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As the line minister with responsibility for the Ministry of Housing and Urban Development, I am extremely proud of the strides that have been made to improve the living conditions of so many of our citizens through the Ministry's various housing programmes.

This Ministry's contribution to national development is all encompassing because it touches every facet of human development—physically, socially and economically, through the provision of well-designed, affordable accommodations for deserving families, development of recreational, cultural and sporting spaces as well as infrastructural improvements.

The Government's Housing Policy continues to be informed and guided by the housing needs of our low to lower-middle income groups. It is clear from the initiatives we have introduced in the housing sector that we are on the right track to closing the gap between demand and supply.

The creation of new towns will help to expand the housing stock for low and lower-middle income families through the government's subsidised housing programme.

In addition, the public-private partnership (PPP) arrangements and the Housing Construction Incentive Programme (HCIP) will offer new housing solutions. The rent-to-own and rental programmes will continue and security of tenure will be offered to eligible applicants occupying state lands.

New housing programmes such as the Government's Aided Self-Help Housing Programme (GASHP) and the Housing and Village Improvement Programme (HVIP) are designed to enhance the housing stock. In addition, the revised 2% and 5% interest rates available through the Trinidad and Tobago Mortgage Finance Company (TTMF) will provide mortgage loans to qualifying persons, thereby making homeownership much more accessible.

To ensure access to decent housing, the Ministry of Housing and Urban Development is committed to working consistently to put measures in place, to help increase the quantity and quality of the housing stock, while at the same time improving access to eligible citizens.

However, we do appreciate that even with the best intentions, the State will never be able to provide housing for everyone. We will, however, persevere to do what is possible with the resources available to us to ensure that as many persons as possible are able to access affordable housing.

It is, therefore, the intention of this publication to educate our citizenry on housing related matters, so that families can attain quality accommodation. In the 'Know How Guide: Housing 101' manual, we address the need for shelter from a number of perspectives: whether it involves accessing government subsidised housing, owning your own home through purchase or construction on the open market, seeking rental properties, or navigating financial and legal property issues, and it even tackles post-ownership advice.

A must-read for all serious contenders interested in the homeownership market!

The Honourable Major General (Ret'd) Edmund Dillon, MP Minister of Housing and Urban Development



A WORD ABOUT THIS MANUAL

The 'Know How Guide: Housing 101' is among other things a step-by-step process towards securing a home. Reading this manual affords a potential homeowner the necessary tools to make informed decisions about housing accommodation, purchasing property, and related financial and legal issues.

The manual is a guide meant to assist prospective homeowners in understanding the processes involved in accessing government housing programmes, purchasing or renting a house from private developers, or constructing your own home. Further, it provides information about the role of other agencies and bodies in accessing housing related solutions. The manual is provided solely for educational and informational purposes and does not constitute legal advice.

Please consult an attorney-at-law for further guidance on legal matters.



Allocation Process for Public Housing

Government's Aided Self-Help Housing Programme

Home Improvement Grant

Emergency Shelter Relief Grant

Housing Village Improvement Programme

Squatter Regularisation

ALLOCATION PROCESS FOR PUBLIC HOUSING Know the eligibility criteria Any resident citizen of Trinidad and Tobago, who is 21 years and over and does not wholly or partly own a house or residential property, and earns no more than \$25,000 per month. Submit an application Applications can be submitted online at www.housing.gov.tt, at the Ministry's office, or at the HDC. Await selection The housing units will be allocated to beneficiaries, according to the Ministry's allocation policy.



4

Attend an assessment interview

Selected applicants will be invited to attend an interview to confirm the accuracy and truthfulness of their application information.

5

Await the outcome of the assessment

Based on the assessment and financial standing, successful applicants will be made an offer of either a mortgage sale agreement, rent-to-own or rental agreement.

6

Consider the administrative costs

These include any legal, financial or other costs involved in the preparation and execution of the agreement.

7

Look forward to being allocated

Successful applicants will be allocated, once units are available for distribution.

8

Enjoy your new home

Beneficiaries will receive the keys for their new home and must move into their properties within one month of receipt of keys.

ALLOCATION CATEGORIES

THE HOUSING UNITS WILL BE ALLOCATED TO BENEFICIARIES UNDER THE FOLLOWING CATEGORIES:



Modified random selection process



Recommendation of the Minister for special needs cases or emergencies



For the joint protective services



Senior citizens and persons with disabilities



TYPES OF AGREEMENTS

RENT-TO-OWN

The Rent-to-Own (RTO) programme was designed to facilitate people who, given their current financial situation, are unable to qualify for mortgage financing. This programme is based on the premise that once a person's financial qualification is within one hundred thousand dollars (\$100,000) of the cost of the allocated unit and he/she is less than thirty-five (35) years of age, he/she will be eligible for the RTO programme. Subsequently, the client would then pay a Rent-to-Own fee for five years initially; of which two thirds is applied as a deposit toward the cost of the unit at the end of the period and the remaining one third is retained by the Housing Development Corporation (HDC) as an administrative fee.

The RTO programme thereby allows for the difference to be paid within the stipulated period after which the client would be re-assessed. If the client is still unable to qualify at the end of the five-year period, the Rent-to-Own agreement could be extended for a further three years at the discretion of the Corporation. Persons who are unable to qualify at the end of the extended period would then be converted to a rental arrangement and their payments applied as such. If the person is able to qualify at the end of the RTO period, he/she will be processed for a mortgage by the TTMF or another financial lending agency.

LICENSE TO OCCUPY

A License to Occupy (LTO) agreement is a temporary arrangement to customers when they are assessed and qualify for a mortgage but the property has not yet been vested in the HDC. Full title to the land occurs after vesting, at which time the HDC will approach the customer to convert to a mortgage. An LTO agreement does not give the customer title (ownership) to the property.





Citizens without land will benefit from:		
	Access to fully developed lots costing 30% of the market value	
	Subsidised mortgages at 2% and 5% interest rate from the Trinidad and Tobago Mortgage Finance Company (TTMF)	
	Subsidised pre-approved house plans	
	A list of registered building contractors and technical assistance and oversight for the construction of their house	
Citizens with land approved for residential use will benefit from:		
	Access to subsidised mortgages at 2% and 5% interest rate from the TTMF	
	Subsidised pre-approved house plans	
	List of registered building contractors	
	Technical assistance and oversight for the construction of their house	



HOME IMPROVEMENT GRANT

The purpose of this grant is to provide low-income households with the necessary funding to undertake basic repairs and upgrades which will enhance their living conditions. The Ministry will provide a non-refundable grant of \$15,000 to successful applicants.

WAIT! AM I ELIGIBLE FOR THIS GRANT?

- Applicants must be resident citizens of Trinidad and Tobago.
- The total household income must not exceed TT\$ 5,000 per month.
- The applicant must be at least 21 years old.
- Applicant or other household member must not have previously benefited from the Ministry's Grants or Subsidy Programmes.
- The applicant must be able to show proof of land tenure.







Complete an application form via the Ministry's website (www.housing.gov.tt) or at the Ministry's office, located at 44-46 South Quay, Port of Spain.



All applications are entered into the Ministry's database and prospective applicants are selected via a modified random draw.





Shortlisted applicants are then invited to attend an assessment interview to determine the accuracy or truthfulness of their application.



Supporting documents and a detailed estimate of the cost of repairs are reviewed.



A housing inspector from the Ministry will visit the applicant's premises throughout the process to ensure that the approved work is being done in accordance with the legally signed agreement.



Funds will be disbursed in two parts: 50% on commencement of project and the other 50% when half of the repairs have been satisfactorily completed.

PRIORITY APPLICANTS

Priority will be given to applicants conducting the following repairs:









Electrical works



Bedroom and kitchen cupboards



Addition, upgrade and adaptation of rooms to ease overcrowding



Improved facilities for persons with disabilities



Installation of burglar proofing, doors and windows for enhanced security, and other works deemed critical to home improvement

The Home Improvement Grant Programme is executed by the Housing Programme Facilitation and Implementation Unit

Application forms can be collected and returned to the following office:

Ministry of Housing and Urban Development 44-46, South Quay, Port of Spain Tel: 623-HOME (4663)

Email: grants@housing.gov.tt





Natural disasters; they happen swiftly and suddenly, oftentimes leaving our homes badly damaged or destroyed. All is not lost, however; The Ministry offers a grant of \$15,000 to provide immediate assistance in repairing or constructing a temporary shelter for families.

To be considered for this grant, you must write to the Permanent Secretary of the Ministry of Housing and Urban Development, detailing the nature of the incident and the number of persons who have been displaced by the hazard.

Applicants will need to attach the following relevant documents to support their claim:

- A report from the responding agency (Fire, Police Services, Office of Disaster Preparedness and Management, and/or Regional Corporation)
- Copies of relevant documents proving legal land tenure
- Copy of National Identification or Birth Certificate
- Estimate of the repairs to be done

The grant reduces the physical and emotional distress that may be experienced by persons in ill-fated circumstances and helps maintain the nation's existing housing stock by reducing the number of houses lost annually to disasters and the resulting demand for new houses.





This innovative and cost-effective programme is designed to improve the housing conditions and community facilities of residents in rural and peri-urban areas.

The Housing and Village Improvement Programme (HVIP) utilises the aided self-help approach with the objective of targeting residents of disadvantaged villages. The aim is to create an enabling environment in which the community residents can provide sweat equity and training opportunities to improve the lives of villagers.

Through the Housing and Village Improvement Programme (HVIP), the Ministry of Housing and Urban Development (MHUD) intends to change the physical environment of selected villages on an individual and a communal basis.

The intention here is to uplift the lives of families through the development of communities that are functional, attractive and encourage communication and enable collaboration.





The intervention provided by this programme, therefore, occurs on two levels:

The Individual Household Level The Village Improvement Level

THE INDIVIDUAL HOUSEHOLD LEVEL

The Individual Household Level focuses on home construction and/or improvements. utilising the Aided Self-Help Approach. The Ministry of Housing and Urban Development would make pre-approved house plans available using different construction methodologies for construction/home improvement for those residents wishing to avail themselves of same.

