

**Updated Public Statement of the Ministry of Housing and Urban Development
as at December 31st 2023**

**In compliance with Sections 7, 8 and 9 of
the Freedom of Information Act, Chapter 22:02**

In accordance with Sections 7, 8 and 9 of the Freedom of Information Act, Chapter 22:02 ('the FOIA'), the Ministry of Housing and Urban Development ('the MHUD') is required by law to publish and annually update the following Statement, which lists the documents and information generally available to the public.

The FOIA gives members of the public a legal right:-

- (1) for each person to access information held by the MHUD;
- (2) for each person to have official information relating to him/her amended where it is incomplete, incorrect or misleading;
- (3) to obtain reasons for adverse decisions made by the MHUD regarding an applicant's request for information under the FOIA; and
- (4) to complain to the Ombudsman and to apply to the High Court for judicial review to challenge adverse decisions made under the FOIA.

SECTION 7 STATEMENTS

Section 7 (1) (a) (i)

Function and Structure of the MHUD

Vision of the MHUD

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

Mission of the MHUD

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

Function of the MHUD

The MHUD provides oversight, and formulates and communicates Government's policy with respect to housing and urban development as contained in the National Development Strategy 2016-2030 ('the NDS Vision 2030'), through its implementing Divisions/Units. The MHUD is charged with the responsibility for providing appropriate housing and land solutions to low and middle-income families so as to enhance the aesthetic quality of Government developments and reduce the annual national demand for new homes through-

- i. the construction and distribution of new homes;
- ii. the development of home financing mechanisms; and
- iii. the development of sustainable communities.

The MHUD has placed emphasis on the maintenance of housing stock, the issue of land tenure instruments through squatter regularization, the upgrading of infrastructure in Government housing development, the distribution of grants and subsidies to members of the public through the requisite Divisions/Units, for the purpose of improving the social conditions of poor families, enhancing the aesthetic quality of Government developments and reducing the annual national demand for new homes. The MHUD also promotes, through one of its line Agencies, the development of small business enterprises and entrepreneurial activity. This is all in keeping with the fulfilment of the government's public social policy.

The MHUD strongly believes in education as it relates to the housing sector and has embarked on an educational drive providing relevant information on various aspects of this sector to the public.

