

# JAMAICA RETURNING RESIDENTS GUIDE

Welcome to Jamrock, Your Journey Home



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*A Complete Safety & Security Guide to Coming Home to Jamaica - First Consultation Edition (2025)*

# Returning Residents' Guide: A Complete Safety & Security Guide to Coming Home to Jamaica

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## Disclaimer

This publication is an independent resource created to support Jamaicans planning their return home. It is not an official government document and does not represent the views of any returning resident association. It is our aim to liaise with the Jamaica Constabulary Force (JCF), the Ministry of National Security, the Ministry of Foreign Affairs and Foreign Trade, and returning residents' associations in order to include a full directory within the final issue. This is the First Consultation Edition (2025), and feedback or corrections are welcome, as well as requests for inclusion in the final first edition. The information in this publication is provided for general informational purposes only and does not constitute legal, financial, or professional advice. While every effort has been made to ensure accuracy and completeness, Dean Jones and Jamaica Homes make no representations or warranties of any kind, express or implied, regarding the accuracy, reliability, suitability, or availability of the information, products, services, or related graphics contained herein for any purpose, and any reliance placed on such information is strictly at your own risk. To the fullest extent permitted by law, Dean Jones and Jamaica Homes shall not be liable for any loss or damage, including without limitation indirect or consequential loss or damage, or any loss of data or profits arising out of, or in connection with, the use of this publication. For corrections or clarifications regarding this publication, please contact [office@jamaica-homes.com](mailto:office@jamaica-homes.com).

# Forward

Welcome, dear reader, to a journey of reconnection, renewal, and rediscovery—welcome home.

When I founded [Jamaica Homes](#), it was with a clear purpose: to create more than a real estate platform—to build a bridge for Jamaicans abroad who long to return, for investors and expats who believe in this island’s promise, and for dreamers who want a reliable platform in navigating the complex soil of homecoming, knowing that Jamaica may not be the same place you left and may not always love you back.

I, [Dean Jones](#), am both your guide and your fellow traveller. As a citizen of Jamaica with over 20 years of experience in real estate, project management, property development, and business transformation, I have walked the path you’re about to embark on. Life in the United Kingdom taught me discipline, systems, and structure; life in Jamaica reminded me of roots as a descendant of the Maroons, resilience, and relationship. I’ve served clients across Europe and Jamaica’s coasts and parishes—St. Ann, Montego Bay, Port Antonio, Kingston, and everywhere in between—helping them buy, sell, build, and invest.

As part of my commitment to service, I pledge to support all returning residents, expats, and Jamaicans—whether living here or abroad—through advocacy, opportunity, and action. But returning also calls for contribution: those who come must bring something of themselves, and love Jamaica unconditionally, even when it challenges them. This guide, which is a work in progress, distills lessons I’ve learned—some earned through success, some through mistakes, and valuable information gathered. It’s practical, clear, and alive with culture and care. From planning your return to stepping into your Jamaican home and thriving beyond—it aims to remove guesswork and fear.

Inside these pages you’ll find: .

- Trusted strategies for planning, arriving, and settling in
- Insider knowledge on housing, finance, and getting connected
- Wisdom on navigating legal, cultural, and community dimensions
- Encouragement and stories from others who’ve made the journey
- A reminder: you are not alone.

Welcome Because you aren’t. Every returnee or expat—even the boldest—walks with uncertainty and hope. But you walk with advantages: insight, purpose, and (with this guide and Jamaica Homes) a map. Jamaica is calling you—not just back to land, but to identity, legacy, and possibility. Returning isn’t just physical; it is spiritual, emotional, and generational. You come not only for yourself—but for those who will stand on the land you rebuild, on the roots you replant, on the pride you reclaim. May this guide be your companion. May it give you courage. May it lead you toward belonging. And may your return be more than relocation—but homecoming in every dimension.

## **Subscribe to the Jamaica Homes Magazine**

*Get monthly insights, guides, and updates for returning residents and Jamaicans worldwide.*

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JAMAICA HOMES AND,  
KEEP!  
COOL**



# No Place Like Yard

**“L.A.’s fine, the sun shines most of the time,  
And the feeling is laid back...  
But I’m a Jamaican boy, born and raised,  
And nowadays, I’m lost between two shores.  
L.A.’s fine, but it ain’t home.  
New York is home, but it ain’t mine no more.”**

***And so the heart begins to wander,  
Carrying two worlds, yet never at rest.  
Loneliness lingers, but the drumbeat of home  
Cuts through the silence, whispering return.***

***Jamaica calls across the seas,  
Through trade winds, sun, and island breeze.  
For those who left, for those who roam,  
Her beating heart still whispers: Home.***

***The hills remember every name,  
The markets sing, the beaches claim,  
Each child abroad, each dreamer gone,  
To come back home where they belong.***

***No duty charged on love or pride,  
No customs fee where roots reside.  
The tools you bring, the trade you bear,  
Find fertile ground — there’s room to share.***

***From Kingston streets to MoBay’s bay,  
From parish roads to fields of clay,  
The land awaits with arms stretched wide,  
Your journey home, your nation’s stride.***

***Return, dear soul, and plant again,  
For Jamaica’s strength is found in men  
And women who return to reign.  
In faith, in work, in family’s song—  
This island’s heartbeat keeps you strong.***

***Credits Excerpts from “I Am... I Said” by***

***Neil Diamond © Universal Tunes***



# Founder of Jamaica Homes

Dean Jones is a senior management professional and digital innovator whose work bridges Jamaica and the wider world. As founder of [Jamaica Homes](#), he brings over twenty years of experience in realty, construction, and technology to guiding returning residents and investors as they find their place back home.

With advanced degrees in *Building Surveying, Communications and Design*, and as a *Chartered Builder, Project Manager*, licensed Realtor®-Associate and Fellow of the [Chartered Institute of Building \(FCIOB\)](#), Dean understands both the structure of buildings and the deeper structure of people's dreams. His career has spanned senior leadership in Europe, where he led business transformation, digital transformation and major multi-million-pound developmental change programmes and projects — lessons that showed him property is never just bricks and mortar, but identity, belonging, and vision.

As a former Executive Director of Strategic Projects at Cranfield University & Associate Director for the Palace of Westminster Security Programme after the 2017 London Bridge attack, Dean brings experience from both overseas life and Jamaican reality. This guide blends expertise in finance, construction, and property law with empathy for the human side of returning home. Dean knows the journey isn't always easy, but with preparation and knowledge, homecoming can be a bold step, not a leap into uncertainty.

Dean also shares family roots with the late [Gregory Isaacs, the “Cool Ruler,”](#) whose calm assurance mirrors the steady way he handles complex deals.

Dean started off by building some properties in Jamaica, gaining first-hand experience of what it takes to turn land and vision into lasting homes. In 2021, he built on that foundation by launching Jamaica Homes — a trustworthy, tech-forward platform later featured in the [Jamaica Observer](#). Moving home should bring confidence, not confusion — or as Jamaicans say, “Sure as de sun rise, truth cyaan hide.”

From Kingston to the coasts and through the island's parishes, Dean has work spans across residential, luxury, agricultural, and commercial markets, tailoring his expertise to both local needs and global buyers. Known for simplifying even the most complex transactions, he ensures due diligence while reminding clients with a smile: “*At least in Jamaica, the sunshine is free.*”

Welcome to the journey — with someone who has walked it, built through it, and designed tools to make it easier for you.

**Dean Jones MA, MSc, BA(Hons), FCIOB, MAPM**

**Founder, [Jamaica Homes](#)**

Chartered Builder, Project Manager, Realtor & Surveyor



# Welcome to Jamrock

Welcome to Jamrock.