Under the HVIP, the MHUD provides a subsidy to successful beneficiaries for the purchase of construction materials and payment towards labour costs for the construction and repairs to homes. The subsidy amount would be matched to the beneficiary's housing conditions and the disbursement of funds would be in tranches to ensure effective project monitoring.

While the beneficiaries would be responsible for selecting and supervising the manpower towards the construction/ improvement of their houses, suitably qualified staff from the Land Settlement Agency (LSA) and the Housing Programme Facilitation and Implementation Unit (HPFIU) will also provide technical support and oversight to the beneficiaries during and monitor the progress of the scope of works.

THE VILLAGE IMPROVEMENT LEVEL

The Village Improvement Level focuses on early and emergency works for the development and upgrade of basic infrastructure, utilities and services; development of a historic/preservation theme for the villages to help create a

sense of place and pride; provision of skills training after the requisite needs assessment; and identification of both cultural and social services and facilities.





SQUATTER REGULARISATION WHO IS A SQUATTER?

The Land Settlement Agency (LSA), an agency of the Ministry of Housing and Urban Development, was established as a body corporate on 01 June 1999. It is charged with the responsibility for administering and carrying out the provisions of the State Land (Regularisation of Tenure) Act, Chapter 57:05, No. 25 of 1998, (SLRT Act) with respect to state lands in the island of Trinidad whilst the Tobago House of Assembly is required to do the same in Tobago.

A "squatter" is a person who is in actual occupation of state land without probable claim or pretense of title thereto.



The jurisdiction in respect of state lands falls under the ambit of the Commissioner of State Lands. According to Section 2 (1) of the SLRT Act, "State Land" includes "land held by the National Housing Authority, State Land vested in the Tobago House of Assembly, and any other land transferred to the State from time to time by any state agency for the purposes of this Act". This refers to the development and upgrade of infrastructure and the provision of services to designated Land Settlement Areas and leasehold titles.

Part of the LSA's mandate is to contain any new squatting activities. This requires collaboration with other state agencies including the Office of the Commissioner of State Lands. Containment involves monitoring and patrolling state lands to identify illegal structures, and to take the necessary action in accordance with the SLRT Act.

SQUATTER REGULARISATION

Under Section 3 of the SLRT Act, the LSA is mandated to regularise squatters in occupation of state lands before January 01, 1998. This refers to the development and upgrade of infrastructure and the provision of services to designated Land Settlement Areas and leasehold titles.

There are two components to the Squatter Regularisation process:

- Title Regularisation.
- Infrastructural Development.

Title regularisation refers to the provision of security of tenure (that is, a legal interest in the land) to certain persons who have been illegally occupying state lands prior to January 01, 1998. This is a three stage process:

- The Certificate of Comfort (COC)
- The Statutory Lease
- Deed of Lease

The COC guaranties protection from ejectment from one's dwelling house but does not create an interest in the land.





The second stage is the Statutory Lease. The Statutory Lease serves as a financial instrument for a term of 30 years during which time holders can make payments towards obtaining a Deed of Lease.

At this stage, the recipient will have to meet all the requirements of the Statutory Lease before the Deed of Lease can be assigned by the LSA.

The recipient of the COC will be required to pay the following charges:

- Premium
- Annual rent
- Infrastructure development cost
- All fees and Stamp Duty associated with the preparation and registration of the Deed

The Statutory Lease cannot be assigned or otherwise be transferred except to the State but is transferable for the remainder of its term in the estate of a deceased person, according to law.

The Statutory Lease also functions as a mortgage instrument, providing a 30-year period whereby persons may be able to make payments towards acquiring a Deed of Lease. The premium to be paid by COC recipients over the Statutory Lease period would be valued at 25% of the open market value of the lot in accordance with the approved Pricing Policy. Recipients of Statutory Leases who complete these payments prior to the completion of the 30-year-period would be able to have it transferred to a Deed of Lease.



The Lease is outlined in Sections 21, 22, 23 and 24 of the SLRT Act and requires that:

Title Investigation (Section 21)		
	An investigation of title must be conducted on a lot-by-lot basis.	
	A notice of the impending title investigation has to be published in at least two daily newspapers for a continuous period of seven days, immediately and prior to the commencement of the title investigation.	
Publication List of Claimants (Section 22)		
	Within 28 days after completion of the title investigation, a notice containing the names of persons who are deemed to be claimants and the description of the land in respect to each claim that is made must be published, at least once per week over a period of four weeks, in at least two daily newspapers by the LSA.	
	Persons wishing to challenge the claim of the claimant have six weeks from the last date of publication of the notice to do so in writing.	
Resolving Challenges or Claims (Section 23)—subject always to the right of parties to redress in the courts.		
	The Land Settlement Committee shall first determine whether such matters may be conciliated or settled at the community level.	
	Where such conciliation is not forthcoming, the Committee may proceed to hear and determine the matter or where the parties consent to appoint another person to mediate or otherwise settle the matter and in such case the decision arrived at shall be binding on the parties.	
Entry of Names into Register (Section 24)		
	names of all persons who are entitled to the Statutory Lease are entered in the acy's Register.	
	These are claimants whose claims have not been challenged; or where the claimant's claims have been challenged, the party in whose favour the Committee or mediator has ruled or in whose favour the matter has been conciliated or settled at the community level.	



Once all payments are made within or over the statutory period, the holder of the Statutory Lease can transfer to the final stage of tenure and become a recipient of a Deed of Lease.

A Deed of Lease is a lease for 199 years to which a squatter or tenant may be entitled under the SLRT Act.

The LSA is bounded by law to ensure that the standards as set out by all Regulatory Authorities are adhered to. These Regulatory Authorities include:

Town and Country Planning Division (TCPD)

The TCPD provides Outline and Final approvals in all land development works conducted, based on the standards outlined by the Division as required under the Town and Country Planning Act No. 29 of 1960.

Environmental Management Authority (EMA)

The EMA provides Certificates of Environmental Clearance as required under the Environmental Management Act No. 3 of 2000.

Water and Sewerage Authority of Trinidad and Tobago (WASA) WASA provides Outline, Design Approvals and Completion Certificates for the installation of sewerage and water system infrastructure.

Trinidad and Tobago Electricity Commission (T&TEC)

Provides the connection of an electricity supply to your house.

Trinidad and Tobago Fire Services

Provides Completion Certificates to ensure that the installation of all infrastructure meets the required standards of the Trinidad and Tobago Fire Services.

Drainage Division

Provides Completion Certificates for drainage infrastructure on sites based on the standards outlined by the Division.

The second component in the Squatter Regularisation process is infrastructural development, where the Land Settlement Agency (LSA) ensures that designated sites are properly surveyed, planned, and designed and the necessary development works such as proper drainage, electricity, drinking water, sewerage and road infrastructure have been conducted.



Regional Corporations

Provides Completion Certificates on all development works done.

Director of Surveys

Approves Survey Plans of all land surveys conducted on lands in Trinidad and Tobago.

Ministry of Public Utilities

Provides a certificate to show that electrical work undertaken meets the required standard.

The Land Settlement Agency can be contacted via the following offices:

Tacarigua (Head Office)

Orange Grove Road South, Orange Grove Estate, Tacarigua. Tel: 299-0795.

Fax: 640-9574.

Ste. Madeleine Office

No. 1 Factory Road, Ste. Madeleine, Tel: 299-0795. Ministry of Housing and Urban Development

ANSA McAL Building, Cor. South Quay and George Street, Port of Spain. Tel: 299-0795.

Information on the LSA may also be found at:

housing.gov.tt/landsettlementagency or Facebook.com @LandSettlementAgency

PURCHASING A HOME ON THE PRIVATE MARKET



Steps to Homeownership Tips to Find the Right House Practical Guidelines to Getting Your Dream Home Role of Real Estate Agents Role of an Attorney in Real Estate Transactions Selecting an Attorney **Legal Costs** How Real Estate Works in Trinidad and Tobago Searches and Duties Conducting a Registered Land Title Search Land Purchase—Cash Transactions Land Transactions Using Mortgage Financing Agreement for Sale Transfer of Real Estate Procedures to Sell Your Property







Start searching for that ideal home. You can engage the services of a licensed real estate agent, check the classified section of the newspaper or check with family and friends.



Ensure the property is free from any legal or financial encumbrances. Have a contractor of your choice review the property before you decide to purchase.



Make an offer worthy of consideration based on available financing.



Obtain the requisite legal document (sales agreement), and have it reviewed by your attorney to ensure that the transaction is correctly done.



At the time of signing the sales agreement, you may be required to make a down payment. You will then be advised of the time-frame to pay the balance of the sales price.



Finalise the mortgage arrangement. It is necessary to have a value appraisal of the property done by an independent appraiser as well as a title search to ensure that the property is free of any legal or financial encumbrances.



Ensure that you obtain a certified copy of your Deed or Certificate of Title for record keeping. Once the financial institution is satisfied and all legal documents have been finalised by your attorney or financial institution, you will be required to pay insurance and Stamp Duty.

8 TIPS TO FIND THE RIGHT HOUSE





You like the neighbourhood



You like the curb appeal and cannot wait to go inside to check it out



The house appeals to you the moment you enter



PRACTICAL GUIDELINES TO GETTING YOUR DREAM HOME



"Location, Location" is an all-too-powerful catchphrase people hear when they are in the market for their new home. With some time, you can transform an ugly house into a beauty, but it's not as simple to turn a bad location into a great one.

Proximity to schools: if you have school-aged children then you should be concerned about the proximity of your home to nearby schools. This decision can affect the quality of your child's educational experience and should be taken into consideration.

Proximity to work: this can impact your daily commute and should be strongly considered. Also, evaluate the availability of public transportation, recreational facilities, amenities, and places of worship.



The neighbourhood's character: what is the neighbourhood like? Before purchasing your home think about visiting the neighbourhood at different times of the day. If possible, speak with some of the homeowners to get an idea of the community.

Neighbourhood's response to crime: is the neighbourhood a close-knit community? Are community patrols and/or a strong community watch group in effect? These things matter in helping to reduce the levels of crime within communities, which can potentially affect you and your loved ones.

Understand what you are buying: are you being told that the house is being sold "as is?" This will usually signify that some work is required on the property and the seller is transferring that responsibility to the buyer. So keep this in mind if you're just looking for a move-in ready property and not looking to take on a project.

