public Relations	\$130,761

3	Directors' Fees & Allowances	\$427,500
4	Professional Fees	\$1,039,374
5	Property Expenses/Rent	\$875,328
6	Salaries and Related Expenses	\$3,789,254
7	Project Expenditure	\$5,490,102
	TOTAL	\$13,581,475.00

3.15.11 Expenditure versus Budget

- **Capital Expenditure**

The budgeted capital expenditure for the financial year 2018/2019 was \$850,000.00 and the actual expenditure for the financial year was \$135,253.00.

- **Recurrent Expenditure**

no	major expenditure items	budgeted	actual expenditure
1	Administrative Charges	\$1,856,000	\$1,829,156
2	Advertising and Public Relations	\$540,000	\$130,761
3	Directors' Fees & Allowances	\$648,000	\$427,500
4	Professional Fees	\$2,340,000	\$1,039,374
5	Property Expenses- Lease/ Rent	\$864,000	\$875,328
6	Salaries and Related Expenses	\$6,435,000	\$3,789,254
	TOTAL	\$12,683,000.00	\$8,091,373.00

3.15.12 Debt Policy

N/A

3.15.13 Investment Policy

The East Port of Spain Company Development Limited introduced its Investment Policy in April 2009.

3.15.14 Internal Audit Functions

In March 2019, EPOS engaged PricewaterhouseCoopers (PwC) to provide Internal Audit Services in accordance with the Internal Audit Charter and Workplan for the period January 2019 to December 2019. The following audits were undertaken during the reporting period:

- Post Implementation Review – Forensic Investigation into Payment Irregularities
- Accounts Receivables

3.15.15 Reporting Functions

Departmental Reports

The following departmental reports are submitted to the Board of Directors monthly:

- a) Managing Director's Report
- b) Projects Status Report
- c) Financial Statement

Report to Departments/ Ministries

No	Report	Ministries	Frequency	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept
1.	Cash Statement of Operations	Ministry of Finance	Monthly Quarterly			✓			✓	✓	✓	✓	✓	✓	✓
2.	Quarterly Returns	Ministry of Finance	Quarterly			✓			✓			✓			✓
3.	Quarterly Status of Investments in Securities	Ministry of Finance	Quarterly			✓			✓			✓			✓
4.	Litigation Proceedings	Ministry of Finance	Quarterly			✓			✓			✓			✓
5.	Loan/Overdraft Portfolio	Ministry of Finance	Monthly Quarterly			✓			✓	✓	✓	✓	✓	✓	✓
6.	Financial Statements	Ministry of Finance Ministry of Housing	Annually												
7.	Internal Audit Report	Ministry of Finance	Quarterly												
8.	Annual Budget	Ministry of Finance	Annually												
9.	Returns of Award of Contracts	Ministry of Finance	Monthly	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

No	Report	Ministries	Frequency	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
10	Administrative Report	Ministry of Housing	Annually							✓					
11	Strategic /Corporate Plan	Ministry of Finance Ministry of Housing	Three Years												
12	Board Minutes	Ministry of Finance Ministry of Housing	Monthly			✓			✓	✓	✓	✓	✓	✓	
13	Annual Meeting	Ministry of Finance	Annually												
14	Achievements Reports & Progress Reports	Ministry of Housing	Monthly												
15	Draft Estimates of Expenditure	Ministry of Housing	Annually												
16	Integrity in Public Life	Ministry of Finance	Annually								✓				
17	Freedom of Information Act	Ministry of Finance	Annually												

No	Report	Ministries	Frequency	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
18	Board of Directors Annual Performance Appraisal	Ministry of Finance	Annually													✓

3.15.16 Procurement Procedures

Procurement Policy

Contracts were awarded during the year in accordance with the Company's Procurement Policy and Operating Procedures as approved by the Board of Directors.

Open Tenders/ Selected Tender

Tender

Tenders were invited for one (1) development project. Tenders were invited and awarded on a selective basis for the Pt. Pleasant Pavilion Park – Repairs to Pavilion project.

Contracts were awarded to thirty-nine (39) contractors under the Latrine Eradication Programme, Phase 7. Contractors from within the East Port of Spain Communities were awarded contracts to replace seventy (70) pit latrines with a toilet and bath valued at \$50,000 each.

3.16 New City Mall

3.16.1 Introduction

The New City Mall (NCM) was officially opened in July 1999 as one of the leading catalysts for small business development. In fiscal 2018/2019, NCM celebrated its 21st anniversary with tenants and members of staff. Over the years, the Board of Management, staff and tenants have strived to foster an efficient, responsive and collaborative working relationship with various positive strategies for the upliftment of social and economic empowerment.