More than a nickname, it's a heartbeat — alive in every corner of this island.

It carries rhythm, pride, struggle, and strength.

To the world, it's resilience.

To us, it's home.

For you, the returning resident or expat, this is more than a move.

It's not just packing bags or booking flights. It's returning —

to family, to community, to roots that never let you go.

But hear this: Jamaica is not the same as when you left.

She has grown, changed, evolved.

To come home well, you must embrace both memory and reality

the Jamaica you knew, and the Jamaica that is now.

So let me leave you with truths worth carrying:

Patience is wisdom — *time longer than rope*.

Community is power — no one thrives alone.

Safety is strategy — move smart, not fearful.

Opportunity is here — but *look before you leap*.

And above all: *we likkle, but we tallawah*.

Coming home is more than a relocation.

It is a homecoming in every sense — physical, spiritual, generational. So welcome.

Welcome to Jamrock.

Welcome to your journey home.



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**PREPARING TO RELOCATE**  
Planning, money, housing, checklists



**KEY CONTACTS**  
Police, fire, banks, utilities, healthcare



**MONEY & BANKING**  
Opening accounts, avoiding scams



**GETTING CONCICTED**  
Electricity, water, internet, gas



**SETTLING IN**  
Community, shopping lifestyle



**HOUSING & WORK**  
Buying property, finding jobs



# Part 1 - Preparing to Relocate

## Planning Your Journey

For every Jamaican abroad, the idea of “going home” lives quietly in the heart. Whether you left as a child, seeking better education and opportunity, or as an adult pursuing work overseas, the pull of the island is constant. It surfaces in small ways—a craving for ackee and saltfish done the way your grandmother made it, the sound of patois slipping into your voice when you’re tired, the tug of nostalgia when you hear *One Love* played at an international event.

Returning home isn’t only an emotional journey—it’s a practical one. And like any major transition, it calls for thoughtful preparation. Jamaica may be the land of “soon come,” but a smooth and sustainable return thrives on foresight, strategy, and patience. It’s also important to remember that the **[‘Jamaica Constabulary Force \(JCF\)](#)** plays a central role in maintaining the safety and security of all who live here. Whenever you have concerns or need reliable guidance on security matters. <sup>1</sup>

In fact, our founder has witnessed some exemplary moments where members of the JCF resolved issues personally and professionally—quietly defusing situations that could have escalated into something far more serious. These actions often happen behind the scenes, without recognition, but they make a real difference.

Their steady commitment reminds us that a safer Jamaica isn’t just a dream—it’s something being built every day.

But building a stronger Jamaica isn’t only about systems and services—it’s also about mindset. As returning residents, we play a real part in shaping the tone of the country we’re coming home to. Supporting the leaders who serve our nation, rather than tearing them down, helps create the stability and confidence Jamaica needs to grow. Constructive criticism is healthy, but constant negativity can weaken the same institutions we depend on. A positive outlook, grounded in respect and national pride, goes a far way.

When we choose encouragement over division, partnership over complaint, and solutions over cynicism, we help create the Jamaica we want to return to. Progress becomes easier when everyone—citizens, leaders, and returning Jamaicans—works together with one vision. A hopeful mindset isn’t just good attitude; it is a necessary ingredient in our country’s development and future.

## Step One - Clarify Your “Why”

Clarify your why using the table on the next page.

---

<sup>1</sup> Jamaica Constabulary Force JCF - <https://jcf.gov.jm/>

# PREPARING TO RELOCATE (PART 1)

## 1 CLARIFY YOUR WHY



- Know exactly why you're moving back.
- Write it down – keep it visible.

## 2 SCAN THE LANDSCAPE



- Shortlist 2-3 parishes using cost, hospitals, roads, safety.
- Stay in each area 1-2 weeks before choosing.

## 3 SORT OUT YOUR MONEY



- Build a monthly budget + 10-1-15 % buffer.
- Open JMD + USD accounts; set up online banking.
- Map income and tax duties early.

## 4 PLAN HOUSING



- Decide: Rent first, buy, or renovate.
- Verify titles, utilities, and neighborhood/vibe.

## 5 STRENGTHEN HEALTH & WELLNESS



- Secure insurance + 90-day meds.
- Save key contacts

## 6 PREPARE FOR SCHOOL & FAMILY NEEDS



- Gather school documents early (passport, immunisation).
- Shortlist childcare, transport, and activities

## 8 COMPLETE LEGAL & IMMIGRATIONS STEPS



- Confirm Returning Resident eligibility, Collect proofs:
- 3+ years abroad, TRN, C27.



## RELOCATION COST FACTORS — JAMAICA

**T****TALENT**

- Salary & wages
- Recruiting costs
- Training (HEART/NSTA universities)
- Benefits & relocation support

**U****UTILITIES**

- Electricity (JPS)
- Water & sewerage (NWC)
- Gas / LPG / fuel
- Internet & telecoms (Flow, Digicel or Starlink)
- Backup systems (generators, water tanks)

**R****REAL ESTATE**

- Commercial & residential prices
- Rent, strata & maintenance fees
- Insurance (hurricane/flood)
- Land availability & approvals
- Market value trends

**T****TAXES**

- Corporate income tax
- GCT
- Property tax
- Transfer tax & stamp duty
- Payroll taxes (NHT, NIS, etc.)
- Customs duties

**L****LOGISTICS**

- Shipping & freight
- Customs clearance
- Road transport & tolls
- Warehousing & storage
- Ports & airports access
- Machinery import/relocation

**E****ECONOMIC INCENTIVES**

- SEZ incentives
- Job creation benefits
- Duty concessions
- Land/industrial zone access
- Grants & MSME support

## Step Two — Research the Landscape

### A. Parish short-list scan

Factor	Parish/Town A	Parish/Town B	Parish/Town C	Notes
Cost of living (rent, groceries)				
Internet/fibre availability				
Road access & traffic				
Hospitals/clinics nearby				
Safety/community vibe				
Flood/hurricane exposure				

### B. Information sources checklist

- **Returning Residents Programme** (eligibility, concessions, contacts).
- **Local realtors/attorneys** (titles, neighbourhood insights).
- **Community groups/churches** (citizens' association, watch).
- **First-hand visit:** stay 1–2 weeks in each short-listed area.

---

## Step Three — Financial Preparation

### A. Budget bands (monthly, JMD)

Line	Estimate	Notes
Housing (rent/maintenance/HOA <sup>2</sup> )		
Utilities (JPS <sup>3</sup> /NWC <sup>4</sup> /Internet)		
Transport (fuel/insurance/servicing)		
Food & household		
Health insurance / meds		
Miscellaneous & giving		
<b>Contingency (10–15%)</b>		

### B. One-off / move costs

Item	Estimate	Due date	Owner
Flights & initial accommodation			
Shipping or local purchasing			

---

<sup>2</sup> Home Owners Association (HOA)

<sup>3</sup> Jamaica Public Service (JPS)

<sup>4</sup> National Water Commission (NWC)

Item	Estimate Due date	Owner
Legal/attorney/registration		
Vehicle (duty or purchase)		
Deposits (utilities, rent)		

### C. Banking & income checklist

- Open **JMD + USD** accounts; enable **online banking & bill-pay**.
  - Decide **FX route** (bank wires/remittance).
  - Map income streams (pension, rent abroad, local work, remote).
  - Confirm **tax position** (home & Jamaica); note filing dates.
  - Keep **3–6 months** of living costs as buffer.
-



# MOVING TO JAMAICA TIPS & INSIGHTS



**Visit first to find your ideal location**



**Understand import costs & taxes**



**Adjust to local banking & services**








**Consider solar, water storage, backup internet**








**MOVING TO JAMAICA**



## Jamaica Housing & Property Decision Matrix

Option	Best For	Why It Makes Sense in Jamaica	First 3 Actions
 Rent First (6–12 months)	Returnees & newcomers	Time to understand communities, utilities & traffic.	Choose realtor; Confirm lease/pets; Check utilities.
 Rent if Time Is Tight	Urgent relocations	Fast option; avoids rushed buying.	Hire realtor; Sign clear lease; Confirm fibre.
 Buy Move-In Ready	Predictable cost buyers	Avoids unpredictable renovation costs.	Inspection; Valuation; Confirm utilities.
 Renovation / Value-Add	Budget stretchers & investors	Older homes offer value but may need upgrades.	Define scope; QS estimate; Check permits.
 Build (Land Secured)	Long-term planners	Full control, but requires time & oversight.	Architect drawings; Permits; Hire project manager.