Taxes: beyond normal maintenance, there are still costs involved after purchasing the property. There may be maintenance fees depending on the type of property, as well as property taxes. Keep in mind that property tax is based on the rental value of the property.

ROLE OF REAL ESTATE AGENTS

The process of purchasing a home can be extremely timeconsuming. When you finally identify potential houses of interest from classified advertisements, real estate websites or friends, having a qualified real estate agent can provide real benefits such as:





Useful knowledge about the community to assist in the decision-making process
Being able to negotiate for the lowest price possible
Access to current data on market conditions in the real estate industry, which otherwise takes time, knowledge and experience to obtain
Networking opportunities with other professionals, clients and agents to access services you may not otherwise be privy to
Utmost confidentiality in your business transactions
Handling of administrative side of the transaction, ensuring that no detail is overlooked
Providing guidance on legal and financial services
Treating all parties fairly by disclosing all known facts regarding the property (fiduciary duty)
Assisting with property inspections and viewings, keeping track of prospective buyers and follow-up on leads
Assisting with finding a property that best suits your needs
All real estate agents must be registered with the Financial Intelligence Unit (FIU) of Trinidad and Tobago. Choosing a real estate agent is a very critical decision for both the buyer and seller.

FOR SALE



ROLE OF AN ATTORNEY IN REAL ESTATE TRANSACTIONS

The day you make the decision to buy or sell property, there are a number of important decisions that you have to make which have legal outcomes.

Here is a brief summary of several aspects of your purchase or sale and how your attorney may assist:



The real estate contract
This contract is a legal document binding on both buyer and seller. It should contain all the terms contained in the transaction, including the price, how it is to be paid, a description of the property, and any conditions of the sale or purchase. You should read any contract or agreement carefully before signing. If you have any question concerning the meaning or effect of anything in the proposed contract, consulty your attorney before signing.
Title search
Your lender will require that your attorney search the records in the Land Registre located at the Registrar General's Office before closing. However, if no loan is required you should still have your attorney examine the records to make sure you are buying a property which is free and clear of claims of:
judgments
outstanding Deeds of Trust or mortgages
unpaid taxes
defective Deeds and similar defective taxes
Closing
The attorney is responsible for preparing all necessary closing documents

The attorney is responsible for preparing all necessary closing documents, scheduling the closing, explaining all necessary closing documents and having them properly executed and recorded. You will receive copies of most closing documents, including an itemised record of all the money paid by you.

An attorney's role in real estate transactions may include consultation prior to the signing of the contract, preparation of closing documents, the title search and certification, presiding over the closing and recording of the Deed/Certificate and mortgage. All this work is done in close coordination with the buyer, seller, real estate agents, and lenders. The attorney attempts to ensure that this complex procedure is carried out in the most pleasing and expedient manner. Therefore, choosing an experienced real estate attorney to handle your real estate transaction is especially important.

SELECTING AN ATTORNEY

When issues arise on a real estate transaction, you can call an agent or broker. However, if the situation is complicated, it is prudent to consult with a real estate attorney.

When choosing an attorney, ask these questions to make sure you have the perfect legal match:





How many similar cases has the attorney handled?

Not all real estate matters are created equal. Ask if the attorney has dealt with transactions similar to yours and if so, he/she will be better able to foresee potential problems and avoid them.

How would the attorney handle my case?

You should ask the attorney for his/her views on your matter and what they plan to do on your behalf. An attorney acts for and on behalf of their clients in matters of negotiation and information gathering. It is important to know the direction your attorney will be taking with respect to your matter. It can help you determine which attorney is knowledgeable about real estate law. If the attorney does not know what he/she is talking about, you will get unclear or vague responses.

How will the attorney bill me? What will be the cost?

Knowing the fee schedule for your attorney can help to avoid surprises later. Most attorneys work on an hourly basis, meaning that they will charge you a certain amount for every hour they spend working on your case or some may provide you with a flat fee depending on the work being undertaken.

Who else will be working on my case?

Some attorneys pass the initial work to a junior attorney, and not necessarily to a licensed attorney. They enlist the work of a junior attorney who practices with them or even a paralegal versed in land matters. During your initial consultation, ask who will be working on your legal matter and make sure you are comfortable with the arrangements before proceeding. After asking specific questions about a real estate attorney's background, be sure to choose the attorney who makes you feel most at ease.





Once you have made the decision to purchase a property, it is important to understand that there are legal costs that must be paid to complete the purchase transaction. These costs are applicable whether it is a residential land transaction only or residential land with a dwelling house purchase.

CONVEYANCING

The process by which the legal interest in a property is transferred from the vendor to the purchaser is called conveyancing. It is strongly advised that the purchaser retains the services of an attorney specialising in land transactions to do the conveyancing, as well as to protect your interest throughout the purchasing process.

Conveyancing fees for all attorneys in Trinidad and Tobago are regulated by the Legal Profession Act, Chap 90:03–The Attorneys-at-Law (Remuneration) (Non-Contentious Business) Rules 1997. However, most attorneys will require a deposit in order to retain their services. This deposit or retainer fee is subject to the attorney's business policy and is discussed in the preliminary stages between the purchaser and their attorney. This deposit is normally a percentage of the cost of the conveyance, which will be discussed next.

The first step in the conveyancing process is for the vendor and the purchaser to execute an agreement for sale. In Trinidad and Tobago it is necessary that both parties sign to this agreement.



An agreement for sale outlines the terms of the purchase and serves to protect the interests of both the vendor and purchaser. It details the purchase price, acknowledgement by the vendor of the purchaser's deposit (which is normally paid at the time of signing the agreement), as well as a time period in which the transaction is to be completed.

Most importantly, it includes a term in the agreement for sale that entitles the purchaser to be refunded their deposit in the event that the vendor cannot complete the transaction. It is the norm that the vendor's attorney prepares the agreement for sale and hence the vendor bears the cost. However, it is advisable that the purchaser has an attorney from the beginning of the conveyancing process to check the agreement for sale and ensure that all the relevant terms are referenced and included in the agreement.

Once the agreement for sale is signed, in order to complete the ensuing transfer, the purchaser's attorney must conduct a title search to ensure that the vendor has good title to the property.

The title search is most important and the purchaser is strictly cautioned not to proceed with a transfer of property without a title search being conducted.

The search is conducted based on how the land is held or registered. In Trinidad and Tobago, land is registered under one of two systems:

- The common law system/the old English law system of title, governed by the Conveyancing and Law of Property Act Chapter 56:01
- The Real Property Ordinance (RPO)
 System, which consists of registration
 of titles and is governed by the Real
 Property Act Chapter 56:02.

Under the old common law system, the original Deed is lodged at the Deed Registry of the Registrar General's Office and it is possible to trace the registered Deed as your attorney will have a search conducted at the Registry.



HOW REAL ESTATE WORKS IN TRINIDAD AND TOBAGO

Once the conveyance, transfer and/or mortgage documents have been completed and the vendor and purchaser have signed, the relevant documents must be stamped by the Board of Inland Revenue. Your attorney will present the documents to the Board of Inland Revenue on your behalf and make the payment. The Stamp Duty cost is calculated based on the value of the transaction.

LAND TITLE SYSTEM

In Trinidad and Tobago, there are two systems of land law. One is the "old law" system and the other is a system of registered land titles under the Real Property Ordinance RPO Chapter 27 No. 11 of the Laws of Trinidad and Tobago.

The RPO system of conveyancing is based on the well known Torrens System, which seeks to abolish the necessity for title searches by providing that for every parcel of land under the system there should be a Certificate of Title. All transactions (transfers, mortgages, leases, or other encumbrances) with respect to a particular piece or parcel of RPO land must be recorded on the Certificate of Title.

The title of a vendor, therefore, can easily be ascertained by looking at the Certificate of Title. Notwithstanding the advantages of the RPO system and the fact that there is provision for lands under the old law system to be brought under the RPO system, most land in Trinidad and Tobago is still under the old law system.



An estate in land is a measure of the duration of the quantity of ownership or interest in land. An estate may be freehold or leasehold. A freehold estate is an arrangement in which one has an absolute interest in land capable of perpetual existence, whereas a leasehold interest relates to a term of years arising where property has been transferred to a person for a certain number of years.

Although a leasehold interest is not of unlimited duration as is in the case of a freehold estate, it is not uncommon to find leasehold interests for periods such as one hundred and ninety-nine (199) years or even nine hundred and ninety-nine (999) years.

Intransferring one's estate in land, the form of document used will vary according to whether it is freehold or leasehold, old law or RPO. A freehold estate is transferred by a Deed of Conveyance (old law) and in the case of RPO by a Memorandum of Transfer.

A leasehold interest is transferred by a Deed of Assignment (old law) and in the case of RPO by a Memorandum of Transfer.







There are a number of reasons why you may want to conduct a land title search:



To look at the register and/or title plan of a property you own



To find out who owns a specific property



To discover the extent and boundaries of a property



To settle a boundary dispute



To buy an unoccupied property



To determine if there are any charges or liens against a property



Anyone who is trained in the use of the Registrar General's system.

However, members of the public can retain the services of a private title search clerk.

REQUIREMENTS FOR REGISTERED LAND

Land title documents are classified as either common law or Real Property Ordinance (RPO).

If you need to conduct a search for a specific registered document that falls under common law, you must have:

- Deed number
- Property's address
- Lot number (if available)

If the registered document falls under RPO you need a:

Volume and folio number of the Certificate of Title

You can also conduct a general search using the full name of the property owner; however, this search result may not be altogether accurate as more than one person can have the same name.

HOW MUCH DOES A TITLE SEARCH COST?

The fee is based on the type of search you conduct:



For a specific title search using a Deed number or volume and folio numbers



For a general title search using the owner's full name



These fees must be paid in cash or by debit card to the cashier in the Land Registry before 3.00 p.m. If a title clerk conducts the search on your behalf, the fees charged may differ from the fees quoted.





WHERE DO YOU GO TO CONDUCT A TITLE SEARCH?