3.16.2 Mission

NCM is committed to sustaining viable business opportunities by providing facilities for entrepreneurship incubators and small businesses, through continuous advancements in business operations, human resource and infrastructure.

3.16.3 Policy

NCM is a semi- autonomous shopping mall originally established by the Ministry of Local Government. In November 2015, responsibility for NCM was placed under the purview of the Ministry of Housing and Urban Development. NCM is managed by a Cabinet-appointed Board of Management (Board) for such term of office as may be specified.

The Board is responsible for the development of policies for the operation of the mall and is authorised to appoint a manager and secure the relevant staff and/or services required to undertake the day to day operations.

3.16.4 Strategic Plan

The Board of Directors compiled a 3-year Strategic Plan and submitted same to the then Minister of Housing and Urban Development in March 2017. However, for the period, there was no official endorsement of the Plan.

3.16.5 Services Provided

A variety of products and services are offered at NCM. Products and services offered include: formal wear; brand name casual wear; brand name sneakers and slippers; swimwear; children's clothing; formal and casual shoes; male underclothing; fashionable costumed jewelry; authentic gold & silver jewelry; garden floral arrangements; seamstress and tailoring services; food-court - inclusive of punches, ice cream parlor, creole and Indian cuisine, preserved foods; and body-scrubs from Nigeria etc. Also present at the mall are: Trinbagonian Unified Calypsonians Organisation (TUCO) North Office, an agent for women's undergarments (Victoria Secrets), hairdressers & barbers, shipping-service, authentic hair weave (bundles), handbags, perfumes, plus sized men's and women's clothing, cell-phones, cell-phone accessories and services, and electronic games.

Service Providers

- Consultants e.g. Urban Architecture Systems limited (URBASYS);
- Contractors e.g. J & M Ackie

3.16.6 Goals and Objectives

- To reduce rental arrears by 40% over the next business year
- To increase patrons visits to our outlets by 40%
- To address the safety and security of our staff and tenants during business hours
- To enhance our tenants' business acumen aimed at ensuring sustained viability
- To secure policy directions, procedures and guidance from the relevant stakeholders, consistent with Government's public policy agenda
- To complete the enhancement, beautification and unfinished capital works on our facilities within time and within budget
- To create an organisational structure and appropriate staffing consistent with achieving the mission of the organisation

- To increase our revenue base and become less dependent on government funding.

3.16.8 Challenges

- NCM was designed as an incubator facility to accommodate entrepreneurs for a specific period of time before becoming available to other persons to develop their trades. However, approximately fifty percent (50%) of the original tenants are still operating at the mall and still paying the minimal rental rate as was affixed since 1999.
- The ramifications of having no appointed Board of Management for the period August 2010 to August 2015 are still being felt, particularly with regard to contractual arrangements and stability of tenure for staff.

3.16.9 Accomplishments

- The Board installed a Manager and an Accounting Officer/Secretary to the Board of Management and implemented a new and improved accounting system and procedures thereby allowing for greater transparency and accountability.
- Steps were taken to transform public perception through rebranding and public engagement. Customer oriented advertising/sale initiatives were undertaken to assist Tenants to perform positively in order for Management to accomplish a decline in rental arrears.
- Rental charges have been streamlined according to unit dimensions, and customer-oriented advertising/ sale initiatives have seen a notable increase in profits and a decline in rental arrears.
- On the structural front, plumbing and air conditioning systems have been improved and mechanical/electrical works upgraded. Renovations and restorative works continue.

ACHIEVEMENTS	CONSTRAINTS/REMARKS
Infrastructural Works Upgrade	Ongoing

ACHIEVEMENTS	CONSTRAINTS/REMARKS
Utilities: T&TEC, WASA	Fewer extended working hours which resulted in less use of electricity and water.
Training for Manager and Accounting Officer/Secretary to the Board	The staff participated in a series of training programmes which included Administrative operations and Conflict Management.
Relocation of Tenants	During upgrade works, Management was successful in temporarily relocating some tenants to other areas within the compound whereby some level of productivity was achieved.
Training for Administrative Staff	Administrative Staff successfully participated in 'Advance Quick Books Tutorials' which were held over a three-week period. Each participant received a certificate of completion. This program has since been installed.
Training for Maintenance Staff	Management utilised the opportunity to send the Cleaners to participate in the Adult Literacy Training (ALTA) programme conducted at the National Library. This has resulted in improvements to their work ethics and discipline.
Roller Shutter Door	A roller shutter door was installed at the Charlotte Street main entrance.
Arrears	Demand letters from attorney were distributed to delinquent tenants. Reduced rental arrears in the sum of \$231,982.68. Activity ongoing.