### Due-Diligence Checklist (Buy / Renovate / Build)

-  **Title Search + Surveyor's Report:** Confirms boundaries, access & ownership.
-  **Valuation + Full Inspection:** Checks roof, plumbing, electrical & hidden costs.
-  **Utilities Confirmed:** Ensures water, JPS & fibre availability.
-  **Flood & Drainage Check:** Protects against flooding & blocked access.
-  **NWC Water Pressure Review:** Identifies need for tanks/pumps.

## Step Five — Health & Wellbeing

### A. My care map

Type	My provider	Phone/Portal	Notes
GP / Family doctor			
Hospital (public)			

Type	My provider	Phone/Portal	Notes
Hospital/centre (private)			
Pharmacy			

## B. Setup checklist

- Health insurance in force; know copays & networks.
- NHF eligibility checked (chronic conditions).
- 90-day supply of meds; digital **medical summary** saved.
- ER “go-bag”<sup>5</sup>: ID, meds list, contacts, cash, charger.

## Step Six — Family & Education

### A. Enrolment requirements

Document	Have it?	Notes
Birth certificate / passport	<input type="checkbox"/>	
Immunisation card / medical note	<input type="checkbox"/>	
Last report / transcript	<input type="checkbox"/>	
Proof of address (utility/lease/letter)	<input type="checkbox"/>	
Registration/auxiliary fees	<input type="checkbox"/>	

### B. Support & childcare

Need	Provider/Group	Contact	Notes
Day-care/after-school			
Transport (school)			
Weekend activities (sport/music)			

<sup>5</sup> An ER go-bag is a small grab-and-go kit with essential items for an emergency room visit or sudden evacuation, such as basic medications, important documents, and a change of clothes.

## Step Seven — Legal & Immigration Requirements (Returning Resident Pathway)

### A. Eligibility snapshot (guidance—not legal advice)

Requirement	Evidence you'll gather	Status
Jamaican citizen (by birth/descent/naturalisation) or eligible spouse	Passport/Nationality docs	<input type="checkbox"/>
Lived abroad for qualifying period (often <b>3 consecutive years</b> )	Tax returns, payslips, visas, utility bills	<input type="checkbox"/>
Intention to settle permanently	Property/lease, job/retirement plan	<input type="checkbox"/>

### B. Documents & process

Step	Document/Action	Owner	Due
On arrival	Collect <b>C27 – Unaccompanied Baggage</b> form <sup>6</sup>		
Interview	Book <b>Returning Residents</b> appointment (Kgn/MBJ)		
Evidence	Passports; proof of residence abroad; proof of intent; <b>TRN</b> <sup>7</sup>		
Shipping	Bill of lading; packing list; tools-of-trade list		
Clearance	Imports within <b>6 months</b> of arrival (plan dates)		

*(Always verify latest rules with Jamaica Customs/MFAFT before you ship.)*

## Step Eight — Emotional & Cultural Readiness

### A. Reality-check table

	What to expect	My response
Reverse culture shock	Systems, service tempo, slang feel different	Practice patience; keep a wins journal
Family expectations	Support requests may increase	Set clear, kind boundaries; budget “help”
Identity shift	You’ll be “from foreign” for a while	Show up consistently; contribute quietly

### 90-day integration plan

- Attend two **community** meetings (church/service club/citizens’ association).

<sup>6</sup> A customs form used by travellers to declare items they are bringing into a country, including goods in their possession or baggage arriving separately, so authorities can assess duties, restrictions, or exemptions.

<sup>7</sup> A TRN is Jamaica’s Taxpayer Registration Number, a unique identification number used for all tax and official transactions.

- Volunteer once a fortnight (school, clinic, beach clean-up).
- Host one **small meal** with neighbours.
- Choose a weekly **ritual** (market morning, beach walk, choir).

## One-Page Project Board (printable)

Milestone	Owner	Due date	Done
Parish chosen & fallback named			<input type="checkbox"/>
Budget & buffer set			<input type="checkbox"/>
Banking & FX routes live			<input type="checkbox"/>
Housing route picked (rent/buy/renovate/build)			<input type="checkbox"/>
Health map (GP + hospital + insurance)			<input type="checkbox"/>
School/childcare secured (if relevant)			<input type="checkbox"/>
Returning Resident docs compiled			<input type="checkbox"/>
Arrival week logistics booked			<input type="checkbox"/>

## Practical Checklists & Tables

### Phase 1 — Explore (3–12 months out)

- **Vision & constraints:** why you're returning; budget (home, moving, vehicle, contingency); preferred parish/town; time window.
- **Residency & identity:** passport validity; citizenship/landing; dependents' docs; **Returning Resident** eligibility (generally 3+ consecutive years abroad).
- **Income & tax stance:** pension, rent, local venture, remote work; TRN and any registrations you'll need.
- **Lifestyle baselines:** health needs; proximity to family/worship/schools/coastline; bandwidth; security preferences.
- **Risk register:** list potential delays (property sale, medical, school calendars, airfare). Assign an owner and mitigation.

### Owner/Due table

Task	Owner	Due date	Status
Document passports/citizenship			
Budget & contingency locked			
Risk register created			

## Phase 2 — Decide (2–6 months out)

- **Where you'll land:** shortlist 1st/2nd choice (commute, healthcare, hurricane/flood risk, community).
- **Home strategy:** return to owned home / rent 3–12 months / buy–renovate (scope, QS estimate, vetted builder, milestones, snagging plan).
- **Move profile:** container / LCL / suitcase-minimalist (see Shipping section).
- **Budget to reality:** shipping or furniture rental, insurances (transit/home/health), vehicle duty or first-year hire, temporary stay, utility deposits, **10–15% contingency**.

### Owner/Due table

Decision	Rationale	Owner	Due	Status
Location shortlist				
Tenure (own/rent/renovate)				
Move profile				
Final pre-move budget				

## Phase 3 — Prepare (6–12 weeks out)

- **Concessions dossier:** passports; proof of residence abroad; proof of intent to reside; **TRN**; plan to collect **C27** on arrival; shipping **bill of lading**<sup>8</sup>/packing list (if relevant).
- **Medical file:** prescriptions, summaries, vaccination record, insurance; 60–90 days' supply.
- **Financial runway:** notify banks; set up local online banking; plan first transfers; carry multi-currency card.
- **Digital set-up:** scan and store all docs; share read-only folder with a trusted person.
- **Security posture:** save **119** and **110**.

### Documents table

Document	Where stored (cloud/physical)	Verified	Notes
Passport(s) + citizenship proof		<input type="checkbox"/>	
Proof 3+ yrs abroad		<input type="checkbox"/>	
TRN		<input type="checkbox"/>	
C27 plan		<input type="checkbox"/>	
Bill of lading / packing list		<input type="checkbox"/>	

## Phase 4 — Execute (arrival week)

- **Airport to home:** licensed operator; **covered vehicle** for luggage discretion.