Business of the MHUD

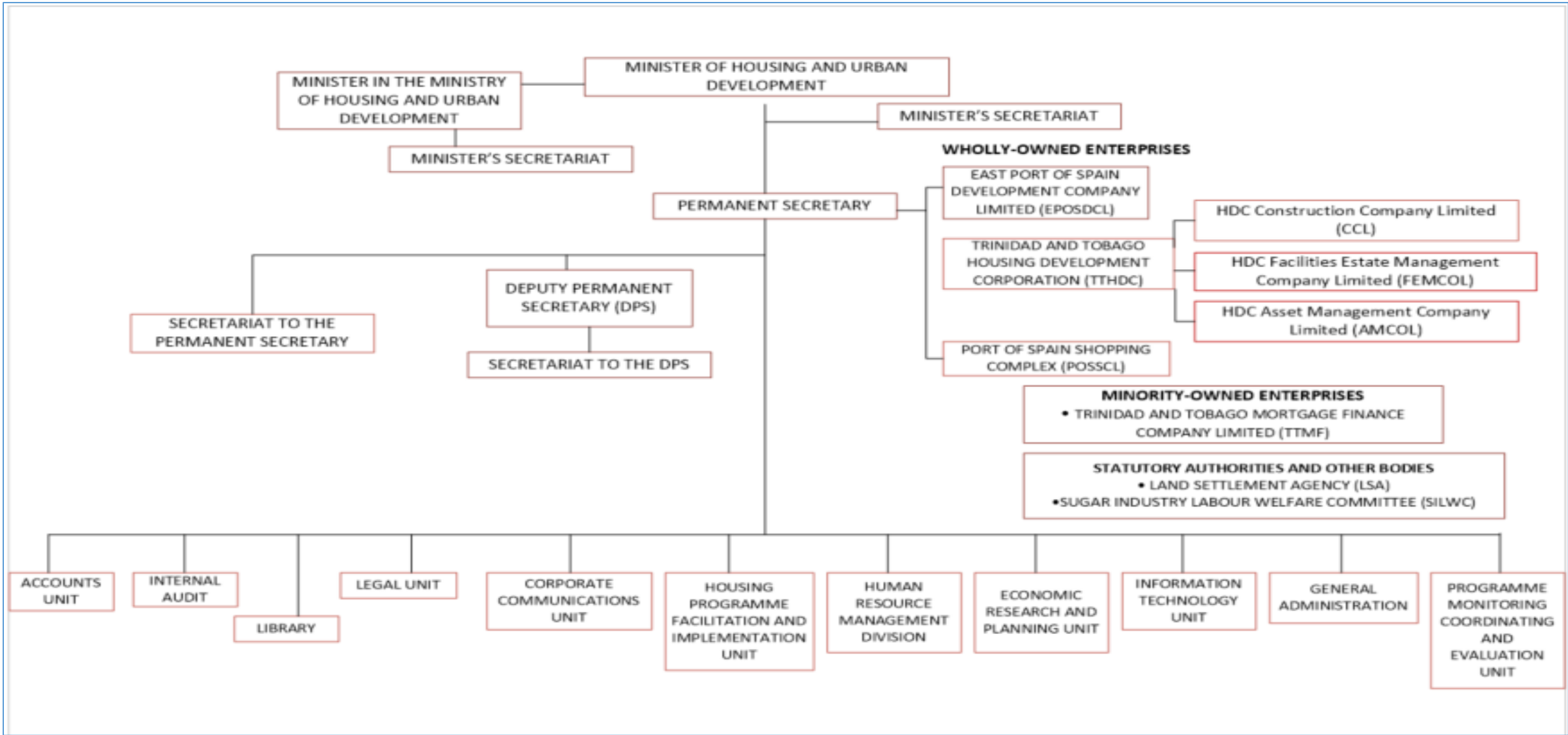
- Government Subsidised Housing;
- Home Improvement Grants and Subsidies programmes;
- Regularisation of Tenure/Housing for Squatters;
- Land Settlement;
- Urban Redevelopment; and
- Urban Upgrading and Revitalisation.

Programmes of the MHUD

- Accelerated Housing Programme;
- Development of Residential Lots- Petrotrin;
- Emergency Shelter Relief Fund;
- Government Aided Self Help Programme;
- Housing and Village Improvement Programme;
- Home Improvement Programme;
- Regularisation of Squatter Communities;
- Regularisation and Regeneration of Communities- Greater Port of Spain Region;
- Rehabilitation and Maintenance of the Trinidad and Tobago Housing Development Corporation Rental Apartments and Housing Units;
- Social and Economic Programme for East Port of Spain;
- Survey of Squatter Sites;
- Tenancy Programme;
- Urban Redevelopment; and
- Urban Upgrading and Revitalisation Programme.

ORGANISATIONAL STRUCTURE AND STAFFING

The Ministry of Housing and Urban Development is headed by the Permanent Secretary and has eighty-seven (87) established and thirty-four (34) positions in sum, comprising of clerical, technical/professional, secretarial, administrative and manipulative staff. The core MHUD is divided into the following Divisions/Sections/Units, as outlined in the organisational chart attached.



FUNCTIONS OF THE DIVISIONS OF THE MHUD

Human Resource Management Division

This Division is responsible for the management of the MHUD's human capital in an effective, fair, and consistent manner, so as to achieve the MHUD's strategic goals and objectives. The Division's functions include recruitment, human resource planning, training and development, performance evaluation and management, discipline, development of human resource management policies, industrial and employee relations and compensation.

General Administration

General Administration is responsible for providing administrative services such as the procurement of goods and services. It also provides corporate and support services to the various Divisions/Units of the MHUD. Its work is mainly recurrent and its services (Records Management and General Services) are provided on an on-going basis. Some of the areas that the General Administration places emphasis on are as follows:

- (i) Records Management, which is overseen by the Registry who effectively maintain files and documents storage; and
- (ii) General Services which include the following:
 - Procurement of goods and services (Recurrent Expenditure), office equipment, furniture and furnishings, other minor equipment and vehicles;
 - Management of office inventory, furniture and equipment in accordance with Financial Regulations and Instructions;
 - Maintenance of stocks and goods in accordance with Financial Regulations and Instructions;
 - Support services in the acquisition of catering services, arrangements for meetings and events, arrangement for grant of access and parking accommodation;
 - General facility management services; and
 - Support services in relation to transportation of correspondence, dispatch and receipt (Messenger), transport for site visits and outreach programmes.