3.16.10 Financial Operations

The Accounting Officer recommends and implements appropriate accounting and financial systems for the Mall's operations and ensures that controls and

records, including ledgers and books of account, are maintained. The incumbent also prepares and submits monthly, quarterly and annual Income and Expenditure statements and other relevant financial statements for consideration by the Board, providing accurate, complete and up-to-date data and all information required to facilitate proper decision making. NCM receives an annual subvention from the Ministry of Finance, through the Ministry of Housing and Urban Development, to assist with its recurrent expenses.

3.16.11 Debt Policy

The Board of Management has enlisted and contracted the services of an external Attorney to recover arrears from delinquent tenants. Tenants in arrears, were notified by ensuring that the three notices were issued for non-payment of rents with a final notice and subsequently information sent to the Attorney. This prompted the tenants to pay sums owed, and in some instances Bailiff action occurred.

3.16.12 Investment Policy

An investment policy is currently being discussed at the Board of Management level.

3.16.13 Internal Audit Functions

In previous years, the organization used external Auditors but the Ministry intends to utilize its Audit team to conduct audits for NCM.

3.16.14 Reporting Functions

Reports to Departments /Ministries

The NCM has a reporting responsibility to the Ministry of Housing and Urban Development. This will take the form of Annual reports, Semi –annual Reports or Periodic Reports.

- **Annual and Semi- Annual Reports** - progress reports on expenditure are collated and new projections of expenditure developed for submission to the

Ministry of Finance for consideration in the mid-term review and the national budget.

- **Periodic Reports** - Head of Unit monthly reports on the progress of divisional work programmes funded via the Public Sector Investment Programme are prepared, inclusive of expenditures and achievements.

3.16.15 Procurement Procedures

During the 2018/2019 fiscal year, a Selected Tendering Procedure was conducted by New City Mall's Consultant/Architect firm Urbasys Limited. They reported to Management that REMA Ltd. was selected to construct a small storage room at roof level of the Mall. All documentation including Contractors who made site visit and tendered and all information pertaining to the Tendering Process was forwarded to the Relevant Department of the Ministry.

3.16 East Side Plaza

3.17.1 Background

Eastside Plaza (ESP) was established as an incubator-type facility to facilitate and elevate the many street vendors that operated their trade in and around the old market. These vendors were given an opportunity to professionalise their business for a three-year period before transitioning to total independence of Eastside plaza and making room for other entrepreneurs. This dream, however, was never realised and as a consequence, tenants are considered permanent with their occupancy often spanning a decade and more. The facility dates back to 1926 and in the early nineties, the aged building, though structurally sound, got gentrified in order to accommodate the tenant population which today stands at one hundred and fifty six (156). Recently added are tenants from #43 Independence Square who were displaced due to their building being engulfed by fire in 2018.

3.17.2 Vision

ESP seeks to be a vibrant network of small and micro business enterprises within the district of Eastern Port of Spain.

3.17.3 Mission

ESP is committed to sustaining viable business opportunities by providing facilities for entrepreneurship incubators and small businesses, through continuous advancements in business operations, human resource and infrastructure.

3.17.4 Policy

Eastside Plaza predates the accreditation given to it by the Ministry of Local Government and is currently operating under the auspices of the Ministry of Housing and Urban Development. The Management of ESP is guided by a Board of Management appointed by Cabinet, through the Ministry of Housing and Urban Development.

The Board is responsible for developing policies as well as providing oversight and strategic direction for ESP. Some common policies the Board will need to decide on and implement include terms of service, the approval process and chains of command.

3.17.5 Core Values

The Board and Staff of ESP are committed to conducting its affairs within the boundaries of professional propriety and are guided by the following tenets:

- Equity and Fairness
- Transparency and Accountability
- Discipline
- Integrity.

3.17.6 Goals and Objectives

- Repair / Fix issues with Facility.
- To create an organisational and staffing structure consistent with achieving the mission of the organization.
- To retain the architectural integrity and historical significance of Eastside Plaza.
- To reduce rental arrears by forty percent (40%) over the next business year.
- To increase patrons' visits to the outlets by forty percent (40%).
- To address the safety and security of our staff and tenants during business hours.
- To enhance tenants' business acumen as a means of ensuring sustained viability.
- To secure policy directions, procedures and guidance from the relevant stakeholders consistent with Government's public policy agenda.
- To complete the enhancement, beautification and unfinished capital works on the building within time and within budget.
- To increase revenue and become less dependent on government funding.

3.17.7 Services Provided

ESP provides two main services under one facility. These are:

- The production side, where goods and services are provided; and
- The retail side, where items are sold.