<sup>8</sup> A Bill of Lading is a legal shipping document that serves as a receipt for goods, a contract of carriage, and proof of ownership during transport.

- **Customs & concessions:** book/attend **Returning Residents Unit**<sup>9</sup> interview **before** clearing shipments; ensure concession imports occur **within 6 months** of arrival.
- **Essentials on:** local SIM + data; temporary transport; cash float; first-72-hour plan.

### Arrival week table

Action	Contact/Provider Confirmed	Notes
Licensed pickup	<input type="checkbox"/>	
RR Unit interview	<input type="checkbox"/>	
SIM/data activated	<input type="checkbox"/>	

## Phase 5 — Stabilise (first 30–60 days)

- **Utilities & internet** set up (accounts, deposits, online portals).
- **Local banking** finalised; standing orders/bill-pay configured.
- **Community anchors:** church/club/alumni; register GP/dentist/mechanic.
- **Security rhythm:** neighbourhood watch; camera/light placements; know **JamaicaEye** in your area.

### 30–60 day table

Area	Provider/Group	Done	Notes
Electricity/Water/Internet		<input type="checkbox"/>	
Bank bill-pay/standing orders		<input type="checkbox"/>	
GP/Dentist/Mechanic		<input type="checkbox"/>	
Join Residents Group		<input type="checkbox"/>	

## 2) Key Contacts You’ll Need – Police, Fire, Banks & Essentials

Emergency & Safety (keep these in your phone & printed)

- **Police (JCF): 119**
- **Fire & Ambulance: 110**
- **Victim Support Services** – counselling & practical help (parish offices)
- **Neighbourhood / Beach / Farm Watch** – via your local police station or citizens’ association

### Directory table

<sup>9</sup> A government office that assists Jamaican nationals moving back home by providing guidance, customs support, and duty-concession processing for their personal belongings.

Service / Tool	Number / Platform	What it's for	My local contact
Police (JCF)	119	Emergencies & crime reporting	
Fire & Ambulance	110	Fires, rescues, medical emergencies	
Victim Support	Parish office	Post-incident support	
Community Watches	Local station	Prevention & partnership	

## Government & Border Agencies (fast path)

Agency	Role	My next action	Notes
Jamaica Customs – Returning Residents Unit	Eligibility, interview, clearance (Kingston & Montego Bay)	Book interview; prep docs	
PICA	Passports, citizenship, immigration	Verify status/renewals	
Trade Board	Import licences (vehicles/tools)	Check licence needs before shipping	
TAJ	TRN & tax e-services	Get TRN; set up online account	
MOHW	Public health & clinics	Note nearest clinic/hospital	

## Banking & Payments – What to Set Up

Set-up item	Details / My choice
Open accounts (JMD + USD)	
Enable online banking & bill-pay	
Meet diaspora/returnee desk	
Choose FX transfer routes <sup>10</sup> (bank + remittance)	
Turn on card controls & SMS alerts	
Set emergency remittance route	

## Health & Wellbeing – First Steps

Action	Notes
Identify nearest hospital & route	
Register with a GP	
Confirm health insurance	
Check NHF eligibility <sup>11</sup> (chronic illnesses)	

<sup>10</sup> The approved channels banks use to move foreign currency between local and international accounts, ensuring safe and legal foreign-exchange transfers.

<sup>11</sup> The requirements a person must meet to receive National Health Fund benefits, which support Jamaicans with subsidised medication and approved medical treatments.

## Action

## Notes

Choose a pharmacy; place repeats on file

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**Dean's note:** *“Treat your return like you'd scope a development: sprint plans, owners, due dates, and a burn-down of open risks. It's the calm, professional way home.”*

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## Why Key Contacts Matter

When you return to Jamaica, knowing *who to call* and *where to turn* is as important as finding a place to live. Emergencies don't wait until you've settled in. And beyond emergencies, building your new life requires plugging into reliable institutions—banks, utilities, and government agencies. This chapter gives you a head start, so you're never caught off-guard.


















Think of it as your **“little book for life in Jamaica.”**

## Closing Thought

Settling back in Jamaica is about more than sunshine and sea. It's about knowing your environment, having your lifelines ready, and walking with confidence. When you keep these essential contacts close, you move from being a returning resident to being part of the living fabric of Jamaica again.



## A) Quick-Save Numbers (add these to your phone now)

 <h1>JAMAICA</h1> <h2>Emergency &amp; Key Service Numbers</h2>		
SERVICE	NUMBER/DETAILS	NOTES
 Police (JCF)	 119	 National emergency
 Fire & Ambulance (Public)	 110	Fire, rescue, ambulance
 NWC	 888-225-5692	 NWC Online
 STARLINK	 Starlink app	Accounts & tech support
 FLOW Mobile	 100 (from FLOW)	Accounts & tech support
 Digicel Mobile	 (876) 619-5000	Accounts & tech support
 MFAFT – Returnns Agency	 (876) 676-4028-30	Ask for Returning Residents

## B) Emergency Services at a Glance

Category	What to know	My local details
Nearest Police Station	Save front desk + duty officer numbers; ask for <b>Community Safety</b> contact. Join your <b>Neighbourhood/Beach/Farm Watch</b> .	Station: _____ • Phone: _____

Category	What to know	My local details
<b>Nearest Fire Station</b>	Confirm coverage area and fastest route from your home.	Station: _____ • Phone: _____
<b>Nearest Hospital (Public)</b>	e.g., KPH (Kingston), Cornwall Regional (Montego Bay), Mandeville Regional, UHWI.	Hospital: _____ • ER: _____
<b>Nearest Private Hospital/Clinic</b>	e.g., Andrews Memorial (Kingston), Hargreaves (Mandeville), Hospital/GWest (Montego Bay).	Facility: _____ • Phone: _____
<b>Private Ambulance</b>	Keep 2 providers if possible (availability varies).	Provider(s): _____ • Phone: _____

### Safety apps & programmes to join

- **Neighbourhood/Beach/Farm Watch** via JCF Community Safety & Security Branch (CSSB).

## C) Healthcare Essentials

Type	Examples	What to do in week 1
<b>Public hospitals</b>	KPH, Cornwall Regional, Mandeville Regional, <b>UHWI</b>	Note ER entrance & route from home.
<b>Private hospitals</b>	Andrews Memorial, Hargreaves, Hospiten, GWest	Save admissions desk; confirm accepted insurance.
<b>Pharmacy chains</b>	Fontana, others	Create a profile; put repeats on file; set delivery if offered.
<b>Family GP</b>	Parish GP/clinic	Register early; ask GP for trusted specialist referrals.

## D) Banking & Finance (major banks)

Bank	Diaspora/Returnee Services (typical)	My branch/manager
<b>NCB</b>	Account opening, mortgages, remittance links, online banking	
<b>Scotiabank Jamaica</b>	As above	
<b>Sagicor Bank</b>	As above	
<b>CIBC FirstCaribbean</b>	As above	
<b>JN Bank</b>	Popular with diaspora; property loans; FX & remittance pathways	

### Checklist — set this up

- Open **JMD + USD** accounts; enable **online banking & bill-pay**.
- Book a **diaspora/returnee desk** chat (documents, mortgages, pension transfers).
- Decide **FX route** (bank wires + remittance).
- Turn on **card controls & SMS alerts**.
- Keep a separate **emergency remittance** option.