Land title searches are conducted at the offices of the Land Registry listed below:

Ministry of the Attorney General and Legal Affairs Government Plaza, Corner Richmond and London Streets, Port of Spain, Trinidad, West Indies. Tel. (868) 223-AGLA (2452)/624-1660

Fax. (868) 226-5143

Ministry of the Attorney General and Legal Affairs 11 Hamilton St., Scarborough, Tobago, West Indies. Tel. (868) 639-3210

CAN I DO A WEB SEARCH?

Q

Home

Persons can conduct searches online.

Persons can conduct searches online. The Land Registry Property Information Management System e-service (PIMS on-line) allows you to search the digitised Land Registry records via the internet for information on land titles, for example, Deeds, Bills of Sale, judgments, Lis Pendens, Deed Polls, and wills registered with the Land Registry of the Registrar General's Department.

There is no cost to creating an account. However, cash payments for this service are required to be made at the Ministry of the Attorney General and Legal Affairs. Certified/Manager's cheques must be made out to "The Registrar General".

International Money Orders written to "The Registrar General" must be accompanied by a note stating that it is a payment for an online land search service. Your e-mail address and contact number should be provided in order to receive a scanned copy of the receipt.

www.legalaffairs.gov.tt

Single Index Search
allows for only one search to
be performed for a fee of ten
dollars (\$10.00).

Multiple Index Search allows as many searches as can be performed on the system within a twelve-hour period.





Services About Contact FAQ

SIGN UP

This search will reveal how the vendor came to have legal interest and ownership of the property. Under this system the title to the property will either be *freehold or leasehold*. It must be noted that Title is not registered under the "old law system," but the Deed itself is registered by depositing it in the Land Registry. In this way, it is possible to trace the Registered Deed to the owner, although it can sometimes be a lengthy and complicated process.

Under the RPO system the original Certificate of Title is kept at the Land Registry and the owner of the property is in possession of a duplicate copy of the document. If the property is mortgaged then the bank will be in possession of this duplicate copy. All the land transaction history is endorsed at the back of the Certificate of Title and the process of investigating title under this system is much simpler than the common law system. It is important as a purchaser to be aware of the nature of the title for the property that you are purchasing.

Once it is determined that the vendor has good title to the property and that the vendor can produce the required documents for closing, which include a WASA Clearance Certificate and Land and Building Tax receipt, the purchaser's attorney will prepare the conveyancing documents and have same executed by the purchaser and the vendor.

STAMP DUTY COSTS

Once the conveyance, transfer and/or mortgage documents have been completed and the vendor and purchaser have signed the relevant documents, they must be stamped by the Board of Inland Revenue. The attorney will present the documents to the Board of Inland Revenue on your behalf and make payment. The Stamp Duty cost is calculated based on the market value of the property.

WITH EFFECT FROM JANUARY 1 2019, the Stamp Duty cost for residential property where the purchaser of the property is a first-time homeowner and the property is, or includes a dwelling house and is used wholly or mainly for residential purposes is:

Residential properties valued at (\$1,500,000) or less shall be **EXEMPT** from Stamp Duty.

For every dollar of the first (\$250,000) in excess of (\$1,500,000) - (5%).

For every dollar thereafter in excess of (\$1,750,000) - (7.5%).









First-time homeowners must provide:

_	A sworn affidavit, made by the intended owner, declaring himself/herself, to be a first-time homeowner. Please note, in the case of joint ownership each proposed joint owner must be a first-time homeowner to qualify for the exemption. A separate affidavit is required in respect of each joint owner.
	Copy of national ID card of all declarants.
	Where applicable, a letter from the financial institution indicating that a mortgage facility has been granted to the mortgagors as first-time homeowners for the purpose of purchasing the property, and the amount of such facility.
	Any other information deemed pertinent to the application.
	a non-first time homeowner, the Stamp Duty cost for residential property that is, o
incl	udes a dwelling house and is used wholly or mainly for residential purposes is:
incl	udes a dwelling house and is used wholly or mainly for residential purposes is: Residential properties valued at \$850,000 or less shall be EXEMPT from Stamp Duty.
incl	Residential properties valued at \$850,000 or less shall be EXEMPT from
	Residential properties valued at \$850,000 or less shall be EXEMPT from Stamp Duty.
	Residential properties valued at \$850,000 or less shall be EXEMPT from Stamp Duty. For every dollar of the first \$400,000 in excess of \$850,000 – 3%.





For a **non-first time** homeowner, the Stamp Duty payable on a mortgage for the purchase or construction of residential property that is, or includes a dwelling house and is used wholly or mainly for residential purposes, shall be:

- Where the sum secured by the mortgage does not exceed \$850,000, the Stamp Duty shall be EXEMPT.
- Where the sum secured by the mortgage exceeds \$850,000, Stamp Duty will be charged at the rate of \$0.50 per \$250 or part thereof, of the entire sum.
- If, however, the sum secured by the mortgage exceeds the consideration stated in the conveyance, the difference is charged at the rate of \$1.00 for every \$250 or part thereof.
- Where the lender is a Credit Union registered under the Co-operative Societies Act, no Stamp Duty shall be payable on the Mortgage Deed, irrespective of the sum secured.

The Stamp Duty cost for residential land where the **property** consists of land only is:

- Residential land valued at \$450,000 or less shall be EXEMPT from Stamp Duty.
- For every dollar of the first \$200,000 in excess of \$450,000 2%.
- For every dollar of the next \$200,000 in excess of \$650,000 5%.
- For every dollar thereafter in excess of \$850,000 7%.

In order to be granted the exemption, an application must be made to the Board of Inland Revenue by the intended owners/mortgagors or their attorneys on their behalf, using the relevant application forms which are available at the Stamp Duty Offices located at Port of Spain, San Fernando and Tobago. These forms can also be downloaded from the BIR's website.

After the purchaser's title document is stamped by the Board of Inland Revenue, the document is taken to Registrar General's Department, Ministry of Legal Affairs, for registration. This signals the end of the conveyancing process and the purchaser's attorney will deliver a certified copy of the **Registered Deed** (common law system) or a **Certificate of Title** (RPO system) to the new owner for safe keeping.

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LAND PURCHASE— CASH TRANSACTIONS

Both the seller and buyer must have legal representation to prepare the conveyance documents and to carry out all the necessary searches on the property. The property can only be sold if there are no restrictions on the sale.

When all costs and fees have been paid, the documents are stamped and must be registered with the Registrar General's Department. Fees include deposit, attorney fees and the balance of agreed purchase price. Stamp Duty of three percent – seven and a half percent must be paid by the purchaser.

Once you are the owner of property there is property tax to be paid annually. This tax is based on the possible rental value of the property as determined by the Valuation Division of the Ministry of Finance.

Land in Trinidad and Tobago can either be registered or unregistered and great care should be taken to ensure that the seller is entitled to sell.

In the sale of unregistered land, the seller should have a proper title to the land and the sale is carried out by a Registered Deed, after an investigation is done by an attorney, into the sellers' title.

With registered land, the property is registered with the Registrar General, who provides a Certificate of Title for the property. The Title is passed by endorsements made on the certificate, which is evidence of who has title to the property.

In both systems of transfer, one should always have a written agreement for sale before purchasing. This agreement states, among other things, who are the parties to the sale, the price, the property being sold, the date by which the purchase should be completed, and the options both seller and purchaser can explore if the sale does not occur.

It is important to establish and determine that the vendor can legally sell the property by tracing the history of the



property for the previous twenty (20) years to ensure that the property was not transferred or mortgaged to anyone else.

The seller must also show that he has paid all rates and taxes. It is also highly recommended that the purchaser makes a physical inspection of the property to ensure that there are no other persons on the land with rights over it which the seller did not disclose. A deposit of ten percent (10%) of the purchase price is usually required when the agreement is signed.

With registered land, the investigation is much simpler. The Certificate of Title will state the true owner of the property and whether that person is entitled to sell. A further search should be made in all instances to ensure that there are no judgments registered against the seller, which can be attached to the land owned by the seller. In such a case, the property

will be sold subject to the judgment. Once the sale is completed, a Deed must be prepared if the property is unregistered, and this Deed must be registered with the office of the Registrar General.

In the case of registered land, an endorsement reflecting the sale must be made on the Certificate of Title, which must then be handed over to the new owner.

Legal fees for title searches and preparation and verification of the Deed of Lease (Conveyance) are specified in Schedules 1 and 2 of the Legal Professions Act Chapter 90:03 Section 52, and are based on the purchase price. See section on legal fees.



LAND TRANSACTIONS USING MORTGAGE FINANCING

If you are obtaining a mortgage the purchaser will incur the following costs:

- A negotiating fee from the mortgagee (lender) to process the mortgage application
- A valuation fee, since the mortgagee will require that there is a true assessment of security
- Legal fees for title searches and preparation and verification of the Deeds and/or Memorandum of Transfer
- Mortgage indemnity insurance fees, a one-time premium to obtain financing



On signing the sales agreement the following documents must be provided to the purchaser:

Copy of Registered Deed of Conveyance/Lease or Certificate of Title in the case of Real Property Ordinance land
Land tax receipt for current year
Water and Sewerage receipt and clearance for the current year
In the case of leasehold lands, a lease rent receipt and consent to transfer the lease
In the case of condo/townhouse, a letter from the company stating what the maintenance charges are and that the payments are up-to-date
Memorandum and Articles of Association
Share certificate if the company is limited and confirmation of annual returns

AGREEMENT FOR SALE

Although there is no requirement for parties to enter into a formal agreement for the sale and purchase of land, it is advisable to do so.

To be enforceable, an agreement for sale must be in writing and signed by all parties and must include a description of the property; the parties (vendor and purchaser) must be identified and the purchase price must be stated.

The agreement will usually provide for a ten percent (10%) deposit to be paid by the purchaser and for the transaction to be completed within ninety (90) days. The terms of the agreement are entirely within the control of the parties.