This arrangement results in the availability of a myriad of services which include hairdressing, barbering, sewing (mainly school uniforms and cultural wear), tailoring, manicures and pedicures, key cutting, shoe and handbag repairs, haberdashery, copying, printing, binding etc. There is also a travel agency and a bookstore which offers customers the options to buy or borrow books. A number of retail stores sell designer clothing, designer sneakers and shoes, swimwear, children's clothing, women's undergarments, bridal dresses and baby clothing, and a multitude of local spices and kitchen utensils.

As evidenced by the increase in rent receipts, many vendors do exceptionally well during the festive seasons, particularly the seamstresses who receive a large number of orders for ethnic clothing. During the Carnival season, costume sections are produced and presented as part of major bands on Carnival Monday and Tuesday.

3.17.8 Challenges

- Security payments account for over 94% of rental income
- No documented policies and procedures nor agreed practices for the management of delinquency.
- **Absence of overall policy directions from the line Ministry.**
- Government subventions fail to meet operating costs.
- Culture of subletting: tenants are charging a rent far exceeding the original rent of their booth to unauthorised persons.
- Clarification required with regard to the status of Eastside Plaza as identified in the Trinidad and Tobago Gazette Vol. 54 No. 125 of December 04, 2015.
- Tenants still paying minuscule rent that was assigned in the year 1999.
- Key staff such as Accounting Officer to be employed to perform essential day to day tasks for the Plaza's operations.

- The Plaza being used as a run through after a crime is committed in the East Port of Spain area thus creating panic amongst tenants and shoppers.
- The absence of a marketing strategy to make Eastside Plaza the Shopping Plaza of choice.
- A non-competitive environment resulting in low tenant morale and sales.

3.17.9 Accomplishments

Interim Manager and Accounting Officer/Secretary to the Board of Management whereupon a new and improved accounting system allowing for greater transparency and accountability was installed.

Rental charges have been streamlined according to unit dimensions and customer.

RESPONSIBILITY	ACHIEVEMENTS
Maintenance	Cleaning and clearing roof guttering, gypsum works of ceiling, electrical, breaking and rendering of walls. Painting and bringing to finish works to Manager's Office.
Infrastructure	<ul style="list-style-type: none"> • Remedial mechanical and electrical works are underway. • <u>Damage to building due to earthquake in August 2018</u> <p>According to assessment from Fire Services and Port of Spain City Corporation, building remains structural sound.</p> <ul style="list-style-type: none"> • The Plaza is seeking to create more space for an improved tenant mix, by installing a reinforced concrete slab in the open area (centre of the Plaza) to accommodate additional stores on both floors. This is expected to increase traffic to our outlets by 40%. Fabrication works at this stage are being conducted offsite. The project is 50% complete. Additional industrial fans have been installed on the ground floor.
Rental Arrears	<ul style="list-style-type: none"> • Different boards of management have varied the collections mandate.

RESPONSIBILITY	ACHIEVEMENTS
	<ul style="list-style-type: none"> • Demand letters from Attorney (Ken Wright) distributed to delinquent tenants.
Advertising	Steps have been taken to transform public perception through rebranding and public engagement. Tools employed include customer-oriented and image-oriented advertising.
Relocation of Tenants	<ul style="list-style-type: none"> • Tenants of 43 Independence Square were given a one (1) year lease at Eastside Plaza, since their buildings were gutted by fire. • Successful in temporarily relocating some tenants to other areas within the compound whereby some level of productivity was achieved.
Training Administrative Staff	Administrative staff successfully participated in a three-week programme, <i>Advance Quick Books Tutorials</i> , with each participant receiving a certificate of completion.

3.17.10 Financial Operations

Without the presence of an Accountant, the financial tasks are carried out by four (4) checkers. The operations include collecting rent on a day to day basis from tenants. A daily cash and cheque report is conducted and money is deposited in a bank account weekly. The amount of money collected is entered into the system along with the name of the respective tenants. At the end of each month, an arrears listing is tabulated to show amount of rent owed by each tenant; amount of rent paid; and outstanding/unpaid amount. Washroom funds are also collected and used for recurrent costs such as water, tea supplies etc. The Mall's operation is largely dependent on a subvention from the Ministry of Finance.

Budget Formulation – Recurrent Expenditure and Revenue

➤ Expenditure versus Budget

Budget allocation of two million dollars (\$2,000,000.00) was approved for use by the Board of Management towards the following:

- Booth development
- Renovation to roof
- Upgrade of electrical installation
- Renovation to rear façade.

3.17.11 Debt Policy

Management implemented a policy of locking the booths of tenants with outstanding rent payments for an excess of three months. When the rent is paid, the booths are unlocked.

3.17.12 Investment Policy

Currently being discussed at the Board of Management level.

3.17.13 Internal Audit Functions

The Auditing Unit of the Ministry of Housing and Urban Development's has been tasked with the responsibility of ensuring that the internal control processes of ESP are operating effectively.