## E) Utilities & Everyday Essentials

### CHECKLIST — UTILITIES & COMMS

Service	Provider(s)	What you'll need	My account/portal
Electricity	JPS	Photo ID, TRN, proof of address; register MyJPS	Acct #: _____ Portal: _____
Water	NWC	ID, TRN, proof of address; register NWC Online	Acct #: _____ Portal: _____
Internet & Mobile	FLOW, Digicel	TRN, ID; check fibre coverage; set up MyFLOW/MyDigicel	Plan: _____ Acct #: _____
Mail & Courier	Jamaica Post; DHL/FedEx; Knutsford Express Courier	Address confirmation; set PO box or courier account	Choice(s): _____
<b>CHECKLIST — utilities &amp; comms</b>		<ul style="list-style-type: none"> <li>• Create JPS/NWC/telecom online accounts (paperless bills, auto-pay).</li> <li>• Save outage and fault report channels for each provider.</li> </ul>	

## F) Government & Border Agencies (your fast path)

CHECKLIST – GOVERNMENT AGENCIES		
Agency	What they handle	What you'll need
Jamaica Customs – Returning Residents Unit	Eligibility determination, interview (Kgn & Montego) concession clearance imports within 6 months of arrival	Passport(s), proof 3+ years abroad; proof of intent reside; TRN; C27 (collect on arrival), shipping docs.
PICA	Passports, citizenship, immigration status	Passport(s), birth/docs as applicable
Trade Board	TRN, invoices, vehicle specs	
TAJ	ID; proof of address	ID; proof of address
National Land Agency (NLA)	Titles, land searches, surveys	ID; instrument numbers, attorney details
Ministry of Health & Wellness (MOHW)	Public health facilities clinics	

Customs' handbook confirms who qualifies, documents, and the 6-month window for concessi- onary imports; interviews are at Head Office (Kingston) or Montego Bay.

## G) Community Contacts (belonging = safety)

Group	What it gives you	How to join
<b>Churches &amp; Faith Groups</b>	Social fabric, service opportunities, trusted referrals	Visit, meet ministry leads; join a small group
<b>Citizens'/Community Associations</b>	Liaison with police & local gov't; neighbourhood watch	Ask neighbours; check parish noticeboards
<b>Diaspora/Returnee Networks</b>	Mentoring, business links, events	Parish associations; bank/diaspora programmes

## H) “On-Arrival” Key-Contacts Checklist

- Save **119** and **110**
- Enter your **nearest police station, fire station, and hospital** numbers.
- Choose a **GP** and **preferred hospital** (public/private).

- Register for **MyJPS, NWC Online, telecom** portals.
  - Book a **Returning Residents Unit** interview (if eligible) **before** clearing shipments.
  - Join or start a **Neighbourhood/Beach/Farm Watch** with your JCF CSSB contact.
- 

## 3) Understanding Duty Concessions & Customs – What You Can Bring Home

### Introduction: Why Customs Matters for Returning Residents

Every year, thousands of Jamaicans make the bold decision to return home after years—sometimes decades—abroad. It's a move filled with pride, excitement, and often a deep sense of responsibility. But alongside the emotions, there is a practical side that cannot be ignored: what you can bring home, how much it will cost you, and what concessions are available to you as a returning resident. Navigating Jamaica's customs framework is essential. If you plan well, you can save hundreds of thousands of dollars in duties. If you fail to prepare, you may face surprise charges, delays at the wharf, or even seizure of items. This section aims to arm you with everything you need to know — practical, honest, and free from the fog of half-truths that many returnees encounter.

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### Who Qualifies as a Returning Resident?

The first thing to clarify is whether you fall under Jamaica's **Returning Residents Programme (RRP)**. According to the **Ministry of Foreign Affairs and Foreign Trade (MFAFT)** and the **Jamaica Customs Agency (JCA)**:

You are considered a **Returning Resident** if you are:

- A Jamaican national, 18 years or older, who has lived overseas for at least **three consecutive years** and is now permanently returning.
- A non-Jamaican (e.g., spouse of a Jamaican) who is relocating to live in Jamaica.
- A Jamaican student who has studied abroad for more than one year.
- A Jamaican who has worked on contract overseas (e.g., nurses in the UK, teachers in the US, ship workers).

#### Key proof required:

- Jamaican passport or birth certificate.
- Evidence of living abroad (utility bills, tenancy agreements, employer letters, tax returns).
- One-way ticket or evidence of relocation.

*Note:* Dual nationals — those who hold Jamaican and UK citizenship — also qualify once the residency requirement is met.

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## The Heart of It: The Duty Concessions

The Jamaican government has long recognised that encouraging citizens to return brings money, skills, and energy back into the economy. To make the transition smoother, **returning residents enjoy generous duty concessions.**

Here's a breakdown:

### 1. Household Effects (Duty-Free)

- You are allowed to bring in **personal and household effects** duty-free.
- This includes: furniture, clothing, books, kitchen items, appliances, tools of trade, and personal computers.
- Goods must be **used** (not brand new in bulk). A single new fridge? Usually accepted. Twenty unopened toasters? Customs will raise eyebrows.

### 2. Motor Vehicle Concession

- Each family is entitled to **one motorcar** (up to 6 years old) **duty-free**.
- Vehicles must be registered in your name abroad for at least **6 months**.
- You may also import a **pickup or light commercial vehicle** for work purposes (up to 3 tonnes).
- Luxury and high-end vehicles (e.g., BMW X6, Range Rovers) attract higher scrutiny. Concessions apply, but you may still face partial duties.

### 3. Tools of Trade & Professional Equipment

- Doctors, contractors, artists, or anyone bringing tools essential to their profession may import these duty-free.
- Evidence required: work certificates, professional ID, or letters from employers.

### 4. Duty-Free Allowances for Air Passengers

Even if you are not shipping barrels or containers, travellers also enjoy:

## Jamaica Duty-Free Allowances (18+ years)

Category	Allowance	Notes
Personal & Household Effects	Up to <b>US \$1,000</b> in value	<i>For personal use only. Figures subject to change by Jamaica Customs.</i>
Alcohol (Spirits/Wine)	Up to <b>2 litres</b>	<i>Allowances may vary. Confirm with Jamaica Customs before travel.</i>
Cigarettes	<b>200 sticks</b>	<i>Duty-free quantities set by Customs and may change.</i>
Cigars	<b>50 cigars</b>	<i>Allowances subject to official regulations.</i>
Processed Tobacco	Up to <b>230 grams</b>	<i>Alternative allowance. Verify with Customs at time of travel.</i>

## Jamaica Restricted & Prohibited Items

Category	Status	Examples	Notes
Firearms & Ammunition	Prohibited unless licensed	Guns, ammunition, explosives, fireworks	<i>Permit required. Regulations may change at short notice.</i>
Obscene/Illegal Material	Prohibited	Pornography, counterfeit money	<i>Absolute ban. Customs retains authority.</i>
Plants & Animal Products	Restricted	Fruits, vegetables, meats, honey, cuttings	<i>Phytosanitary permits required. Subject to inspection.</i>
Pharmaceuticals	Restricted	Prescription drugs, controlled substances	<i>Valid prescription and/or permit required. Rules may change.</i>
Motor Vehicles / Motorbikes	Restricted	Cars, large motorcycles	<i>Import license required. Confirm eligibility before shipping.</i>
Radio / Communication Devices	Restricted	Two-way radios, transmitters, drones	<i>Special permits required from regulatory authority.</i>
Military/Tactical Gear	Restricted	Camouflage clothing, vests, handcuffs	<i>Permit required. Treated as security equipment.</i>
Chemicals & Pesticides	Restricted	Pesticides, hazardous chemicals	<i>Permit required. Subject to environmental controls.</i>
Other Regulated Items	Restricted	Coconut oil/seeds, sugar, biological material	<i>Special licenses required. Confirm before travel.</i>

### **Disclaimer repeated for emphasis:**

*This summary is for informational purposes only. Official allowances, restrictions, and prohibitions are determined by Jamaican authorities and may change without notice. Always verify with the **Jamaica Customs Agency** before travelling or importing goods.*

Tip: Always declare. Failure to do so can lead to seizure and heavy fines.

