



# National Housing Development Trust

## Publication Scheme

*Produced in accordance with the Chief Secretary's Code of Practice*

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## 1. About the Publication Scheme

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Every public company covered by the Freedom of Information Law has a legal duty to maintain a publication scheme.

The purpose of a publication scheme is to make information readily available to the public without the need for specific written requests. Schemes are intended to encourage authorities to proactively publish information, to develop a culture of openness and participation.

The publication scheme lists the information which is readily available to the public. The list is divided into seven (7) different categories of information, to help you find the documents you are looking for.

This publication scheme commits the National Housing Development Trust to making information available to the public as part of its normal business activities.

The National Housing Development Trust will:

- specify the information held by the Trust, which falls within the seven (7) categories below;
- proactively publish or otherwise make routinely available, information which is held by the Trust and falls within the categories below;
- describe the methods by which specific information is made available, so that it can be easily identified and accessed by members of the public;
- list any fees charged for access to information described in this scheme;
- publish or otherwise make information available, in accordance with the methods and fees stated in this scheme;
- make this publication scheme available to the public;
- regularly review and update the information made available under this scheme.

## **2. Information that may be withheld**

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The National Housing Development Trust will generally not publish:

- information in draft form;
- information that is not held by the National Housing Development Trust, or which has been disposed of in accordance with a legally authorised disposal schedule;
- information that is not readily-available – for example: information that is contained in files that have been placed in archive storage, or is otherwise difficult to access;
- information which is exempt under the FOI Law, or otherwise protected from disclosure – for example: personal information; or commercially sensitive information. Records containing exempt matter will be published in a redacted<sup>1</sup> form, where ever it is practical to do so, indicating which exemptions apply.

In maintaining this publication scheme, our aim is to be as open as possible.

However, there may be limited circumstances where information will be withheld from one of the categories of information listed in *section 7: Categories of information*.

Information will only be withheld where the FOI Law expressly permits it.

For example: where disclosure would breach the law of confidentiality, infringe personal privacy, harm the National Housing Development Trust's (or another organisation's) commercial interests, or endanger the protection of the environment.

Whenever information is withheld, we will inform you of this and explain why that information cannot be released. Even where information is withheld, it may be possible to provide a redacted copy, with the exempt matter edited out.

If you wish to complain about any information which has been withheld, please refer to *section 6: Complaints*.

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<sup>1</sup> A copy of the record, with the exempt matter deleted in accordance with the National Archive's *Redaction Standard*.

### 3. **Methods of access**

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Information available under our publication scheme will usually be accessible through the methods described below.

*Section 7: Categories of information* provides more details on the information available under the scheme, along with additional guidance on how the information within each category may be accessed.

#### Email

If information is listed in our publication scheme, we may be able to send it to you by email. You can email us at [foi.nhdt@gov.ky](mailto:foi.nhdt@gov.ky) to request information. Please provide a telephone number so that we can call you to clarify details if necessary.

#### Phone

Documents listed in the publication scheme can also be requested by telephone. Please call Mr. Julio Ramos or Anita Lansdell at (345) 945-7649 to request information.

#### Post

All information listed in the publication scheme will usually be available in hard copy. Requests may be addressed to:

Anita Lansdell  
Information Manager  
National Housing Development Trust  
P.O. Box 2379  
George Town  
Grand Cayman KY1-1105  
CAYMAN ISLANDS

In your request, please provide your name and address, full details of the information or documents you would like to receive. You may also wish to provide a telephone number so that we can call you to clarify details if necessary. For faster processing, please also include any applicable fee. (See *section 4: Fees and charges* for further details.)

#### Personal visits

In limited cases, you may be required to make an appointment to view information listed in the publication scheme. This will be clearly stated in *section 7: Categories of information*, and relevant contact details will be provided in that section.

#### Advice and assistance

If you experience any difficulty identifying the information you want to access, please contact Mr. Julio Ramos or Anita Lansdell at (345) 945-7649.