3.17.14 Reporting Functions

- The Eastside Plaza has a reporting responsibility to the Ministry of Housing and Urban Development.
- The tenants and staff report to the Manager, who in turn reports to the Board of Management, and where necessary, to the line Ministry. In the absence of an Accountant/ Secretary to the Board, the Manager cooperates with the Checkers to supervise and address any accounting issues which may arise.

3.17.15 Procurement Procedures

Procurement procedures are conducted by Eastside Plaza's consultant, Urban Architecture Systems Limited (URBASYS). These tender documents are then inspected by Management and the Properties Committee of the Board of Management who, upon approving the document, passes it on to the Ministry of Housing and Urban Development.

3.18 Trinidad and Tobago Mortgage Finance Company Limited

3.18.1 Vision

The Trinidad and Tobago Mortgage Finance Company Limited (TTMF) is the lender of first choice for residential mortgages in Trinidad and Tobago. TTMF is passionate and proud about what it does, with a reputation for exceptional, friendly and professional service. TTMF focuses on fulfilling its potential with the most skilled and knowledgeable team in the industry.

3.18.2 Mission

In partnering, TTMF makes homeownership an easy and rewarding experience.

Core Values

- Results oriented
- Customer focused
- Integrity
- Teamwork
- Empowerment.

3.18.3 Overview

Trinidad and Tobago Mortgage Finance Company Limited (TTMF) is jointly owned by the Government of Trinidad & Tobago and the National Insurance Board of Trinidad and Tobago (NIBTT) in a current shareholding ratio of 49%:51% respectively. TTMF is led by a Board of Directors, whose key responsibilities include, but are not limited to the following:

- To develop, review and monitor the strategic aims of TTMF and provide strategic direction to management.
- To approve and monitor annual budgets, major capital commitment, capital management, acquisitions and divestitures.
- Ensuring that TTMF has the appropriate organizational structure in place to achieve the mission and vision of the company.
- To identify and review principal risks that may face the company and ensure the implementation of appropriate internal controls for risk mitigation.

- To review the adequacy and integrity of the management information and internal control systems of TTMF.
- To monitor and manage potential conflicts of interest of management and board members.
- To monitor and manage potential misuse of corporate assets and abuse in related party transactions.
- To select, appoint and determine the terms of appointment of the Managing Director/Chief Executive Officer (MD/CEO), Chief Operating Officer/Secretary, General Manager, Mortgage Services and the Chief Financial Officer.

As reported in TTMF's 2019 Annual Report, the current Board of Directors comprises a Chairman, Deputy Chairman and Directors; namely:

- Douglas Camacho - Chairman
- Jennifer Lutchman - Deputy Chairman
- Mr. Robert C. Green - Managing Director/ Chief Executive Officer
- Anthony G. Campbell - Director
- Marilyn Gordon - Director
- Niala Persad-Poliah - Director
- Ann Chan Chow - Director
- Athena S. Ryan - Director

3.18.4 Management

The management of TTMF's day to day operations is undertaken by the management team subject to specified delegations of authority approved by the Board. The current management team is headed by the Managing Director/Chief Executive Officer, Mr. Robert C. Green, who is responsible for, inter alia:

- Leading the development and execution of board approved strategy for desired results.
- Managing the management team.
- Assessing business opportunities of potential benefit to TTMF.

- Bringing material and other relevant matters to the attention of the board in an accurate and timely manner.
- Voting on any issues referred to the Board of Directors for adjudication as a full member of the Board.

It is to be noted that the roles of the Chairman of the Board and the Managing Director are strictly separated.

3.18.5 Chairman's Report

2019 was another year of solid performance for the TTMF. This despite a challenging year as widespread trade and geopolitical uncertainty and a decline in global energy prices meant that the global and domestic business environment remained difficult. Against this backdrop, TTMF stayed the course and their performance was commendable in respect of growth in assets and profitability. Total assets grew by 2.12% to \$4.28B with profit before tax at \$135.2 million. Mortgage assets grew by \$307M, after having disbursed \$842.5M and sold \$310M in mortgages to the Home Mortgage Bank.

3.18.6.1 Economic Climate 2019

Lower commodity prices and trade policy tensions in the global economy, particularly between the United States and China weighed on global growth which fell to 2.9% in 2019, from 3.6% in 2018, according to the April (2020) release of the International Monetary Fund's (IMF) World Economic Outlook (WEO).

On the domestic front, initial estimates from the Central Bank's revised Quarterly Index of Real Economic Activity indicated that economic activity contracted by 1.1% year on year in 2019 owing to a 3.6% decline in activity in the energy sector occasioned by mature acreage and the shutdowns of some plants. A modest 0.5% increase in activity in the non-energy sector, led by activity in the finance, construction, wholesale and retail trade sectors, benefited from a low-interest rate environment and expansionary public-sector led activity.