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# WELCOME HOME TO JAMROCK!

## SHIPPING OPTIONS

- BARREL**  
Personal Effects, \$
- Container, Household, Broker
- AIR: FRIGHT**  
Fast, Pricey

## STEP TO-STEP PROCESS.

1. MFAFT
2. STATUS
3. BROKER
4. SHIP
5. SHIP
6. CAR

## SMOOTH SAILING TIPS!

- ★ START EARLY (3+ MONTHS)
- ★ KEEP COPIES (SCAN EVERYTHING)
- ★ BUDGET (FEES!)
- ★ BUDGET REALISTIC
- ★ BE POLITE (RESPECT)

**MORE THAN GOODS: SKILLS. EXPERIENCE. ENERGY.**

**#JAMAICAISREADYFORYOU**

Returning residents have three main shipping methods:

### 1. Barrel Shipping

- Cost-effective for personal effects.
- At the wharf, you'll need to pay **Customs Handling Fees (CAF)** and processing charges.
- Returning residents often qualify for reduced duties (on contents like clothes, food, small appliances).

## 2. Container Shipping

- Best for those moving entire households.
- Requires a licensed customs broker to process.
- You will need a full inventory list (with serial numbers for appliances, VIN for vehicles).

## 3. Air Freight

- Quickest but most expensive.
- Used for small high-value items (computers, artwork, sensitive equipment).

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## Common Pitfalls to Avoid

Returning residents often fall into the same traps. Here are some lessons learned:

1. **Unrealistic expectations** – Some believe everything will be duty-free. Not true. Duty concessions are generous but **not limitless**.
2. **Not using a broker** – Unless your shipment is a single barrel, use a licensed customs broker.
3. **Poor documentation** – Customs officers want proof: receipts, ownership documents, overseas residency. Missing papers cause delays.
4. **Shipping too much brand-new stock** – Looks like commercial importation, not personal relocation.

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## The Process Step-by-Step

Step	What to Do	Key Documents	Who Helps
1	Contact MFAFT Returning Residents Unit	Passport, TRN, proof of overseas residence	MFAFT
2	Apply for Returning Resident Status	Application form	MFAFT / Customs
3	Engage a Customs Broker	Inventory list, bill of lading	Licensed broker
4	Ship your goods	Packing list	Shipping agent
5	Clear your goods at port	ID, exemption letter	Customs broker
6	Register your car in Jamaica	Title, registration, fitness	Tax Office

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## Tips for a Smooth Experience

- **Start early:** Contact MFAFT at least 3 months before shipping.
- **Keep copies:** Scan all documents.
- **Budget realistically:** Even with concessions, you'll face wharfage, CAF, and broker fees.
- **Be polite:** Customs officers deal with hundreds daily. Courtesy goes a long way.
- **Stay updated:** Policies change. Always check [www.jacustoms.gov.jm](http://www.jacustoms.gov.jm) and [mfaft.gov.jm](http://mfaft.gov.jm).

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## Bringing More Than Goods

Returning home is about more than containers and customs clearance. It's about bringing back your skills, your experience, and your energy to help Jamaica grow. Duty concessions are not simply financial perks—they are Jamaica's way of saying: *"Welcome home. We value you."*

Handled properly, the process can save you serious money, reduce stress, and give you a smooth start to your new life in Jamrock.

## 4. To Ship or Not to Ship? – Weighing Your Options

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### The Dilemma of Shipping Home

For many Jamaicans abroad, the question of shipping feels like a tug of war between heart and head. On one side is the heart: the familiar sofa you've sat on for years, the family dining table, the heirloom dresser from London or Toronto, even the car you've driven faithfully. On the other side is the head: costs, logistics, customs headaches, and the simple question — *will it fit my new life in Jamaica?*

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## The Shipping Landscape: Jamaica in Context

Jamaica has long been a **barrel and container economy**. From the 1970s, “barrel children” became part of the diaspora story. Today, barrels, crates, and containers still form the backbone of how Jamaicans abroad send goods home.

But the **returning resident** is not the same as the relative sending a Christmas barrel. You are relocating your life, not simply shipping gifts. That means careful planning.

Shipping costs are influenced by:

- **Origin** (UK vs USA vs Canada — shipping from the UK is typically more costly per cubic metre).
- **Type of goods** (fragile furniture vs clothing vs electronics).
- **Volume** (barrels, LCL “less than container load,” or full containers).
- **Port charges in Jamaica** (wharfage, handling, CAF fees).
- **Broker fees.**
- **Customs concessions** (duty exemptions if approved).

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### Option 1: Barrels

Barrels are a familiar starting point. A standard plastic barrel holds about 200 litres and can cost **US\$80–165** to ship depending on origin.

#### Pros:

- Cheap compared to a container.
- Quick and straightforward.
- Perfect for clothing, linens, dry food, small appliances.
- Door to Door services available.

#### Cons:

- Not great for high-value items.
- Customs inspections are common.
- Limited in size — unsuitable for furniture.

Best for: Those bringing **personal effects** only, or returnees testing the waters before moving household goods.

## Option 2: LCL (Less than Container Load)

LCL allows you to share space in a shipping container with others. You pay only for the cubic metres you occupy.

Option	Best For	The Good Stuff (Pros!)	Watch Out! (Cons)
<b>LCL (Shared Container)</b> 	 Moderate Goods (Few Furniture Pieces)	 <ul style="list-style-type: none"> <li>Affordable</li> <li>Super Secure Your Space!</li> </ul>	 <ul style="list-style-type: none"> <li>Shared Space (Delays)</li> </ul>
<b>Full Container &amp; Car (Family Move)</b> 	 Whole House & Car (Family Move)	 Big Bucks Upfront	 <ul style="list-style-type: none"> <li>Lightning Fast</li> <li>High Port Fees Top Care (Fragile)</li> </ul>
<b>Air Container (20ft/40ft)</b> 	 Whole House & Car (Family Move)	 <ul style="list-style-type: none"> <li>Urgent / Priceless Items (Laptop, Art)</li> </ul>	 <ul style="list-style-type: none"> <li>Crazy Expensive</li> <li>High Fees 'Yard' 'Yard'</li> </ul>

	Description	Pros	Cons	Best For
<b>Option 2: LCL (Less than Container Load)</b>	Allows you to share space in a shipping container with others. You pay only for the cubic metres you occupy.	<ul style="list-style-type: none"> <li>More affordable than a full container.</li> <li>Flexible sizing — good for a few pieces of furniture and boxes.</li> <li>Works well if you</li> </ul>	<ul style="list-style-type: none"> <li>Goods are packed with others' cargo, meaning higher risk of mix-ups or delays.</li> <li>Clearance process</li> </ul>	Returnees with a moderate shipment (e.g., bedroom set, TV, kitchenware).

	Description	Pros	Cons	Best For
<b>Option 3: Full Container (20ft or 40ft)</b>	for the cubic metres you occupy.  The most complete option. A 20ft container typically holds the contents of a 2–3 bedroom house.	don't have a huge shipment.  • Exclusive use — your goods only. • Secure, sealed at origin. • Best for full relocations.	can be slower. • Broker still needed.  • Expensive: US\$3,500–6,000+ depending on origin. • Port charges in Jamaica can be substantial (often J\$200,000+). • Requires advance planning, inventory, and a customs broker.	Families relocating entire households, especially with vehicles.
<b>Option 4: Air Freight</b>	Rarely used for household moves due to cost, but worth considering.	• Fastest method (days instead of weeks). • Best for high-value, fragile, or urgent items.	• Prohibitively expensive for large volumes. • Attracts higher handling costs in Jamaica.	Professionals moving work-critical tools, sensitive equipment, or sentimental items.