TRANSFER OF REAL ESTATE

In most cases, the purchaser's attorney is responsible for preparing the relevant instrument of transfer. In other cases, such as where the purchaser is taking a new lease of a property, the vendor's attorney will prepare the instrument that is the lease. In both instances, the purchaser will bear the costs. Once the title to the property is in order the relevant transfer document may be completed. Upon closing the vendor must provide the following documents:



Land and building tax receipt or house rate receipt showing that the payment was made for the current year and that it was assessed in the name of the vendor



Water and Sewerage rate receipt in the name of the vendor



Water and Sewerage Clearance Certificate confirming that there are no outstanding rates affecting the property



Town and Country Planning approval and a Completion Certificate in the case of recently built houses, or a sub-division approval in the case of recently subdivided lands



Releases for all outstanding mortgages duly executed in escrow together with a statement showing the amount required to liquidate the mortgage and a note of the attorney's fee for the preparation of the release



TRANSFER OF REAL ESTATE

In the case of leasehold properties and condominium/townhouse schemes the following additional documents may be required:



Lease rent receipt



Lessor's consent to the assignment where necessary



Current maintenance charges receipt where applicable



PROCEDURES TO SELL YOUR PROPERTY



Share certificate in the name of the vendor evidencing the vendor's share(s) in the property management company



Articles of incorporation and by-laws of the management company



Duly executed share transfer

CONSTRUCTING YOUR OWN HOME



Town & Country Planning Division (TCPD)

The Planning Permission Process

Tips for Constructing Your Home

Selecting and Managing Your Contractor

TOWN AND COUNTRY PLANNING DIVISION (TCPD)

Chapter 35:01 Section 8 subsection 2 of the TCPD Act requires that the Minister regulates all forms of development within Trinidad and Tobago. Almost anything you do on your property requires TCPD approval and planning permission PRIOR to commencing any form of development. It is therefore important to check if a property has planning permission before purchasing. You can verify the property you intend to purchase through a Status of Land submission.

A Status of Land Letter is a formal correspondence from TCPD for a specific site stating:

- Confirmation of the permitted land use via the mapped policy
- Confirmation of the bona fide of the plot (i.e., the plot was created by a TCPD final planning permission or existed prior to 1972 as evidenced by a survey plan and Deed)
- Site planning history
- Possible permitted development based on permitted land use and planning history



THE PLANNING



Outline Permission must be obtained before an application for Full Planning Permission is submitted because it lets an applicant know whether or not the type of development proposed is compatible with existing land use policy. It also provides overall development standards applicable to the

If you do not submit an outline permission application you run the risk of unnecessary expense in the preparation of plans and technical drawings

To obtain outline approval, you must submit the following documents to the Regional Corporation responsible for the area that you want to build in

- Two copies of the completed outline application form (TCP/3)
- Two copies of a location sketch with sufficient information to enable the site to be clearly and positively identified by a field officer. Useful information would include plot number, postal address, number of nearest light pole or kilometre mark, prominent landmark, culvert
- The numbered cadastral sheet (that is, a map of the location) on
- Copy of the Deed or oldest and latest tenancy receipt and survey



FULL PLANNING PERMISSION

When outline approval is granted you can proceed to apply for Full Planning Permission. An application for Full Planning Permission is required for the following:

- Erection and structural addition or renovation of buildings
- Change of use of a building or land
- Retention of an existing building
- Subdivision of land
- Cutting, clearing, grading or filling of land
- Construction of roads and drains



 ne Regional Corporation responsible for the area that you want to build in:
Four copies of the completed application form for permission to develop land (TCP/I)
Four copies of a location sketch with sufficient information to enable the site to be clearly and positively identified by a field officer. Useful information is the same as with the application for outline approval.
Four copies of all plans and drawings that describe the proposed development (as applicable). All drawings are to be drawn at an appropriate scale for legibility and easy handling.
Location and site plans showing the North sign
Floor and foundation plans
Elevations and sections
Structural drawings
Isometric drawings for sewer buildings
Two copies of the completed application form for the Utilisation of Land (LHA-2), obtainable from the Regional Corporation

You will be notified by mail if you received or were denied Full Planning Permission. Full Planning Permission may be granted unconditionally or may be subject to specified conditions. Where planning permission is subject to conditions or refused, a Notice of Determination will include the reasons for the decision taken.

Failure to provide proper information will result in the application being returned to the applicant undetermined. It is possible for several applications for different types of developments to be submitted for one property and be approved. Each of these planning permissions remains valid unless otherwise specified and, in principle, a developer may choose any one to implement.

N.B. When you receive notification that your application for Full Planning Permission has been granted you are required after two weeks to follow up with the Regional Corporation to get a provisional permit in order to begin construction.





TIPS FOR CONSTRUCTING YOUR HOME



Budget

Find out what you can afford and therefore visit an approved lending agency to assess your financial position.



Property Ownership

Legal possession of the land is very important. Whether purchased or inherited, it is important to ensure that there are no legal and/or financial encumbrances to the land. To avoid any complications, it is prudent to ensure that the seller has the required Outline Planning Permission or full Town and Country Planning Division approvals prior to purchase.



Permission

In the absence of these mandatory approvals, you, as the buyer, can submit your own application for Outline Planning Permission to the Town and Country Planning Division. This will allow you to see what use the land has been approved for and whether there are any restrictions on its use. You must obtain Outline Planning Permission before an application for Final Planning Permission is submitted and granted.

Please note that your intended use must match the use stated in the Outline Planning Permission. No form of construction can commence without the Final Planning Permission from the Town and Country Planning Division as well as approval from the relevant Regional or Municipal Corporation



In order to apply for Final or Full Planning Permission from the Town and Country Planning Division, you must have:

- The Deed
- The cadastral survey plan
- The house plan



Mortgage Approval

Once you have received the necessary approvals, you will need to submit the builder's estimate and approved drawings to a lending agency of your choice to obtain approval for a mortgage to construct your house. N.B.: It is only when you obtain a Provisional Permit from the Regional or Municipal Corporation that you can start construction of your dream house.



Engage a Contractor

Engage the services of a contractor or builder and start the building process. Keep track of the progress, as many constraints like weather, availability of materials, and skilled labour impact completion. Consider completing the majority of the construction within the dry season, which is usually between January and May.



Completion Certificate

Finally, you will need to obtain a Completion Certificate from the local authorities within six months of completion of construction. This certificate must be submitted to the financial lending institution to convert your bridging finance loan to a mortgage loan.



DRAWING PLANS

Once you have obtained outline approval from the Town and Country Planning Division the next step is to contact your architect or draftsman.

At this stage, you should be aware of your budget. In collaboration with your draftsman, the design phase of the building can begin.



ARCHITECTURAL DRAWINGS CONSIST OF:



Architectural design



Structural design



Complete drawing of the plans



All the prints necessary for submission to the relevant authorities



Any additional or detailed drawings required by the Town and Country Planning Division or Regional Corporation

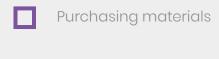


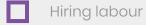
SELECTING A CONTRACTOR

Building a house is no mean feat and requires confidence in the contractor/builder who is hired to provide you with a house you can be happy and comfortable with, and which meets your needs.

To avoid any misunderstanding, it is advisable to enter into a written agreement with the contractor, to formalise the arrangement and articulate what was agreed to between the parties. This is recommended so that there can be redress, should there be any breaches by either party.

For instance, the contractor may agree to the following:











Guidelines you may wish to consider when selecting a contractor:



Consider one you know or one that is recommended to you by someone you trust.



If necessary, interview more than one contractor before deciding.



Do not be rushed into making a decision.



Consider signing a contract before work begins, and ensure it is a licensed or certified contractor.



Consider hiring a licensed or certified contractor.



Outline description of work, materials to be used and costs.



Develop a payment schedule.



Agree on start and projected completion dates.



Consider the contractor's experience.



Do not pay all the monies up front for the entire project before completion and keep all invoices and documents related to the job in one job file.

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MANAGING YOUR CONTRACTOR

Som	ne guidelines to consider for managing your contractor:
	Don't be duped into paying the full cost upfront, because if the work is not completed, you will be out of pocket.
	Insist on a schedule from the contractor before the project begins. This way you are able to keep track of what's going on during construction. Get a schedule from your contractor before the work starts. It is important to ensure that there is an agreed-upon schedule for any project regardless of the size. There are some reasons for this:
	It keeps the contractor accountable for getting the finished product completed by the proposed finish date.
	It ensures that you don't pay ahead of the work completed.
	It helps ensure that other contractors stay on schedule and that your project stays on schedule.
	Visit the work site as often as you can without calling ahead.
	You want to be sure that your contractor is working when you are not around and that work is being done on your project. Don't tell the contractor when you will be visiting the site and don't be consistent. This ensures your work gets done quickly and efficiently.
	Don't cry over spilled milk.
	If you realise that this contractor doesn't know what he/she is doing, is slacking off, giving you shoddy workmanship or is displaying unethical or dishonest behaviour, then it is better to get rid of him/her before spending more money on the project. Ensure your contract includes a clause that deals with these eventualities.



RECOGNISING RED FLAGS

When you are in contact with potential contractors, it is a good idea to know some things to watch out for that can signal a dubious person or business.

SOME RED FLAGS ARE:



You are pressured to make a decision quickly.



You are asked for a large down payment to purchase materials.



You are quoted a final price before the contractor has seen the full extent of the work.



You are offered a discount for an on-the-spot hiring decision.



You are requested to pay the complete amount upfront.



The contractor only provides a P.O. Box, rather than a full business address.

RENTAL PROPERTIES ON THE OPEN MARKET



Pros & Cons of Renting

About Rental Properties on the Open Market

The Rental Agreement

Obligations and Rights of Landlords

Obligations and Rights of Tenants





PROS

It allows for more flexibility (particularly for young, single professionals).

Some utilities may be included in your rental agreement.

More often than not the landlord takes care of maintenance issues.

Your rental agreement, if tied to a specific period of time, may protect you from market fluctuations.

CONS

Rent is considered "dead money" with no financial returns, unless you are party to a rent-to-own agreement.

Unreasonable landlords.

No tax benefits.

Property owners can raise rents at will.

No security of tenure.



ABOUT RENTAL PROPERTIES ON THE OPEN MARKET

opironit expenses for rentals of the open market.
First and last months' rent
Security deposit to insure against property damage requiring repairs, rent arrears and other incidentals
Moving costs to your new rental accommodations
Recurring expenses:
Monthly rent
Utilities: electricity, telephone and cable, if it's not included in your rental agreement

THE RENTAL

A landlord is anyone who leases property to another person (tenant), to use or live in for a period of time. This relationship is a contractual one, in which the landlord offers the tenant exclusive use in part, or in entirety, for a specific period, at an agreed price.