Notably, the Central Bank maintained the 'repo' rate at 5.00% throughout 2019 against a backdrop of muted economic activity and low inflation. Over the year, elevated liquidity in the financial system was supported by the Central Bank's open market operations. High levels of liquidity, coupled with a low interest rate environment supported consumer credit activity, particularly borrowing for residential mortgages and equity financing. On the domestic front, initial estimates from the Central Bank's revised Quarterly Index of Real Economic Activity indicated that economic activity contracted by 1.1% year on year in 2019 owing to a 3.6% decline in activity in the energy sector occasioned by mature acreage and the shutdowns of some plants. A modest 0.5% increase in activity in the non-energy sector, led by activity in the finance, construction, wholesale and retail trade sectors, benefited from a low-interest rate environment and expansionary public-sector led activity.

Notably, the Central Bank maintained the 'repo' rate at 5.00% throughout 2019 against a backdrop of muted economic activity and low inflation. Over the year, elevated liquidity in the financial system was supported by the Central Bank's open market operations. High levels of liquidity, coupled with a low interest rate environment supported consumer credit activity, particularly borrowing for residential mortgages and equity financing.

3.18.5.2 The Housing Market

Low mortgage rates spurred growth in real estate mortgage loans which grew by 9.4% in 2019 compared to 7.9% in the prior year. The buoyancy in real estate lending was influenced by lower interest rates offered on mortgages which trended downward to 4.67% in December (2019), a 6-basis point decline over December 2018. Consequently, residential real estate mortgages for existing homes grew by 17.3% while loans for new houses and land expanded by 7.0% and 5.4% respectively.

3.18.5.3 Strategic Alliance

Work is well underway to unlock the substantial synergies from a merged TTMF and Home Mortgage Bank (HMB) entity. Integration initiatives have commenced

and are targeted for completion in the last quarter of 2020. TTMF and HMB continue to work together to maximize returns to stakeholders while fulfilling their joint mandates to support the funding requirements of the Government's Housing Programme. The National Insurance Board of Trinidad and Tobago (NIBTT) which owns 100% of HMB shares and is the majority shareholder of TTMF anticipates that the merger will contribute to its mission "to maximize contributions and pay relevant benefits in a timely manner through good governance and quality customer service from an empowered staff, cutting edge technology, and prudent fund management."

3.18.6 Financial Performance

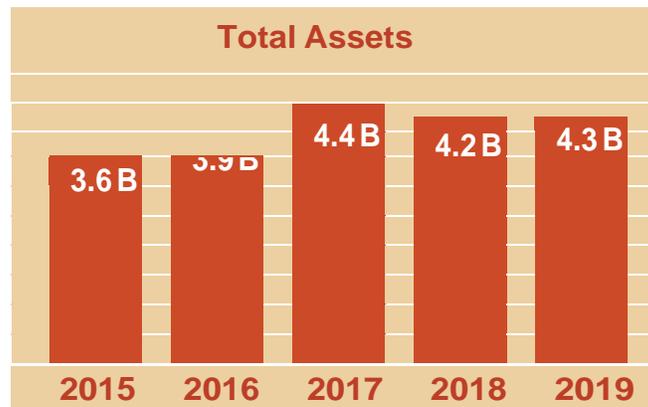
3.18.6.1 Net Profit

For fiscal 2019, the TTMF achieved Profit Before Tax of \$135.2 million, a decrease of \$16.6 million over 2018 while the Profit After Tax stood at \$126.2 million, compared to 2018's result of \$132.6 million. The reduction in profitability was occasioned by the reduced mortgage interest earned on the portfolios sold to Home Mortgage Bank (HMB) totaling \$905 million in 2018 and \$310 million in 2019. The sale of mortgages was TTMF's funding mechanism, chosen in furtherance of the strategic alliance with HMB under the Memorandum of Understanding executed in 2017. This decline was offset in part by continued growth in the mortgage portfolio under the Government's Affordable Housing Programme and Open Market loans which totaled \$842.5 million for the year compared to \$807.8 million in 2018.