Economic Research and Planning Unit

The Economic Research and Planning Unit provides sound technical support to the internal Units, external agencies and key stakeholders of the MHUD, in the forms of planning, budgeting, monitoring and evaluation, research and policy formulation and the coordination of the MHUD's budgetary estimates for the Public Sector Investment Programme ('PSIP'). The Unit also ensures that all of the policies, projects and programmes of the MHUD are executed in accordance with Government's mandate.

This Unit is instrumental in monitoring the budgetary requirements of the Divisions/Units and agencies under the purview of the MHUD. Some of the focus areas of the Economic Research and Planning Unit are as follows:

- Oversight of the implementation of the Public Sector Investment Programme (PSIP);
- Preparation of annual budgets (mainly capital);
- Monitoring of the Ministry's performance under Government's Policy Framework for Sustainable Development;
- Provision of data and advice on ongoing projects to the Minister/Permanent Secretary;
- Submission of comments on reports and documents (in-house or from other Ministries/Agencies);
- Developing initiatives to ensure that goals are achieved including liaising with other departments within the Ministry;
- Serving on Committees; and
- Preparation of comprehensive reports on the Ministry (e.g. Action Plan Report, Administrative Reports).

Finance Accounts Branch

The focus areas of the Finance Accounts Branch are as follows:

- The processing of the Ministry's payroll;
- The processing of payments to all the suppliers of goods and services to the Ministry;

- The processing of payments to the Ministry's Agencies for their operational and capital projects; and
- The preparation of statutory and other reports for the Ministry of Finance, the Comptroller of Accounts and the Auditor General.

Information Technology (IT) Services Division

The IT Division is responsible for the MHUD's IT platform, which allows the MHUD and its support agencies to share information in real-time, and so improves the public's access to housing information through the internet interface. The four (4) broad areas of services provided by the IT Unit are:

- ICT Infrastructure Management, which includes LAN/WAN, Data Center, Voice (Telephone System), ICT Infrastructure Support Desk, Application Server Maintenance, Email and Voice Conferencing;
- Business Solutions Administration, which includes Business Systems Analysis and Design, Training and Documentation, Project Management, Acquisition, Application Testing and Quality Assurance;
- Systems Engineering, which includes Application Support Desk, Web and Intranet Development, Systems Development and Systems Administration; and
- Database Architecture and Management, which includes Database Design, Database Implementation, Database Administration and Database Support.

Housing Programme Facilitation and Implementation Unit (HPFIU)

The Housing Programme Facilitation and Implementation Unit is responsible for the administration of current, new and emerging housing programmes including, *inter alia*, the Home Improvement Grant Programme and the Emergency Shelter Relief Fund. Home improvement grants are awarded through a random selection/need process to applicants who meet the eligibility criteria. Successful applicants receive the sum of Fifteen Thousand Dollars (\$15,000.00) (in two tranches) to carry out repairs and upgrades to their homes.

Additionally, the HPFIU's mandate extends to the implementation, facilitation and monitoring of housing programmes, including:

- Increasing public awareness of housing issues;
- Providing technical support as it relates to home construction, repairs and improvements; and
- Engaging stakeholders, including the fostering and maintaining of liaisons with relevant housing associations, community-based housing organisations and communities.

Programme Monitoring Coordinating and Evaluation Unit (PMCEU)

The PMCEU provides technical support and advice to the Permanent Secretary in relation to the Inter-American Development Bank (IDB) loan funded “Urban Upgrading and Revitalisation Programme”. The PMCEU also oversees projects which are undertaken under the various loan components that are executed by the respective Agencies of the MHUD. The objectives of the Urban Upgrading and Revitalisation Programme are to:

- Improve the habitability in urban settlements on State-owned lands;
- Improve the physical quality and economic performance of urban public spaces;
- Enhance housing conditions for low-income households; and
- Strengthen the capacity of supply side stakeholders to satisfy effective housing demand.