For tenancies/leases it is better to have the agreement in writing so that the terms and conditions under which you accept the lease, as well as the responsibilities of both parties, are clearly identified and understood. The most common type of tenancy is a fixed term or periodic lease.

The fixed term lease runs for a defined period and once you enter into the

lease it locks you in for the entire period of the lease. If you wish to end the relationship before the "end date", you may have to "buy out" the remaining period.

The periodic lease allows more flexibility. You are guaranteed occupation of the property for a certain period and you can terminate the lease by giving notice within a time frame depending on the period of the lease.

Each party to an agreement has rights and obligations which are called covenants. Covenants may be expressed (included in the agreement) or may be implied (provided by law).



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Once the agreement is signed, the landlord should not disturb or physically interfere with the tenant's enjoyment of property.
The landlord should not do anything which would make the property less fit for the purpose it was leased for.
The landlord has an obligation before and during tenancy to ensure that the property is fit for human occupancy.
The tenant has one main implied covenant, which is not to alter or destroy the property.
Both parties can expressly agree to other covenants in the lease agreement. The most commonly found covenants which apply to the tenant are:
To pay one's rent on the specified date
To repair self-inflicted damage
To not conduct oneself contrary to what's outlined in the rental agreement (such as keep pets, have parties, etc.)
(such as keep pets, have parties, etc.)
(such as keep pets, have parties, etc.) No subletting of the property

There are three main implied covenants that relate to the landlord:



OBLIGATIONS OF LANDLORDS

The landlord must provide the tenant with receipts for payment of rent.
The landlord must ensure that the property is in good repair and fit to live in at the start and duration of the tenancy.
The landlord must maintain both the interior and exterior of the property.
The landlord or anyone acting on his/her behalf must not interfere with the tenant's right to peacefully occupy the property.
Where a security deposit is paid, the landlord must return it to the tenant at the end of the tenancy. However, if the tenant has failed to pay rent or has damaged the property, it can be kept.
He must ensure that the property meets minimum standards of health and safety (lighting, water, sanitation and ventilation).
The landlord must provide tenant with a valid notice of termination (in writing), if terminating the tenancy.
The landlord should ensure that the tenant knows how to contact him or his agent.
The landlord should reimburse tenant for any repairs they undertake that are the responsibility of the



RIGHTS OF THE LANDLORD

The rights of the parties depend on the terms of the agreement.

he landlord has the right to:	
Set and receive the rent for the property occupied by the tenant date.	t on a specified
Enter the property for the purposes of inspection and repairs but tenant at least twenty-four hours' notice. However, in cases of er landlord can enter the property without the tenant's consent.	
Reasonably withhold his consent or without question prohibit the transferring/assigning his interest in the property or sub-letting/premises to someone else.	
End a tenancy by giving a valid and written notice to quit.	
f the tenancy is fixed, say for a specified number of years, the tendexpiration.	ancy will end at its
f the tenancy is monthly or yearly then the notice period can be between six months respectively. The landlord could go to court for a posses the tenant:	
For non-payment of rent	
On the grounds that the property is required for personal use	



OBLIGATIONS OF TENANTS

- Pay rent on time and in full. Make sure the house or apartment is used mainly for living purposes. Keep the property in good order (except for normal wear and tear). Inform the landlord if repairs are needed and give access to the property to carry out repairs. Give the landlord access (by appointment) for routine inspections. Inform the landlord of all persons living on the property. Comply with any special terms in the tenancy agreement (verbal or written). Give the landlord written notice when you wish to end the tenancy. Not to perform alterations to the property without the landlord's permission. No disturbance, nuisance or annoyance to neighbours by you or your visitors. These actions include but are not limited to:
 - Persistent, excessive noise
 - · Verbal or physical abuse of neighbours
 - · Racial or sexual harassment
 - Vandalism or damaging neighbours' property
 - Engaging in any illegal activities



RIGHTS OF TENANTS

The tenant can:

- Break the lease and move out immediately if the dwelling is no longer habitable and living conditions are unbearable.
- Make emergency repairs that are the responsibility of the landlord and deduct the cost from next month's rent (receipts must be shown).

FINANCING YOUR DREAM HOME

Factors to Consider When Choosing a Financial Lender

Bridging Finance

Homeownership by Mortgage

Reverse Mortgages



FACTORS TO CONSIDER WHEN CHOOSING A FINANCIAL LENDER

Purchasing property is one of the largest financial investments of a lifetime, so it makes sense to find the best mortgage institution:



Research the credibility and stability of the institution.



Look for helpful and professional staff to assist you through the process.



Find a company with stable interest rates to plan monthly expenses.



A mortgage company that focuses efforts to keep you in your house is a plus.



Consider a company that provides quick responses and addresses all your concerns.





FINANCING

Investing in real estate, whether land and/or building or the construction of a house/building, is a large investment and requires a huge financial outlay. Loans can be obtained through a financial agency.

A secured loan is called a mortgage because the lender registers an interest by way of a legal instrument. For example, deeding the property in order to advance money to the borrower.

WHEN CHOOSING A FINANCIAL LENDER SEVERAL FACTORS SHOULD BE CONSIDERED:



Interest rate



Stability of rates



Ability to make lump sum principal payments



Hidden charges



Repossession rate



Penalties for early repayment



BRIDGING FINANCE

Qualifying for a mortgage is subject to the institution's lending policy so shop around for the best offer. When constructing a house, it may require *Bridging Finance*.

Bridging financing is intended to bridge the gap between construction and completion of the home, ensuring that funds are made available during the construction phase.

HOW DOES BRIDGING FINANCE WORK?

During construction of a home, money is needed to pay the builder and purchase materials.

Released funds are based on site visits conducted by the lender, and submission of the quantity surveyors' report that focuses on the progress of construction.

Interest is charged by the lender only on the funds actually utilised during construction. Principal repayment is not required during the bridging phase and the building must be constructed in accordance with the approved building plans.

It is important that the construction is completed quickly to avoid paying interest over a long time. When construction of the building is completed, two documents are required:

- A Completion Certificate from the relevant Borough/City Corporation.
- An updated valuation report

It shows the value of the property with the completed building. These are submitted to the lender so the bridging loan can be converted to a long term mortgage. Failure or delay in obtaining the Completion Certificate can result in excessive financial expenses.





The valuator also recommends the amount of fire insurance coverage needed. Where bridging finance is not required, a mortgage loan is arranged. In this case, you are required to:

	Be assessed to determine your borrowing power
	Provide requisite documents
	Allow title searches to be done
	Sign the offer and loan agreement
	Await the preparation of the Deed(s) by the lender's attorney
П	Sign Deed(s)

AMORTISATION SCHEDULE

An amortisation schedule is a table that shows the payment in detail. Initially, a large portion of each payment is devoted to interest but as the loan matures, larger portions go towards paying down towards the principal. The schedule also indicates the principal balance on each payment date.

AN AMORTISATION SCHEDULE IS BASED ON THE FOLLOWING ASSUMPTIONS:



There is a substantial disparate allocation of the monthly payment toward the interest, especially during the first fifteen years of a thirty-year mortgage.



Interest rate remains fixed.



The monthly payment remains the same throughout the term, regardless of principal balance owed.



UNDERSTANDING AMORTISATION

Once the loan is disbursed an amortisation schedule is provided. Amortisation spreads out a loan into a series of fixed payments over time. The schedule helps you understand how a loan works. To generate a schedule, you must have a loan amount, terms and interest rate. This table shows the process of paying off a loan, with details for every monthly payment.



The amount of principal that you pay off

Interest charged on your loan

Your loan balance

This commonly happens with monthly loan payments, but amortisation is an accounting term that can apply to other types of balances, such as allocating certain costs over the lifetime of an intangible asset.

An amortisation table works best for loans with:



Lump sum (all at once) loans



Pay off over time



Fixed interest rates



Monthly fixed payment



HOMEOWNERSHIP BY MORTGAGE

In exchange for funds to buy property or a home, a lender gets the promise that the buyer will pay back the funds within a specific time frame for a fixed cost. The mortgage is legally binding and secures the loan. It gives the financial institution the right to have a legal claim against the homebuyer's property if the terms of the loan are broken.

The mortgage is paid back in monthly instalments, over a specific period, usually 25 to 30 years.

Five steps to obtain a mortgage:



Get pre-qualified



Sign Mortgage Deed and pay fees



Submit your mortgage application



Register your ownership



Review and accept the offer of financing



5 STEPS TO FINANCING

GETTING PRE-QUALIFIED

Getting pre-qualified determines the amount you can qualify for. Your financial information will be examined to calculate your mortgage amount. You are assessed on the basis of age, income, and existing financial commitments. Be sure to bring your ID, most recent pay slip and a job letter. If you are considering a joint purchase, both you and your co-borrower must bring this information.

BENEFITS TO PRE-QUALIFYING

Getting your Pre-Qualification Certificate eliminates doubt, second-guessing and unpleasant surprises. Once your lender has determined your affordable price range, you will be able to conduct a more focused house or land hunt, and seek out properties that satisfy all the requirements on your wish list, without breaking the bank.