3.18.6.2 Return on Assets

Total Assets stood at \$4.3 billion at the end of the year, representing an increase of 2.12% over 2018. This is primarily as a result of the growth in mortgage loans funded in part by the bond with IDB Invest’s Partial Credit Guarantee and a Syndicated Loan issued in 2018. New mortgages disbursed over the last five years have shown steady growth as citizens are assisted in realising their homeownership goals. For 2019, 69% of the loans disbursed were in support of the Government’s Affordable Housing Programme. The Total Assets for the last five years are shown in the graph below:



The Return on Total Assets (ROA) for fiscal 2019 was 2.95% a marginal decrease of 0.21% year on year. The ROA over the five (5) year period ended December 31, 2019 is as follows:

Return on	2015	2016	2017	2018	2019
Total Assets (ROA)	↓		↓		↓
	2.30 %	3.09%	2.38%	3.16%	2.95%

3.18.6.3 The Mortgage Loan Portfolio

Mortgage loans comprise 82.58% of our total asset base, and are classified as:

- Stage 1 – loans that are performing according to the contractual terms and conditions
- Stage 2 – loans that are overdue 90 days but less than 180 days
- Stage 3 – loans that are overdue more than 180 days and credit impaired.

94.84% of our loans are in good standing and paid to date and are thus considered Stage 1 loans. 1.86% are Stage 2, while 3.30% are Stage 3. The following chart shows the distribution of these categories of loans in the portfolio.



During 2019, the residential mortgage market continued to be extremely competitive with banks offering as low as 4% for mortgage loans along with the bundling of products to attract customers. Despite this competitive environment, TTMF has been successful in achieving growth in its new loans programme. TTMF has also been successful in limiting its delinquency ratio to 3.68%, compared to 3.72% in 2018. This was due to continued stringent monitoring of the performance of its portfolio resulting in a loan loss provision at 0.6% of its gross mortgage portfolio.

3.18.6.4 Shareholders' Equity

Shareholders' Equity to December 31, 2019 stood at \$1,149 million with the return on shareholders' equity (ROE) at 10.99%. The ROE over the five (5) year period was:

	2015	2016	2017	2018	2019
ROE	9.78%	12.96%	10.55%	12.26%	10.99%

3.16.6.5 CariCRIS Rating

Caribbean Information and Credit Rating Services Limited (CariCRIS) has reaffirmed our credit ratings of CariAA- (Local and Foreign Currency Ratings) on its regional rating scale and ttAA- on the Trinidad and Tobago national scale and maintained our outlook at stable.

TTMF's ratings continue to reflect its strong market position in the domestic real estate mortgage market, which is supported by its crucial role in the implementation of government's national housing policy. The company's comfortable capitalization reflected in adequate capital adequacy ratios, healthy financial performance and proactive risk management stance underpinning its good asset quality level also support the ratings.

Dividends Payable/Paid

Dividends payable for 2019 amounted to \$52.8 million, compared to \$41.9 million in 2018. The Dividends payable/ paid and the dividend per share (DPS) over the five (5) year period was:

	2015	2016	2017	2018	2019
Dividends Payable/Paid	\$26.8M	\$33.2M	\$40.3M	\$41.9M	\$52.8M
DPS	\$10.38	\$12.85	\$15.59	\$16.20	\$20.43

3.18.7 Business Operations

3.18.7.1 Customer Focus

The increased competition in the mortgage finance industry necessitates vigilance in the business processes of TTMF. The restructure of the mortgage

department, initiated in 2018 and executed in early 2019, achieved its desired results with improvements in service delivery through a reduction in turnaround times for an enhanced customer experience. The Contact Centre unit which was fully operationalized in December 2018 saw significant improvements in the rate of calls answered daily. The unit also facilitated the expansion of the Bank's communication channels with the introduction of a Live Chat service, another method to improve customer service levels through a direct line to the centre via the website. The unit is being ramped up to facilitate the provision of services traditionally sought by customers over the counter using the real-time capabilities of our mortgage administration computer systems.

While the Bank's funding arrangements do not allow for flexibility in the lending rate, it was recognized that in order to remain competitive and relevant, a reduction in the open market mortgage rate from 7% to 6% was carried out in 2019. This allowed a greater number of customers to access the Open Market lending facility at a lower, stable interest rate. At the close of fiscal 2019, a total of 668 open market loans valued at \$260.4M was disbursed. A noteworthy achievement in the face of such aggressive competition.

Digital media has continued to be the focus of the Bank's marketing strategy as it provides great insights into the customers' interaction with their ads and how they can focus their efforts to help them meet their homeownership requirements. In 2019, there was a revamp of the website user interface and information map to steer users toward pre-qualification interviews and the mortgage calculator to help users quickly assess their purchase readiness and request a pre-qualification interview. Following the release of the new website, the monthly average of prequalification requests increased by 761%. A four-part video series was also completed, aimed at targeting the nation's youth in preparing them for their homeownership journey. These videos were posted on our social media channels and reached over 100K viewers.