Corporate Communications Unit

The Corporate Communications Unit of the MHUD is mandated to develop and implement strategies and programmes to inform and educate the public about the activities of the MHUD and its Agencies, as well as, to provide support to the MHUD’s Executive. In so doing, various communication tools are employed, such as, corporate communications, public relations, protocol management, media and stakeholder relations, digital media management, image/band management and internal stakeholder engagement. A key responsibility of the Unit is to ensure that the messages articulated, both internally and externally, are in keeping with the MHUD’s mandate and the policies of the Government of the Republic of Trinidad and Tobago.

Legal Unit

The Legal Unit provides legal opinions, oversight and guidance to the MHUD and its Agencies on various matters that pertain to their operations within a legal framework. The Unit ensures that the MHUD adheres to sound legal principles in executing its functions and ensures that the MHUD fulfills all statutory obligations. The Unit facilitates the advancement of the MHUD and its Agencies' legislative agenda, as well as, the examination of policy from a legal standpoint in relation to housing and urban development.

Internal Audit

Internal Audit is responsible for providing independent and objective assurance and consulting services to the Accounting Officer. Internal Audit is designed to add value and improve the MHUD's operations by evaluating the effectiveness of risk management, governance and control processes.

Library

The Library provides staff of the MHUD with traditional library services, research facilities, e-document delivery and information consultation services.

STATUTORY BOARDS AND OTHER BODIES

- Rent Assessment Board (defunct);
- Sugar Industry Labour Welfare Committee; and
- Land Settlement Agency.

Wholly Owned Enterprises

- East Port-of-Spain Development Company Limited;
- Port-of-Spain Shopping Complex Limited;
- Trinidad and Tobago Housing Development Corporation;
- Trinidad and Tobago Housing Development Corporation Construction Company Limited;

- Trinidad and Tobago Housing Development Corporation Asset Management Company Limited; and
- Trinidad and Tobago Housing Development Corporation Facilities Management Company Limited.

Minority Owned Enterprises

- Trinidad and Tobago Mortgage Finance Company Limited.

FUNCTIONS OF THE STATUTORY BOARDS AND OTHER BODIES/WHOLLY OWNED, INDIRECTLY OWNED AND MINORITY-OWNED ENTERPRISES OF THE MHUD

Rent Assessment Board

The Rent Assessment Board is not operational at this time.

Sugar Industry Labour Welfare Committee

The Sugar Industry Labour Welfare Committee ('the SILWC') was formally established by Act No 64:05 of 1951 to administer and manage the Sugar Industry Labour Welfare Fund to Caroni workers. Its main focus is the improvement of housing for persons involved in the sugar industry.

Under the said Act, the SILWC exercises the powers to:

- Acquire by purchase, transfer, assignment, donation, exchange, demise, gift, bequest, grant, conveyance or otherwise any real or personal property in Trinidad and Tobago and any estate or interest therein; and
- Sell, demise, grant, convey, exchange or otherwise dispose of and deal with all property which may, from time to time, be vested in or acquired by the Committee.

The Trinidad and Tobago Housing Development Corporation

The Trinidad and Tobago Housing Development Corporation ('the HDC'), is an Agency of the MHUD, which was established by Act No. 24 of 2005 of the Laws of the Republic of

Trinidad and Tobago. The business of the HDC is managed by its Board of Directors. The functions of the HDC include the following:

- Do all things necessary and convenient for, or in connection with, the provision of affordable shelter and associated community facilities for low and lower-middle income persons;
- Carry on any business activity that is incidental to or which may be performed conveniently by the HDC, or which may assist the HDC in connection with its delivery of the services referred to above;
- Implement the broad policy of the Government in relation to housing as may be directed by the Minister, with whom responsibility for the HDC is assigned;
- Provision of quality, affordable housing solutions, shelter and associated community facilities for first-time home-owners who fall within the lower to middle-income brackets;
- Carrying out the broad policy of the Government in relation to home construction;
- Stimulation of private sector investment activities with respect to public sector housing construction;
- Developing sustainable communities; and
- Acquisition of land for housing development.