The National Housing Development Trust will adhere to its obligations under section 10 of the FOI Law, and any requirements relating to disability or discrimination, when providing information in accordance with this publication scheme.

Information will be provided in the language in which it is held or in such other language that is legally required. Where the National Housing Development Trust is legally required to translate any information, it will do so.

#### **4. Fees and charges**

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The purpose of this scheme is to make the maximum amount of information readily available at minimum effort and cost to the public. The National Housing Development Trust strives to ensure that fees and charges are clearly explained and kept to a minimum.

Information which is published online, downloaded through a website, or sent to you by email will be provided free of charge.

Fees may be charged for providing information in paper copy or on computer disc. Charges will reflect the actual costs of reproduction and postage, as described below.

##### *Reproduction costs*

Where fees apply, photocopied information will be charged at a standard rate of \$1.00 per page (black and white; any size) and \$1.50 per page (colour; any size).

Computer discs will be charged at a rate of \$2 per disc.

##### *Postage costs*

The National Housing Development Trust will pass on to the requester the actual costs of postage or courier delivery.

Details of any individual charges which differ from the above policy are provided within *section 7: Categories of information*.

If a fee applies, you will be advised of the amount and how it has been calculated. Information will be provided when the National Housing Development Trust has received your payment.

#### **5. Requests for information outside the Publication Scheme**

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Information held by the National Housing Development Trust that is not published under this scheme can be requested in writing. Your request will be considered in accordance with the provisions of the FOI Law.

##### *How do I make an FOI Request?*

If you wish to make a request for information then you should contact the Information Manager listed above or in her absence, the Information Manager Designate. Requests may also be made through our Government assigned email address [foi.nhdt@gov.ky](mailto:foi.nhdt@gov.ky). Requests must be in writing (letter, email or facsimile) and must include your name and an address (either postal or e-mail). Please be as specific as possible about the information you would like, as this will help us to respond promptly. Where possible, please include a contact telephone number so we can call to discuss your request if necessary.

We will respond to your request immediately. The Law requires public authorities to respond within 30 calendar days, allowing an extension of an additional 30 calendar days if needed. We are obligated by law to always acknowledge receipt of all FOI requests made to

the Information Manager and we are also obligated to let you know if there is a need to extend the deadline. For detailed advice on what sorts of information is exempt please see the FOI Unit website.

## **6. Complaints**

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The National Housing Development Trust aims to make our publication scheme easy to use, and to ensure our information is accessible to the public.

If you wish to complain about any aspect of this publication scheme, please contact Julio Ramos at (345) 945-7649 or julio.ramos@gov.ky, and we will try to resolve your complaint as quickly as possible.

Below is an outline of how the public can make a complaint:

### *How to make a complaint*

Formal complaints can be made in the form of a letter to the National Housing Development Trust in person, or by mail. As a matter of policy, the National Housing Development Trust will not accept complaints from third parties as issues of confidentiality may arise.

Written complaints must be clear and state the nature of the issue including individuals involved, dates, times, etc. Contact details (mailing address, telephone numbers, email, etc.) are required and all such complaints must be signed and dated in order to be processed as promptly as possible.

If the National Housing Development Trust is unclear about any part of the formal complaint at any point, clients may be contacted to provide further clarification before a full investigation can be conducted.

### *You can make a complaint:*

**1. In writing to:**

Julio Ramos  
General Manager  
P.O. Box 2379GT  
Grand Cayman KY1-1105  
CAYMAN ISLANDS

**2. Via email:** julio.ramos@gov.ky

### *How National Housing Development Trust handles complaints*

When your complaint has been received it will be formally recorded and processed in the following manner:

- The matter will be investigated and a full response will be sent out within 30 business days of receiving the complaint

- Where a full response cannot be made within 30 business days, the client will be notified of the progress of the complaint and advised when a response can be expected.
- All parties involved will be given an opportunity to provide the National Housing Development Trust with the necessary information to resolve the issue. All information will be gathered as appropriate to the case.
- All attempts will be made to handle complaints with confidentiality and sensitivity. In exceptional circumstances it may not be possible to maintain confidentiality in order to resolve the issue. Should this be the case, the client will be consulted to discuss available options.