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## Decision Framework: Should You Ship It?

Ask yourself these questions:

1. **Does it make financial sense?**
  - Would replacing it in Jamaica be cheaper?
  - Example: A used washing machine may cost more to ship than to buy locally.
2. **Is it of sentimental value?**
  - Family heirlooms and personal treasures are priceless.
3. **Will it fit your Jamaican lifestyle?**
  - Large sectional sofas may overwhelm smaller Jamaican homes.
4. **Can it survive the climate?**
  - Leather cracks in the heat; wood swells with humidity.
5. **Does customs allow it duty-free?**
  - New items in bulk = flagged. Used personal items = fine.

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## Case Scenarios

### Scenario 1: Retired Couple from the UK

They own a 3-bedroom home filled with antiques. They opt for a **20ft container**.

- Shipping + port + broker = £6,000.
- Savings: Antiques irreplaceable in Jamaica.
- Verdict: Shipping makes sense.

## Scenario 2: Young Professional from Canada

She rents in Kingston and has modest belongings. She sends **3 barrels** and buys new furniture in Jamaica.

- Shipping = CAD\$600.
- Verdict: Wise — avoids stress, keeps flexible.

## Scenario 3: Family of 4 from Florida

They want to bring a minivan + household effects. They opt for a **40ft container**.

- Shipping + clearance = US\$10,000.
- Duty concessions save them ~US\$15,000 on vehicle.
- Verdict: Shipping essential.

---

## Comparative Table – Shipping Options

Option	Cost Range	Volume Capacity	Best For	Risks
Barrel	US\$80–150	200L	Clothes, food, small appliances	Inspection delays
LCL	US\$500–1500+	1–10 cubic metres	Moderate belongings	Risk of mix-ups
20ft Container	US\$3,500–6,000	2–3 bedroom household	Families relocating fully	High upfront cost
40ft Container	US\$5,500–9,000	4–5 bedroom household	Large moves w/ vehicles	Very high charges
Air Freight	US\$8–12/kg	Small volume	Urgent or fragile items	Prohibitively expensive

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## The Hidden Costs: What They Don't Tell You

- **Port Storage Fees:** If your goods aren't cleared quickly, storage fees rack up daily.
  - **Broker Fees:** Often J\$40,000–80,000. Worth every penny for smooth clearance.
  - **Delivery Fees:** Moving your goods from the port to your home is another cost.
  - **Insurance:** Protect against loss or damage.
- 

## Practical Tips from a Project Manager's View

- **Pre-Inventory Everything:** Create a detailed packing list.
- **Label Clearly:** Each box should state contents + room.
- **Ship Off-Season:** Avoid Christmas rush — wharves are overloaded.
- **Budget Extra:** Always add 20% contingency.
- **Track Your Shipment:** Use tracking portals from your shipping company.

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## Environmental Considerations

Jamaica is moving towards **sustainability**, so think about:

- Is it eco-friendlier to ship old items or buy efficient new ones?
- Energy-saving appliances may be a better long-term choice.
- Reducing unnecessary shipments lowers carbon footprint.

---

## Balance Heart and Head

“To ship or not to ship?” is ultimately a personal choice. It is about balancing **financial prudence, lifestyle needs, and emotional value**.

For some, a barrel or two is enough. For others, only a container will do. The key is to plan, budget, and use Jamaica’s duty concessions wisely. Remember, what you bring should support your **new life in Jamrock**, not weigh it down.

Handled properly, shipping is not a burden but a bridge — a way of carrying the best of your overseas life into your Jamaican future.



# Part 2 – Arriving in Jamaica

## JAMAICA SAFETY GOLD CARD TOP 20 QUICK TIPS

**PERSONAL SECURITY**

- 1 DON'T RESIST ROBBERY!
- 2 WALK WITH OTHERS
- 3 KEEP A LOW PROFILE
- 18 BE WARY OF STRANGERS

**VALUABLES & MONEY**

- 4 LEAVE JEWELRY HOME
- 6 SECURE VALUABLES
- 8 AVOID COUNTING CASH
- 7 LIMIT CARD FUNDS

**TRANSPORTATION & TRAVEL**

- 9 LICENSED TAXIS ONLY
- 10 NEGOTIATE FARE FIRST
- 11 PRE-ARRANGE TRANSFERS

**USE AMIED MONEY**

- 5 BOTTLED WATER & SUNSCREEN
- 7 LINT AMED
- USE ATMS SAFELY

**ACCOMMODATION**

- 12 LOCK EVERYTHING
- 13 CHECK SECURITY

**HEALTH, NIGHTLIFE & LEGAL**

- 14 GUARD YOUR DRINK
- 16 STAY HYDRATED
- 19 AVOID DRUGS
- 20 STICK TO TOURIST AREAS

## Landing Smoothly – From Airport to Home

### The First Steps Back on Jamaican Soil

The aircraft touches down, the wheels screech against the tarmac, and your heart races. This is it — you're home. For some, the return is decades in the making. For others, it's a short cycle back to family roots. Whatever

the journey, those first hours in Jamaica are more than symbolic. They are a test of preparation, patience, and perspective.

This chapter is designed to help you **land smoothly**, avoid unnecessary stress, and move from airport to front door with dignity, efficiency, and calm.

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## Jamaica's Gateways: Which Airport Will You Use?



### 1 Norman Manley International Airport (NMIA), Kingston

- Closest to the capital.
- Ideal for Kingston, St. Catherine, Portland, and St. Thomas.
- Favoured by business travellers and government officials.

### 2 Sangster International Airport (MBJ), Montego Bay

- Gateway to the north coast.
- Best for St. James, Hanover, Trelawny, and St. Ann. Jamaica's busiest tourist hub with many charter flights

### 3 Ian Fleming International Airport (OCJ), Ocho Rios

- Serves St. Mary and north-eastern parishes.
- Convenient for private jets and regional flights.
- Named after James Bond's creator, who lived nearby

---

## Immigration & Customs – What to Expect

At the airport, the process is fairly straightforward but can feel overwhelming after a long flight.

### 1. Immigration

- Present your **passport and landing card** (completed on the plane or electronically).
- Returning residents may be asked about **purpose of stay** — answer clearly: “Returning to Jamaica to live.”
- Dual nationals (UK/Jamaica, US/Jamaica) should use their Jamaican passport for re-entry to avoid complications.

### 2. Customs

- Collect your luggage and head to the **green or red channel**.
  - **Green Channel:** Nothing to declare.
  - **Red Channel:** Items to declare (e.g., electronics, commercial goods).
- Customs officers are trained to ask about items like new electronics, appliances, and large sums of cash.

### Key Reminders:

- Duty concessions apply only if you’ve registered with the Returning Residents Unit and have an exemption letter.
- Always declare cash above US\$10,000.
- Keep receipts handy.

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## Collecting Your Belongings

If you shipped barrels or a container, note:

- These will **not** be collected at the airport.
- They go directly to the port (Kingston or Montego Bay).
- You’ll need a **broker** to process clearance separately.

So, pack your **essentials in your suitcases:** clothes, medications, toiletries, documents, and a few comforts.

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## Transportation Options from the Airport

Moving from airport to home can be tricky if you’re not prepared.

### 1. Airport Taxi (JUTA/JCAL approved)

- Safe, regulated, metered.
- More expensive than regular taxis.
- Good for first-time arrivals with lots of luggage.

### 2. Private Car Service


- Book in advance (e.g., Knutsford Express Shuttle links, private drivers).
- Reliable but requires coordination.