In order to streamline its operations and harness greater efficiencies, the HDC has incorporated three (3) subsidiaries which are detailed below:

- The Trinidad and Tobago Housing Development Corporation Construction Company Limited (TTHDC-CCL);
- The Trinidad and Tobago Housing Development Corporation Asset Management Company Limited (TTHDC-AMCOL); and
- The Trinidad and Tobago Housing Development Corporation Facilities and Estate Management Company Limited (TTHDC-FEMCOL).

The Trinidad and Tobago Housing Development Corporation Construction Company Limited (TTHDC-CCL)

The TTHDC-CCL was incorporated as a company on 7th April, 2022, to manage all elements of the HDC's property development mandate, including land acquisition, urban planning, project and construction management and the provision of financing solutions to undertake construction projects.

The Trinidad and Tobago Housing Development Corporation Asset Management Company Limited (TTHDC-AMCOL)

The TTHDC-AMCOL was incorporated on 7th April, 2022, and is responsible for completing the sales of the HDC's finished housing units, along with providing administrative support.

The Trinidad and Tobago Housing Development Corporation Facilities and Estate Management Company Limited (TTHDC-FEMCOL)

The TTHDC-FEMCOL was incorporated on 26th April, 2022, and is responsible for the HDC's property management portfolio, including the maintenance of rental units. In order to upkeep communities and sustain community development, the TTHDC-FEMCOL partners with the Ministry of Rural Development and Local Government with its various Regional Corporations and other external entities.

Land Settlement Agency

The Land Settlement Agency ('the LSA') was established by an Act of Parliament No. 25 of 1998, and commenced formal operations in 1999. It operates under the jurisdiction of the MHUD and its mandate is to:

- Protect and regularise certain squatters from ejectment from State Lands;
- Facilitate the acquisition of leasehold titles by both squatters and tenants in designated areas meaning, approved sites scheduled in the Act for the purpose of squatter and tenant regularisation; and
- Provide for the establishment of land settlement areas and infrastructure to facilitate the provision of shelter to landless persons and for the relocation of certain squatters.

East Port-of-Spain Development Company Limited

The East Port-of-Spain Development Company Limited is a wholly-owned, limited liability Special Purposes State Enterprise which was incorporated to fulfill the following mandate:

- To develop and re-develop a zone in East Port-of-Spain bounded by Charlotte Street, Lady Young Road and Eastern Main Road and including Morvant, Never Dirty, Caledonia, Sea Lots, Beetham Gardens/Katanga to improve the social, economic and physical environment of those areas.

Port-of-Spain Shopping Complex Limited

The Port-of-Spain Shopping Complex Limited ('the POSSCL') was incorporated as a Limited Liability Company under the Companies Act, Chapter 21:01. It comprises of three (3) Malls located at:

- No. 32 Charlotte Street, Port-of-Spain (formerly known as Eastside Plaza);
- No. 41 Independence Square (formerly known as New City Mall); and
- No. 43 Independence Square.

The malls of the POSSCL are strategically situated within the geographic area earmarked for urban regeneration by the Government of the Republic of Trinidad and Tobago.

The primary objective of the POSSCL is to create more comfortable, secure commercial space to facilitate viable micro-entrepreneurial businesses among residents of East Port-of-Spain.

Trinidad and Tobago Mortgage Finance Company Limited

The Government of Trinidad and Tobago is the minority shareholder of the Trinidad and Tobago Mortgage Finance Company Limited ('the TTMF'). The TTMF is a mortgage lender, committed to assisting citizens to realize their dreams of home ownership and is the preferred lender under the Government of Trinidad and Tobago's Housing Programme. The TTMF offers mortgages to purchase or construct a home, purchase land or facilitate home improvements and home equity loans for major expenses.

As the preferred lender, the TTMF administers the Government of Trinidad and Tobago Affordable Housing Financing Regime. The Financing Regime allows first-time

homeowners, whose household income is Fourteen Thousand Dollars (\$14,000.00) or lower per month, access to two percent (2%) mortgage financing, for any property with a value up to One Million Dollars (\$1,000,000.00). The interest rate of 2% graduates by 0.5% annually until it reaches the next subsidized rate (currently 5%).