You have legal rights to access information under this scheme, and a right to complain to the Information Commissioner if you are dissatisfied with our response.

Information Commissioner's Office,  
2<sup>nd</sup> Floor, Elizabethan Square, Building 1  
George Town, Grand Cayman

PO Box 1375  
Grand Cayman, KY1-1108  
CAYMAN ISLANDS

Telephone: +1 345 747 5402  
Email: [appeals@ico.gov.ky](mailto:appeals@ico.gov.ky)

## 7. **Categories of information**

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- About Us
- Strategic Management
- Finance & Administration
- Policies & Procedures
- Decisions & Recommendations
- Lists & Registers
- Our Services

## **ABOUT US**

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### **Name of public company**

National Housing Development Trust

### **Ministry**

Ministry of Planning, Lands, Agriculture, Housing and Infrastructure  
5<sup>th</sup> Floor, Government Administration Building  
George Town  
Grand Cayman

**General Manager**

Mr. Julio Ramos  
 118 Dorcy Drive  
 Cayman Centre, Building E, Unit 4  
 P.O. Box 2379  
 Grand Cayman KY1-1105  
 CAYMAN ISLANDS

**Information Manager**

Anita Lansdell  
 Information Manager  
 P.O. Box 2379  
 Grand Cayman KY1-1105  
 CAYMAN ISLANDS  
 NHDT FOI Email: [foi.nhdt@gov.ky](mailto:foi.nhdt@gov.ky)  
 FOI Website: [www.foi.gov.ky](http://www.foi.gov.ky)  
 Ph: (345) 945-7649  
 Fax: (345) 945-7679

**Information Deputy Manager**

Sara Lee Moore

**Organisation and functions**

The National Housing Development Trust's objects are the business of providing:

1. housing;
2. accommodation;
3. assistance to help house people;
4. associated facilities and amenities;
5. loans and advances and the giving of guarantees for the benefit of the people of the Cayman Islands.

<b>Location and hours</b>	<b>Matters handled</b>
National Housing Development Trust Cayman Centre, Building E, Unit 4 118 Dorcy Drive George Town Grand Cayman Opening hours: Mon – Fri 9:00am – 4:30pm	1. Assist low income Caymanian families to obtain rental accommodation via the Affordable Housing Initiative program.  2. Administer the Government Guaranteed Home Assisted Mortgage Program on behalf of the Cayman Islands Government.- GGHAM

## Boards and committees

Name	Meetings	Minutes
<p><b><u>Board of Directors</u></b></p> <p>Mr., George Anthony Powell, Chairperson            Mr. Kearney S. Gomez, Deputy Chairperson            Mr. Allan Bush, Director            Ms. Lucille Barnes-Rico, Director            Ms. Louise Christine Burke-Richardson, Director            Mr. Teddie C. Ebanks, Director            Mr. Harwell A. McCoy, Director            Mr. Rayburn Farrington, Director            Mr. Julio Ramos, Secretary</p>	<p>NHDT Board Meetings are not open to public and are held at least twice a month.</p>	<p>Minutes are only available in hard copy and can be obtained by requesting a copy in writing from the Information Manager.</p>

## Frequently Asked Questions

- What is the Government Guaranteed Home Assisted Mortgage?

The Cayman Islands Government, working with the National Housing Development Trust and local private Banks to provide mortgages to Caymanian and Caymanian Status Holders.

- How does the GGHAM work?

The Government Guaranteed Home Assisted Mortgage Scheme (GGHAM) is a great way to home ownership for people with the financial means to qualify for a mortgage from a private bank, but who lack the required capital injection (deposit) to achieve home ownership. Under this scheme, applicants can qualify for up to 100% of the loan amount, including closing costs, provided the total amount does not exceed the current market value of the home being purchased.

For more FAQ's about the Government Guaranteed Home Assisted Mortgage programme please refer to the Government Guaranteed Home Assisted Mortgage brochure.