To do this, you must first locate the property, pay the downpayment, sign the sales

SUBMIT YOUR MORTGAGE APPLICATION

agreement form and present the following documents: Job letter and pay slip. For self-employed individuals, an acceptable evidence of income. Two forms of valid national picture identification Evidence of NIS and BIR registration numbers Evidence of savings Statement(s) of debts outstanding and/or non-indebtedness Utility bill as evidence of current residential address Title Deed, Deed of Lease, and/or mortgage, sale agreement, survey plan Valuation report prepared by an approved valuator Clearance Certificate from WASA Up-to-date WASA payment receipt for the purchased property Certificate of assessment for property taxes from the District Revenue/Borough Corporation/City Council/Regional Corporation Up-to-date land and building payment receipts Up-to-date lease, rent and/or maintenance fee payment receipts (if applicable)



Additional documents are required depending on the type of loan application:

PU	RCHASE OF TOWNHOUSE/CONDOMINIUM/GATED COMMUNITIES: Agreement of sale
	Certificate of incorporation/continuation/annual returns for the year preceding the date of the application for the management company
	Statement of maintenance
	Current maintenance fees and/or lease receipts for the property or confirmation of updated account
	Completion Certificate (for properties in existence for four years or less, as applicable), or on completion of construction
PU	RCHASE OF LAND:
	Final approval for the development of the land from the relevant Regional Corporation
co	ONSTRUCTION/BRIDGE FINANCING FACILITIES: Approved plans Work schedule
	Contractor's estimate for construction work
ш	
	Quantity surveyor's report from an approved quantity surveyor
	Quantity surveyor's report from an approved quantity surveyor Completion Certificate (properties four years or less, as applicable, or on completion of construction)
	Completion Certificate (properties four years or less, as applicable, or
	Completion Certificate (properties four years or less, as applicable, or on completion of construction)
	Completion Certificate (properties four years or less, as applicable, or on completion of construction) For construction on inherited/gifted land, a mortgage-free Title Deed e all relevant documents are received, you sign the mortgage application
	Completion Certificate (properties four years or less, as applicable, or on completion of construction) For construction on inherited/gifted land, a mortgage-free Title Deed e all relevant documents are received, you sign the mortgage application and pay the following fees:



REVIEW & ACCEPT THE OFFER OF FINANCING

The letter of offer for the mortgage loan and loan agreement provides a discretionary period before signing. The letter of offer outlines the applicable details of the loan being granted:

- Principal amount
- Mortgage interest rate
- Period for loan repayment
- Monthly amortised payments of principal and interest
- Monthly aggregate payment (if applicable)
- Other relevant terms and conditions





SIGN MORTGAGE DEED & FEES

On the day you sign the Mortgage Deed, you must have funds to pay the balance of the legal fees and the partial month's interest.

REGISTER YOUR OWNERSHIP

You need to file statutory declarations of ownership of the property. The legal document is called a "Return of Ownership" which is filed with the District Revenue Office (DRO). This allows the DRO to note changes in ownership and assign an account for receiving your payment of property taxes.

After filing with the DRO, you must file with the Water and Sewerage Authority (WASA) to register your ownership of the property, and to open a new account that tracks payment of water and/or sewerage usage.





REVERSE MORTGAGES (HOME EQUITY LOAN)

This home equity loan allows homeowners to convert some of the equity of their homes into cash, while still retaining ownership. The borrower retains title to the property (house) and is responsible for the taxes, repairs and maintenance for the mortgaged property.

This type of mortgage allows you to use your property to receive supplementary income to meet expenses. Giving borrowers immediate access to cash provides them with the means to:



Renovate and refurbish the house



Establish a cash reserve for further needs



Access cash for living expenses



Access additional funds for health emergencies or recreational use



And many other personal uses



The loan has no fixed maturity date so payments can be made for life to the borrower.

The reverse mortgage requires the repayment of the loan after the borrower has ceased occupation of the house.

Upon sale of the property, migration or death of the homeowner, the full amount becomes due and payable.

The lender obtains title to the house upon the death of the borrower. However, the loan can be repaid by funds from the borrower's estate, from the sale proceeds from the house, or the beneficiaries of the property can repay the loan from their personal resources.

The amount due on the reverse mortgage would be the lower of the outstanding loan balance or the market value of the property.



ASSISTANCE FROM OTHER INSTITUTIONS/ AGENCIES



Residential Electrification Assistance Programme (REAP)

Utilities Assistance Programme

Solar Panel Assistance

General Assistance Grants

Habitat for Humanity Trinidad & Tobago





ELECTRIFICATION PROGRAMME



The objective of this programme is to supply electricity poles and the associated electrical infrastructure to households and communities.

The programme targets:

Households without an electricity supply

Communities without an electricity supply

Documents required:

Completed application form (www.mpu.gov.tt)
Copy of valid identification (ID/DP/passport)
Letter of capital contribution cost from T&TEC (outlining cost of electrical infrastructure poles, transformers and low voltage lines)
Land documents required for household/communities (copy of Deed or Certificate of Title, agreement from landowner)
Land documents for squatting households/communities (copy of Certificate of Comfort or Letter of Non-Objection from the Land Settlement Agency indicating occupancy for five years or more or statutory declaration, swearing occupancy for five years and over)

If the land owner has died, the applicant must present a death certificate and a letter of administration certifying that he/she has permission to conduct business of any sort on the land.

If the Deed does not belong to the applicant, he/she must provide a letter from the owner of the land giving T&TEC permission to install the necessary electrical infrastructure on the land. The applicant must also provide a valid copy of the owner's identification card.



UTILITIES ASSISTANCE PROGRAMME

This is a social programme managed by the Ministry of Public Utilities together with the Water and Sewerage Authority (WASA) and the Trinidad and Tobago Electricity Commission (T&TEC). The programme has three components:



Subsidy on WASA and T&TEC bills



The supply of a water tank and fittings to low income households/community facilities



The supply of solar panels to low income households in remote areas



WASA

Customers who own one residential property in class A2 or A3 will receive an annual subsidy of two hundred dollars (\$200).

T&TEC

Customers with an average consumption over three billing periods (six months) of 600 kilowatt hours (kWh) or less will receive an annual subsidy of one thousand and fifty-six dollars (\$1,056).

HOW TO APPLY

A relevant application form (www.mpu.gov.tt) or a hard copy can be collected and completed at:

- The Ministry of Public Utilities (Head Office)

 One Alexandra Place, #1 Alexandra Street, St. Clair, Trinidad
- All WASA and T&TEC customer service centres
- Members of Parliament Offices



WASA AND T&TEC SUBSIDY

The follow	<i>i</i> ing docum	ents must b	e submitted	with the re	levant applica	ation:

- Valid form of identification
- Land Tax receipt
- Certificate of assessment
- Proof of receipt of welfare assistance or grants
- Social assistance file number
- WASA or T&TEC bil
- National Insurance slip
- Employment/pension statement/slip
- Proof of disability
- Letter of employmen



WATER TANK FOR HOUSEHOLD

- Valid form of identification
- Proof of income

WATER TANK FOR COMMUNITY FACILITIES

- Annual general meeting report
- Minutes of last meeting
- Annual report of manager of facilities

APPLICATION FOR SOLAR PANELS

- Completed application form
- Copy of a valid form of identification
- Government Land and Building Tax receipt and copy of Title

 Deed or Certificate of Comfort or Letter of Non-Objection from

 Land Settlement Agency or other relevant authority
- Proof of income
- Letter from T&TEC regarding application for electricity

The signed and relevant application together with the additional documents *MUST* be submitted to the customer service unit at the Ministry of Public Utilities for processing.



NATIONAL COMMISSION FOR SELF HELP

This	organisation offers a Minor Repair Reconstruction Grant (MRRG) for:
	Families who are affected by natural disasters (flood, severe wind, storm, earthquakes)
	Fire victims
	Old age pensioners
	Socially displaced persons
	Destitute families
can k	tance is provided in the form of a purchase order whereby the building materials be purchased from a hardware store and used to repair the house. The maximum t funding is fifteen thousand dollars (\$15,000).
REC	QUIREMENTS:
REC	Completed MRRG application form
REC	
REC	Completed MRRG application form
REC	Completed MRRG application form Present one form of identification (copy of ID card, driver's permit, passport) Evidence of land tenure: copy of Deed Deed of Lease

NATIONAL SOCIAL DEVELOPMENT PROGRAMME (NSDP)



The National Social Development Programme (NSDP) is a social intervention administered by the Ministry of Social Development and Family Services that seeks to improve the standard of living conditions of citizens in Trinidad and Tobago, through the provision of basic infrastructure for essential utility services.

The Programme was established to ensure that needy citizens throughout the country have access in their homes to a supply of pipe borne water and electricity, improved sanitary plumbing facilities and dwelling conditions.

The National Social Development Programme provides:

- House wiring (material and labour) to individuals and families
- Material and/or labour for minor house repairs
- · Assistance to purchase material for sanitary plumbing

1. Minor House Repair Assistance

It is important that the citizens of Trinidad and Tobago live under habitable conditions. The Minor House Repair Assistance will provide persons with assistance in roof repairs and other minor structural repairs to their homes. Cost of approved materials to a limit of \$15,000 under normal circumstance and \$20,000 in the event of a disaster, payable directly to the supplier/hardware.

2. Materials for Sanitary Plumbing Assistance

National development makes it imperative that more modern and hygienic toilet practices and standards for our citizens are encouraged. Assistance is provided to citizens to purchase materials based on an assessment of individual circumstances. Cost of approved materials to a limit of \$15,000 is payable directly to the supplier/hardware.

3. House Wiring Assistance

This component of the NSDP is designed to provide access to electricity supply to individuals and families. Assistance in this area may fall into one of three main categories:

- a. First Time Wiring This includes persons who are and have been occupying an existing abode, but have not had such dwelling previously wired, as well as new construction.
- b. Rewiring Applicable in instances where the existing electrical wiring is old and faulty and may pose fire risks. It therefore seeks to improve the safety and reliability of existing electrical installations. First Time Wiring and Rewiring services will offer one-time assistance with materials and labour which together shall not exceed a cost of \$25,000

c. Materials Only Assistance - Cost of approved materials to a limit of \$15,000 payable directly to the supplier/hardware.

Who Qualifies?

- Nationals of Trinidad and Tobago who can present proof of ownership via a Land Deed or Letter of Authorisation or Non-Objection
- Victims of natural or man-made disasters

Criteria/Documents Required

- Eligibility for the grants will be determined through the application of a Standard Means Test, except in instances of disaster
- Valid national identification card
- Birth certificate
- Proof of address: recent utility bill
- Proof of Income for all applicable members of the household
- Job letter/payslip/bank statement, NIS letter, etc.
- Proof of homeownership
- Land Deed/Certificate of Comfort/land tax receipt in the applicant's name
- Letter of Authorisation from the land/house owner along with copies of the ownership documents and the owner's national identification
- Non-Objection letter from the Land Settlement Agency
- Disaster victims only: fire report/letter from Regional Corporation.