It also allows first-time homeowners, whose income ranges between Fourteen Thousand and One Dollar (\$14,001.00) and Thirty Thousand Dollars (\$30,000.00) per month, access to five percent (5%) mortgage financing, for any property with a value up to One Million, Five Hundred Thousand Dollars (\$1,500,000.00). The interest rate of 5% graduates by 0.5% annually until it reaches the TTMF's Open Market rate (currently 6%).

To qualify for the Affordable Housing Financing Regime, applicants must be citizens of Trinidad and Tobago. The programme is for first time homeowners and the property is to be owner occupied. Under the programme, applicants may also access up to \$20,000.00 for the purchase of appliances (fridge, stove, washer and dryer).

Effects of the MHUD's functions on Members of the Public

The work of the MHUD directly impacts on social and economic sectors of the country. Moreover, the MHUD's functions are geared towards long term sustainable development by:

- Improving the quality of life of citizens by the provision of adequate and affordable homes;
- Creating opportunities for the proper maintenance of homes;
- Regeneration, upgrading and rehabilitation of East Port-of-Spain;
- Regularising the tenure of eligible squatters as outlined in the State Land (Regularisation of Tenure) Act Chapter 57:05; and
- The accumulation of wealth through property ownership.

Section 7 (1) (a) (ii)

Categories of documents maintained by the MHUD

1. Files
2. Financial records

3. Documents:

- Legal Notes; and
- Reports.

4. Digital Data

- CD's; and
- DVD's.

5. Legislation

- Administration of Estates Act, Chapter 9:01;
- Conveyancing and Law of Property Act, Chapter 56:01;
- Housing Act, Chapter 33:01;
- Land Acquisition Act, Chapter 58:01;
- Land Tenants (Security of Tenure) Act ,Chapter 59:54;
- Land Tenants (Security of Tenure) Amendment Act, No.10 of 2010;
- Real Property Act, Chapter 56:02;
- Real Property Limitation Act, Chapter 56:03;
- Registration of Deeds Act, Chapter 19:06;
- Rent Restriction (Dwelling Houses) Act, Chapter 59:55;
- Slum Clearance and Housing Act, Chapter 33:02;
- State Lands Act, Chapter 57:01;
- State Land (Regularisation of Tenure) Act, Chapter 57:05;
- Succession Act, Chapter 9:02;
- Sugar Industry Labour Welfare Committee (Incorporation) Act, Chapter 64:05
- Sugar Industry Special Funds Act, Chapter 64:04;
- The Town and Country Act, Chapter 35:01;
- The Trinidad and Tobago Housing Development Corporation Act, Chapter 33:03;
- Trinidad and Tobago Housing Development Corporation (Vesting) Act, Chapter 33:06; and
- The Wills and Probate Act, Chapter 9:03.

6. Reports

- The Administrative Report of 2016-2017;
- The Administrative Report for 2017-2018; and
- The Administrative Report for 2018-2019.

Section 7 (1) (a) (iii)

Material prepared by public authority for public inspection

At this time, the MHUD has no such materials.

Section 7 (1) (a) (iv)

Literature Available by Subscription

The MHUD offers no literature by way of subscription services.

Section 7 (1) (a) (v)

Procedure to be followed when a request for access to a document is made to the MHUD

Applications to the MHUD must be made in writing. The Request for Access to Official Documents form can be downloaded from the website <http://www.foia.gov.tt/>. The application should include:

- Full name of the Applicant;
- Contact information for the Applicant;
- The information requested and the format in which the information is to be provided;
- Date of the request;
- Signature of Applicant; and
- Details that will allow for ready identification and location of the records that are being requested.

The application should be addressed to the Designated Officer of the MHUD identified at Section 7(1)(a)(vi). If insufficient information is provided, clarification will be sought from the Applicant. An Applicant who is unsure how to write a request or of what details to include, should inquire from the Designated Officer.

A request under the FOIA may not be processed to the extent that it seeks information that is readily available in the public domain, either from the MHUD or another public authority, or if the said information is exempted.

The MHUD is only required to furnish copies of documents only when they are in its possession. The MHUD is required to furnish only one copy of a document. If it cannot make a legible copy of the document to be released, it will not attempt to reconstruct it. Instead the best copy possible will be furnished.