- How do I qualify for the Affordable Housing Program?

- ⇒ Be a first-time home owner
- ⇒ Not earn more than CI\$30,000.00 per year (single applicant) or CI\$45,000.00 (joint applicants).
- ⇒ Become the owner/occupier of the home being purchased
- ⇒ Be currently employed for at least one year or self-employed for two years or more.
- ⇒ Currently reside in Grand Cayman
- ⇒ Be Caymanian or hold Caymanian Status



⇒ Be within the age bracket required for repaying a mortgage.

- Can I apply for a home now?

Yes, Application packages can be collected from the NHDT office.

For more FAQ's about the Affordable Housing Program please refer to the Building Partnerships for Affordable Housing brochure.

- How do I make an FOI Request?

If you wish to make a request for information then you should contact the Information Manager listed above or in her absence, the Information Manager Designate. Requests may also be made through our Government assigned email address [foi.nhdt@gov.ky](mailto:foi.nhdt@gov.ky). Requests must be in writing (letter, email or facsimile) and must include your name and an address (either postal or e-mail). Please be as specific as possible about the information you would like, as this will help us to respond promptly. Where possible, please include a contact telephone number so we can call to discuss your request if necessary.

We will respond to your request immediately. The Law requires public authorities to respond within 30 calendar days, allowing an extension of an additional 30 calendar days if needed. We are obligated by law to always acknowledge receipt of all FOI requests made to the Information Manager and we are also obligated to let you know if there is a need to extend the deadline. For detailed advice on what sorts of information is exempt please see the FOI Unit website.

## **STRATEGIC MANAGEMENT**

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Administering the Trust's operations at the organisational level; developing business plans and corporate policy; setting long-term goals and objectives; evaluating the agency's overall performance and progress towards established targets; managing programs to improve business processes and ensure consistent service delivery; preparing or revising laws and other regulatory instruments that affect the Trust's functions and responsibilities; obtaining legal advice from external sources.

### **Governance**

- Development and Planning Law and Regulations
- Development and Planning Law Building Code Regulations
- Public Management and Finance Law and Regulations
- Public Accountants Law
- Labour Law and Regulations
- National Archive and Public Records Law 2007
- Freedom of Information Law and Regulations
- Health Insurance Law and Regulations
- National Pensions Law and Regulations
- Immigration Law

- Other Local Laws and Regulations

#### **Corporate management**

- Inspections; reviews; performance evaluations
- Statistics

### **FINANCE & ADMINISTRATION**

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Administering the Trust's internal functions and managing its resources efficiently and effectively includes the management of monetary resources; material resources; human resources; information resources; and relationships with clients, the public and other government agencies.

#### **Financial management**

- Annual Budget
- Annual Financial statements
- Output Service Revenue
- Real Estate Investments
- Accounting procedures; Contracting Procedures
- Board members allowances and expenses

#### **Administration**

- Insurance Policies
- Press Releases
- Career Opportunities
- Staff pay and grading structures
- Human Resources
- Maintenance of real estate investments

### **POLICIES & PROCEDURES**

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- HR Employee Handbook
- Complaints Handling Procedure
- Customer Service Procedure
- Cash Management Policy

### **DECISIONS & RECOMMENDATIONS**

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- Minutes of meetings

### **LISTS & REGISTERS**

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- Schedule of real estate investments
- Schedule of office equipment, furniture and fixtures
- Schedule of vehicles
- FOI disclosure log

## **OUR SERVICES**

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### **Government Guaranteed Home Assisted Mortgage (GGHAM)**

The GGHAM scheme is a great way to home ownership for people with the financial means to qualify for a mortgage from a private bank, but who lack the required capital injection (deposit) to achieve home ownership.

Under this scheme, applicants can qualify for up to 100% of the loan amount, including closing costs, provided the total amount does not exceed the current market value of the home being purchased.

Complete the Mortgage Application Form and refer to the Application Document Checklist to apply for this service.