



Your guide to the Materials Grant Scheme

Introduction

Several households on the island who desire to own a decent home would remain off the homeownership ladder without some form of intervention or assistance on their behalves. Although some may have tried to help themselves with land purchases and other self-help initiatives they continue to struggle due to the need for that “necessary push” to enable them to access the final “rung” to reach a habitable stage. The local economy is currently sluggish and the opportunities to supplement one's average household income by undertaking odd jobs within the Private Sector are scarce to non-existent. As a result, households are seeking and requesting assistance.

Government desires to bring some relief to such households through the re-introduction of the Material Grant scheme. This scheme was used to meet the acute housing shortage during the early stages of the volcanic crisis and was a noted success story. It is anticipated that this revived scheme will enable persons to meet their housing aspirations and overcome the challenges of owning their own homes

Who is eligible?

This project will provide a standard conditional materials grant of \$40,000 to qualified households for the purpose of constructing new build homes or to complete those stuck in the early stages of construction. This means homes should be within construction stages 1, 2 or 3 as outlined in the Work Breakdown Structure. The target group should fall into either of these categories:



- a) households who can provide the sweat equity and skills base required to construct a dwelling but do not have the finance to procure all of the materials required;
- b) households who can finance the labour but are unable to secure mortgage financing to procure all the materials required, due to age or income vulnerability and;
- c) households who can secure financing but can be incentivized to help increase the number of habitable dwellings on the island.
- d) Households who are overcrowded due to increase in family size
- e) first time recipients who have never received Government's housing assistance

The type of assistance offered under this scheme will be the provision of building materials equivalent to a sum not exceeding EC\$40,000. These materials must be used to construct or complete the said dwelling. Disbursements will be made to the registered owners of the property. This incentive supplemented by the beneficiaries' personal or mortgage finances and sweat equity will enable them to construct and/or complete their dwellings to a habitable stage within 8 – 14 months.

How will funds be disbursed?

Purchase Orders for materials up to a maximum of (EC\$40,000.00) Forty Thousand Dollars will be made available to qualifying households in three (3) tranches.

Stage	Amount EC\$
Tranche 1	\$15,000.00
Tranche 2	\$15,000.00
Tranche 3	\$10,000.00

The beneficiary is required to submit their request for materials to the Housing Unit. Following approval and acceptance of the offer, a verification check will be carried out by the Montserrat Land Development Authority's (MLDA) to verify the materials required. A local purchase order will then be issued by MLDA for the first drawdown. The Construction Supervisor will conduct regular site visits to confirm that the materials are being fully utilized on the said project. Access to the second and third drawdowns will be the only after certification is received from the Construction Supervisor that the works are progressing and the materials are fully utilized in completing the finishing works. This requirement ensures that the appropriate checks and balances are in place to protect and maximize the Government's investment

What is involved in the application process?

Applications will only be considered if they are made on the approved form from the Housing Unit and completed in full with the following supporting documents:

- Proof of identity - a copy of passport
- Proof of land/ property ownership - Copy of land certificate
- Breakdown of works to be undertaken with cost estimates (inclusive of the and transportation costs) from a reputable contractor
- Plan/design drawings for the construction
- Planning permission for the intended structural works from the Physical Planning Unit (PPU)

The Housing Unit will verify the information presented in the application.

The Housing and Land Allocation Committee (HLAC) will assess, prioritize and make a recommendation to Cabinet for approval as per the approved criteria.

What are the Key Terms and Conditions?

Once the application has been approved for an award, beneficiaries are required to undertake the following

- execute an agreement to accept the grant of \$40,000;
- execute a charge to secure the Grantor's interest in the property for five (5) years
- commence works within one month of the first disbursement of the materials and shall carry out and complete the works in a good and workman-like manner
- Beneficiaries of this assistance must allow the Government's Construction Supervisor or any of the Government appointed agents full access to the site for verification and inspection purposes.
- Completed dwellings must meet the Government's **minimum standards** for decent homes: The property must have an indoor kitchen, toilet and bathroom facilities and be structurally sound.
- The **Applicant** is ultimately responsible for ensuring the quality of the completed works. Applicants are strongly advised to engage a professional agent e.g. an architect or surveyor Agency to act on their behalf/supervise the works
- In the event that the grantee shall fail to complete the construction of the dwelling house in accordance with the work programme the Grantee shall repay the Grantor forthwith
- Upon completion of the dwelling house to occupy the said dwelling house for a period of at least 5 years.

Work Breakdown Structure

Construction of Concrete Dwelling House – Phase 1
Layout of Building Digging of Foundation Tying of Steel Work Casting of Foundation Erection of Blockwork Compaction of Hard Core Fill Laying of BRC fabric Laying of damp proofing membrane Laying of Electrical & Plumbing Lines
Construction of Concrete Dwelling House – Phase 2
Erection of Blockwork Building of Steel Columns Formwork to Columns Steelwork for Beams Casting of Beams Formwork for roof slab Prop & Secure Decking Lay Out of Steel, electrical & plumbing Construction of ramp Casting of Slab
Construction of Concrete Dwelling House – Phase 3
Insertion of Electrical Boxes Rendering of exterior and interior walls Insertion of windows Placement of door frames Hanging of doors & Ironmongery Pulling of Electrical Wires
Construction of Concrete Dwelling House – Phase 4
Tiling of Dwelling House Construction of Kitchen Cabinet Hanging of lights, switches, outlets, transformer & distribution panel Priming and Painting of Walls Connect electrical to MUL Connect Plumbing to mains, septic, and soak-pit