For more information, please contact National Social Development Programme NAHOUS Building, 45A – 45C, St Vincent Street, Port of Spain 623–2608 ext. 1431, 1433, 1437



HABITAT FOR HUMANITY TRINIDAD &TOBAGO

Habitat for Humanity Trinidad and Tobago works in partnership with families in your community to build and/or repair decent and affordable homes. To qualify as a home partner with Habitat, your family must:

- Own land, or have permission to build from a landlord
- Have a total household income of \$1,000 \$8,000 per month
- Contribute 300 hours of "sweat equity" towards the building of their house and other Habitat community projects. This means each family contributes labour to the construction of their own home (the sweat equity requirement can be waived in the case of differentlyabled persons)





From the filing of your application, through assessment, approval and construction, it generally takes nine months to build a Habitat home, once all documents, donors and volunteers are in place. All Habitat Trinidad and Tobago houses are built according to plans pre-approved by the Town and Country Planning Division. New houses—either concrete block, wood or pre-engineered steel frames—are complete with electricity, running water, indoor plumbing and bathrooms.

ibitat for Humanity Trinidad and Tobago can also help you: Repair or replace your roof
Add a bathroom or sanitation block
Complete a home that is currently under construction
Provide materials only, if you can complete your own construction
EQUIREMENTS
e following documents are to be submitted with your homeowner application m, which can be downloaded from www.habitat-tt.org
Property Deed or rental agreement
Land tax receipt Legal authorisation letter from landlord
self-employed applicants
Guarantor's letter and job letter
Identification card of all household members
Estimate—for renovation and completion only
Collateral—household items, car, insurance policies
Cadastral sheet
potential homeowners are required to pay a non-refundable processing fee of the hundred dollars (\$100) upon submission of their application. This payment does not include the title search fee, which is required for the processing of approved mortgages and does not guarantee approval of your application.

The maximum loan amount for these shelter solutions is sixty thousand dollars

(\$60,000).

POST-OWNERSHIP

Maintenance Fees
Energy Efficiency

Protecting your Home: Homeowners' Insurance



MAINTENANCE FEES

This is a monthly fee charged by private developers to homeowners to maintain and repair common areas of the property they live on. They charge this fee as developers strive to keep up the appearance and maintenance of the development.

Some developers request these fees one year upfront to avoid bad payments. Some collect the fees for the first year and after all the properties are sold in the development, hand over this responsibility to the Community Management Company or Homeowners' Association*.

Fees depend on the size and location of the development and some of the maintenance	е
works provided are:	

Road maintenance	Garbage disposal
'	

- Cleaning drains Exterior painting of houses
- Cutting grass in common areas Maintenance of parks
- Security **

*In private developments the house owners form an association to manage the development.

** Security can range from keypad entry at the entrance of the development to manned patrol throughout the development, and/or a security booth with officers stationed 24/7.

ENERGY EFFICIENCY

Relatively recent environmental issues coupled with the ever-growing energy demands of modern life have resulted in people applying energy efficient solutions to their homes.

You should avoid paying too much for indoor or outdoor lighting. Appliances that depend on electricity can be operated in more efficient ways to reduce energy costs. If energy is not used wisely it amounts to significant and recurring costs for

households, so homes need to conserve energy.

Electronic devices such as cable boxes, printers and televisions use power even when turned off. This is called a "phantom" (ghost) load. You can save money by unplugging appliances when not in use. With electricity rates increasing, it is important to keep your energy bill at a reasonable level.





ENERGY EFFICIENCY IN YOUR HOME

LIGHTING

This is a basic item that uses electricity in our homes and accounts for fifteen percent of the total household consumption. As a homeowner, if you are concerned about a high electric bill, there are ways to save electricity and money.



Turn off lights when not in use.



Keep your lights and fixtures clean. It helps improve lighting efficiency.



Buy energy-efficient LED bulbs for exterior lights because they do not attract insects.



The new energy-efficient lighting types present a range of lighting for better vision and health, in different areas of the home.



Use the correct bulb wattage depending on your lighting needs. For example, a hallway will not require a bulb with as high a wattage as a kitchen or work area.



Timers can help save money and energy by setting them to turn lights on and off at sunrise and sunset.



Change incandescent bulbs to compact fluorescent or light emitting diode (LED) bulbs. Although more expensive they last longer and use much less energy. They are well suited for kitchen and countertop areas.



APPLIANCES

When you are buying a new appliance, check for the energy guide label that tells you the unit's Energy Efficiency Rating (EER). The higher the EER, the more efficient the appliance and the more money you will save.

The Trinidad and Tobago Electricity Commission recommends an EER of ten or higher and suggests you use "Energy Star" appliances.

Keep appliances in good working condition so they will use less energy, work more efficiently and last longer. Very efficient appliances cost more to purchase, but they pay for themselves through lower energy bills.





REFRIGERATORS

Use huge amounts of energy, but many are manufactured to be more energy efficient. To get the best out of your appliances:

- Check and clean the seals regularly, so doors fit tightly.
- Keep refrigerator doors closed as much as possible.
- Refrigerators should stay out of direct sunlight and away from any heat source.
- Keep enough room around the refrigerator to allow for air circulation.
- Do not allow frost to build up because the cooling system will use more energy.



WASHING MACHINES

- Always use a full and balanced load to save energy and water.
- Use cold water.
- If you must use hot water for washing rinse in cold water.
- Use detergents sparingly as too many suds work the machine harder and uses more energy.
- Pre-soak when washing heavily soiled garments which avoids two washings and saves energy.



MICROWAVE OVENS

- Uses seventy percent eighty percent (70% 80%) less electricity than regular ovens.
- Place the microwave in a well ventilated area.
- Connect to an independent circuit.
- Ensure that the containers used in microwave ovens are designed to be used in the appliance.





CLOTHES DRYER

- Uses only when/where air drying is not possible.
- One full load uses less energy than several small loads.
- Avoid overloading.
- Use a clothes line to dry clothes, which reduces costs by utilising solar and wind power in its simplest forms.
- Separating heavy and light fabrics will also keep drying time to a minimum.
- Check the lint filter before each load as lint build-up blocks air flow, lengthens drying time, cost more and can start fires.
- Remove items when dryer stops to avoid unnecessary wrinkling which may require ironing.



DISHWASHERS

- Only use for a full load.
- Open the dishwasher at the end of the wash cycle to air dry, another option to save energy.
- Buy dishwashers that require less hot water. Dishwashers differ in the number of gallons of hot water used in the wash cycle.
- Use only dishwashing detergent.
- Remove excess food before placing dishes in the dishwasher.
- Check the filter frequently to be sure it is not clogged with food particles.



ELECTRIC COOKERS/OVENS

- Avoid heat loss; use pots with tight covers that sit flat and fit the element.
- Boil water in a kettle or covered pan and only enough to fill the container as needed.
- Use glass pans to allow you to set the oven 25° lower, since glass retains heat.
- Turn off burners several minutes before the allotted cooking time. The heating element stays hot long enough to finish cooking without using more electricity.





IRONING

- Because an iron heats faster than it cools, you should iron those fabrics that require lower temperatures first.
- Do all your ironing at one time.
- Always turn off the iron when interrupted.



ELECTRONIC ITEMS

 It will cost you a lot less if you unplug them when no one is listening or viewing since most electronic items consume power even when they are turned off.



AIR CONDITIONERS

- Ensure the room is properly sealed.
- Make sure that you purchase the correct size.
- · Do not block air vents.
- Locate your unit on the shadiest side of the house.
- Always keep fresh-air vents on window units closed because it takes much more energy to cool hot "fresh air" from outdoors than cool recirculated indoor air.
- Turn the unit off when not in use.
- Dirty filters block air flow through the unit and reduce cooling.

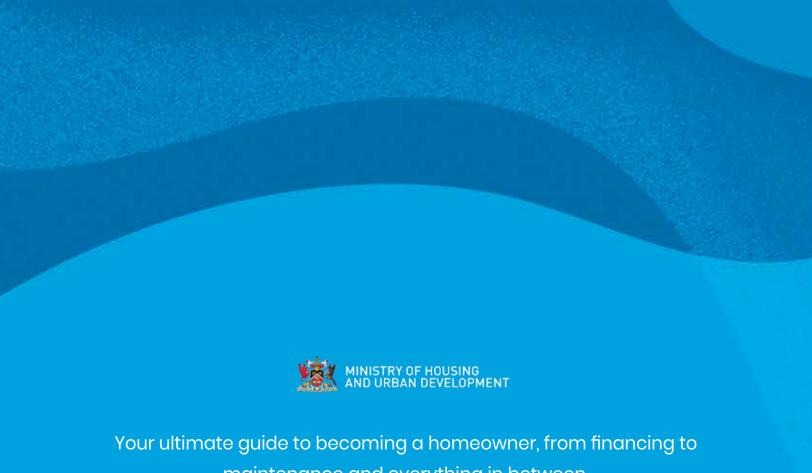




PROTECTING YOUR HOME: HOMEOWNERS' INSURANCE

Your house is one of the largest investments you will ever make in your lifetime. However, the very possibility of earthquakes, hurricanes, flooding, or fires can put your home at risk. In order to reduce some of that risk, homeowners' insurance can go a long way. Here are some helpful questions to ask when looking into homeowners' insurance:

- 1. How much would it cost to rebuild my house in its current location in the event of a total loss? When buying insurance, buy enough to at least cover the labour and materials to completely rebuild your house. When calculating this replacement cost, be sure to account for inflation.
- 2. How much is the personal property inside of my home worth? In instances of total loss, you would want to be reassured that you can replace all your personal property such as your appliances, furniture and clothing.
- 3. Would I be covered if I am affected by flooding or earthquake?
- 4. Is there any way that I can qualify for a discount? Burglar alarms, smoke detectors, updated plumbing and electricals are just a few items that may reduce the cost of your homeowners' insurance.
- 5. What is the maximum claim I can access following a disaster?
- 6. How long would I have to wait for my claim to be processed and paid?



maintenance and everything in between.

Programmes

on the Open Market

your Dream Home

Assistance from Other Agencies