3.18.7.2 Internal Business Processes

The delinquency on the Bank's portfolio was carefully managed with greater use of the Webcollect Software to assist in the monitoring of payment arrangements. An early warning system was implemented to proactively deal with delinquency in an environment of decreased economic activity and increased job loss. This resulted in the achievement of a Delinquency Ratio of 3.68% which bettered our target of 3.95%.

TTMF is currently in the process of reviewing their mortgage platform with a view to enhancing their operational efficiencies through the use of leading-edge technology. While that process is being pursued, they have taken steps to expand and enhance their subsystems to achieve improvements now. The processes in the securities unit was enhanced with the development of a more automated system to manage and track the receipt of outstanding security documents. The Internal Audit department introduced new software which provides end-to-end functionalities for the management of the complete audit cycle from audit planning, risk assessment, and testing, to the development of audit report templates, workflow, time tracking, email-based notifications and alerts, defect resolution automatic tracking and alerts, automated working papers and automated internal audit reporting.

In the Bank's continuous efforts to improve their service delivery, feedback was sought from customers after their mortgage transaction was closed. They were contacted to participate in a survey and provide a rating on various areas along the mortgage process and about the officer with which they dealt. Areas rated included, being courteous and professional; clarity of communications; responsiveness to inquiries; timeliness of the loan disbursement process and how helpful was the Officer(s). The overall customer approval rating for 2019 was 88.7%.

Building improvement projects at the Head Office continued with the upgrade of the main entrance and lobbies which modernized the ambiance of the space. The electrical system was also upgraded to ensure compliance with

contemporary building safety requirements. These building improvements were completed in keeping with renewed efforts to improve the corporate image which aims to satisfy the internal and external customers by making the office environment pleasant and safe.

3.18.7.3 Learning and Growth

The organisation has a culture of learning and growth in keeping with the vision to focus on fulfilling our potential with the most skilled and knowledgeable team in the industry. The High Performer and High Potential employee programme which was initiated in 2018 was continued during this fiscal year with these employees attending several training programmes including supervisory management and a leadership development series. The sales team underwent a review of the sales process: from Prospecting to Closing and Follow-up, being the end of the 7 stages of the sales process.

The staff also participated in the execution of team building and employee engagement exercises with the launch of the health and wellness initiative which is the subject of separate article in this report.

3.18.7.4 Corporate Social Responsibility

The provision of financing to families for the acquisition of their homes is a source of immeasurable pride to all the management and staff of TTMF. While owning a home contributes to the financial wellbeing and safety and security of any family, the TTMF recognizes that the work should go beyond the families' walls, into the communities in which they live. The very nature of the business incorporates a social integration component that is essential to the mandate. As the preferred lender under the Government of Trinidad and Tobago's housing programme, TTMF shares the social agenda for the delivery of sustainable, secure and well-established communities for all citizens of Trinidad and Tobago. The wellbeing of the communities is important to them. Therefore, the following paragraph details TTMF's corporate social responsibility activities for 2019.

The corporate social responsibility project began four years ago, themed **TTMF CAN, Corporate Assistance for the Needy**. Through volunteerism the Bank have contributed positively to the lives of the less fortunate. Their CSR projects

traditionally focuses on children's homes and homes for the aged and the socially displaced. This year in the pursuit of making a difference in the lives of students in rural and semi-rural communities in Trinidad and Tobago, the TTMF selected schools in areas where many low-income families live. A needs assessment was done with the kind cooperation of the schools' principals and teachers and together they agreed on what assistance can be given to enhance the educational experience of its students.

4.0 Conclusion

The Ministry of Housing and Urban Development remains committed to the Government of the Republic of Trinidad and Tobago in transforming the lives of the citizens of Trinidad and Tobago through the development of the housing and urban sector. Whilst fiscal 2018/2019 experienced a downturn in the economy, the Ministry inclusive of its Units and Agencies detailed in the table below were able to achieve their objectives. The main challenges faced by the Ministry was insufficient staffing and funding. Despite the challenges, the Ministry empowered citizens of Trinidad and Tobago through the maintenance of the housing stock, the creation of home ownership to lower and middle income citizens, development of informal settlements into sustainable communities and the regeneration of East Port of Spain.

MINISTRY OF HOUSING AND URBAN DEVELOPMENT	
UNITS	AGENCIES
1. Accounting	1. Trinidad and Tobago Housing Development Corporation
2. Internal Audit	2. Land Settlement Agency
3. Human Resource Management	3. Sugar Industry Labour Welfare Committee
4. Economic Research and Planning	4. Trinidad and Tobago Mortgage Finance Company Limited
5. Corporate Communications	5. East Port of Spain Development Company
6. General Administration	6. East Side Plaza
7. Legal Services	7. New City Mall
8. Information Technology	
9. Library	
10. Housing Policy Facilitation and Implementation	
11. Programme Monitoring and Coordinating	