The MHUD will determine whether to grant a request for access to information as soon as practicable, but not later than 30 days of the date of receipt, as required by the FOIA. Every effort will be made to comply with the time frames set out in the FOIA, but where it appears that processing a request may take longer than the statutory limit, the MHUD will acknowledge the request and advise the applicant of its status. If the MHUD fails to meet the deadlines set out in the FOIA, the applicant has the right to proceed as if the request has been denied.

Section 17(1) of the FOIA stipulates that no fee shall be charged by a public authority for the making of a request for access to an official document. However, where access to an official document is to be given in the form of printed copies, or copies in some other form, such as tape, disk, film or other material, the applicant will be required to pay the prescribed fee incurred for duplication of the said material.

Section 7 (1) (a) (vi)

Procedure to be followed when a request for access to a document is made to the MHUD

Officers in the MHUD are responsible for:

1. the initial receipt of, and action upon notices under section 10 of the FOIA;
2. processing requests for access to documents under section 13 of the FOIA; and
3. processing applications for corrections of personal information under section 36 of the FOIA.

The current Designated Officer for the MHUD is:

Mr. Justin Dwarika

Senior State Counsel, Legal Unit

Nos. 44-46 South Quay, Port-of-Spain

Tel: 623-4663 Ext. 2189; E-mail: Justin.Dwarika@housing.gov.tt

The current Alternate Officer for the MHUD is:

Ms. Veshala Goon

Associate Professional, Legal Unit

Nos. 44-46 South Quay, Port-of-Spain

Tel: 623-4663 Ext. 2049; E-mail: Veshala.Goon@housing.gov.tt

Section 7 (1) (a) (vii)

Advisory Boards, Councils, Committees and other Bodies (where meetings or minutes are open to the public)

There are no bodies which fall within the meaning of this Section at this time.

Section 7 (1) (a) (viii)

Library / Reading Room Facilities located at:

2nd Floor HDC Building

Nos. 44-46 South Quay, Port of Spain

External researchers can access the library via appointment from Mondays to Fridays between the hours of 9:00 a.m. to 3:00 p.m. It is also recommended that requests to use the library facility are made in advance. The library can accommodate up to five (5) persons at a time for reading or research purposes, and two computers with internet access are also available for use.

Public Policy for the provision of copies of documents held in the public domain

At this time, the MHUD has no such documents.

SECTION 8 STATEMENTS

Section 8(1)

Documents that are provided for the use or guidance of the MHUD

Section 8 (1) (a) (i)

Documents containing interpretations or particulars of written laws or schemes administered by the MHUD, not being particulars contained in another written law:

- Guidance for Contract Employment in Ministries
- Reports of Government Agencies;
- Medium Term Planning Framework;
- Public Sector Investment Programme (PSIP);
- Reports of meetings attended on programming, monitoring and evaluating the PSIP;
- Monthly, midterm and annual reports on the performance of the PSIP;
- Quarterly project monitoring reports on programmes/projects financed wholly or partly by International Financing Institutions;
- Documents providing Guidance to the process and procedures in the preparation of the PSIP;
- Building Cost Averages Manual;
- Policies of Sectoral Agencies;
- Estimates of Expenditure, Recurrent and Development Programme;
- Implementation Plan and Action Plans;
- Procurement Policies and Guidelines;
- Financial Regulations and Instructions;
- Guidance on Implementation of FOIA; and
- Manual on Financial and Economic Analysis.

Section 8 (1) (a) (ii)

Manuals, rules of procedure, statements of policy, records of decisions, letters of advice to persons outside of MHUD or similar documents containing rules, policies, guidelines, practices or precedents:

- The MHUD's Strategic Plan 2018-2023.

Section 8 (1) (b)

In enforcing written laws or schemes administered by MHUD, where a member of the public might be directly affected by that enforcement, being documents containing information on the procedures to be employed or the objectives to be pursued in the enforcement of, the written laws or schemes:

At this time, the MHUD has no such documents.

Section 9 (1) (a) – (m)

Statement of possession of certain documents to be published

At this time, the MHUD has no such reports or statements.

MINISTRY OF HOUSING AND URBAN DEVELOPMENT¹

¹ This Annual Public Statement will be published in one (1) newspaper of daily circulation at a later date.