### 3. Family Pickup

- Common, but ensure your family has adequate space for luggage.
- Avoid overloading small cars with heavy barrels or multiple suitcases.

### 4. Public Transport (Not Recommended Initially)

- Buses and route taxis are cheap but not suitable for arrival with luggage.

 **Tip:** Arrange transport **before you land**. Nothing adds stress like standing outside arrivals with suitcases and no clear plan.

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## Guidance for Seniors

Older returning residents face unique challenges:

- **Mobility:** Request wheelchair assistance at the airline gate or airport. Both NMIA and MJB provide this service.
  - **Medication:** Carry prescriptions in original containers with a doctor's note. Keep them in your hand luggage.
  - **Arrival Support:** If possible, have a relative meet you at the airport to help with luggage and paperwork.
  - **Rest Stops:** If your home is several hours away, plan a rest break en route. Jamaica's roads can be tiring.
- 

## Guidance for Young Adults


For those in their 20s and 30s returning alone:

- **Independence:** Use the time to establish your own systems (bank accounts, transport).
  - **Networking:** Join alumni groups, diaspora clubs, and professional associations quickly.
  - **Safety Awareness:** Avoid oversharing arrival details on social media — it can make you a target for scams.
-

## Banking & Currency Exchange

Many returnees arrive with foreign currency. Here's what to know:

- **Exchange Small Amounts at Airport:** Rates aren't the best, but useful for taxis, snacks, and tips.
- **Banks:** Major banks (NCB, Scotiabank, JN Bank) have branches near airports.
- **Diaspora Desks:** If you've pre-arranged services with your bank's diaspora desk, notify them of your arrival.

 **Tip:** Don't walk around with large sums of cash. Transfer electronically where possible.

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## First 72 Hours Checklist

Landing smoothly means tackling essentials early:

1. **Communicate:** Buy a local SIM card (Digicel or FLOW).
  2. **Transport:** Confirm safe travel to your home.
  3. **Food & Supplies:** Stop at a supermarket before heading to rural areas.
  4. **Health:** Know the nearest clinic or hospital.
  5. **Finance:** Exchange money or withdraw from a local ATM.
  6. **Documents:** Keep passports, TRN, and exemption letters secure.
- 

## Cultural & Emotional Adjustment

Landing in Jamaica is more than logistics — it's emotional. The air is warmer, the accents sharper, the rhythm faster. Expect:

- **Reverse Culture Shock:** Life may feel slower in some ways, faster in others.
- **Family Dynamics:** Relatives may expect gifts or financial support.
- **Community Curiosity:** Neighbours may greet you with warmth but also curiosity.

 **Advice:** Embrace it with patience. Jamaica's warmth and complexity are part of what makes it home.

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## Case Examples

### Case 1: Mr. Brown, 68, Retired from Birmingham

- Flew into Kingston, arranged wheelchair assistance.
- Daughter collected him, stopped at MegaMart for supplies.
- Settled in St. Ann within 3 hours.
- Smooth transition due to planning.

## Case 2: Sasha, 29, Returning from Toronto

- Landed in Montego Bay with 3 suitcases.
- Used Knutsford Express to Ocho Rios.
- Within 48 hours, had SIM card, opened bank account, and joined a local tennis club.

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### Practical Table – “Airport to Home Essentials”

Task	Why It Matters	When to Do It
Pre-book transport	Ensures safety & avoids stress	Before arrival
Secure documents	Needed for customs & ID	Always in hand luggage
Buy SIM card	Enables communication	Airport or first day
Exchange small cash	Pay for immediate expenses	Airport
Identify nearest hospital	Critical for emergencies	Within 24 hours
Stock pantry	Avoids hunger & stress	On way home

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### Conclusion: From Tarmac to Threshold

Landing in Jamaica is not just about stepping off a plane. It is about **managing a sequence of small but critical steps** — immigration, customs, transport, communication, health, and emotional adjustment.

Handled with foresight, those first 72 hours become a celebration, not a trial. The key is preparation: plan your transport, secure your essentials, and ease into your community.

Returning home is a journey of dignity. With the right steps, you can walk through your new front door not exhausted, but exhilarated.

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### Jamaica’s Gateways: Which Airport Will You Use?

Jamaica now has **three international airports**:

1. **Norman Manley International Airport (NMIA), Kingston**
  - Closest to the capital.
  - Best for Kingston, St. Catherine, Portland, and St. Thomas.
  - Main hub for government and business travel.
2. **Sangster International Airport (MBJ), Montego Bay**
  - Jamaica’s busiest airport.
  - Ideal for returnees to St. James, Hanover, Trelawny, or St. Ann.
  - Heavy tourist traffic, multiple international carriers.
3. **Ian Fleming International Airport (IFIA), Ocho Rios**
  - Jamaica’s newest international airport.

- Serves St. Mary, Portland, and Ocho Rios/St. Ann more directly.
- Smaller but growing, designed for private jets and regional flights, with potential for expanded commercial service.
- Convenient for those settling along the north-east coast — avoiding the long drive from Kingston or Montego Bay.

 **Tip:** Returnees moving to **Ocho Rios, Port Maria, or Portland** should check if their airline partners operate into Ian Fleming International. Even if limited now, charter and regional connections can save hours on the road.

## Guidance for Seniors & Young Adults

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### Introduction: Why Age Matters in Returning Home

Not all returning residents are the same. A retired nurse from London returning to St. Catherine at 70 has a very different experience than a 28-year-old digital entrepreneur moving to Kingston. Age, mobility, health, finances, and outlook all shape the journey.

In this chapter, we split guidance into two key groups:

- **Seniors** – those 60+ who are often retiring or semi-retiring, coming home for peace, family, and security.
- **Young Adults** – those in their 20s and 30s, often seeking opportunity, lifestyle, or adventure.

By addressing each group directly, this guide ensures your return isn't generic — it's **tailored to your season of life**.

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## Guidance for Seniors

### 1. The Motivation to Return

For seniors, returning home is often driven by a blend of heart and head:

- Heart: *“I want to be close to family and live my final years in my homeland.”*
- Head: *“The cost of living in the UK/US/Canada is high, and Jamaica offers more with my pension.”*

This motivation matters, because it sets the tone for how you plan — whether you're coming back for rest, for care, or to continue giving back to Jamaica.


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### 2. Health & Wellbeing First

Health is the number one concern for older returnees.

- **Hospitals & Clinics:**
  - Public: Cornwall Regional (St. James), Kingston Public (Kingston), Annotto Bay (St. Mary).

- Private: Andrews Memorial, UHWI (Mona), Hargreaves (Mandeville).
- **Insurance:** Many overseas policies don't cover you in Jamaica. Secure local health insurance (e.g., Guardian Life, Sagicor).
- **Pharmacies:** Stock common medications, but always bring a starter supply.


 **Tip:** Before you leave abroad, request a medical summary from your GP, listing conditions and medications.

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### 3. Housing & Lifestyle Choices

Seniors often ask: “*Should I live alone, with family, or in a community?*”

- **Living Alone** – Offers independence, but ensure you have good security and support nearby.
- **Living with Family** – Provides care and companionship, but can cause tension if expectations aren't managed.
- **Senior-Friendly Communities** – Options are emerging (gated communities, retirement villages like The Palms in St. Catherine).

 Consider: Proximity to hospitals, supermarkets, churches, and family.

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### 4. Financial Readiness

- **Pensions:** UK and Canadian pensions can be transferred, but exchange rate fluctuations matter.
  - **Banking:** Set up accounts in advance (JN Bank, NCB, Scotiabank have diaspora desks).
  - **Cost of Living:** Utilities and groceries can be high compared to expectations. Budget realistically.
- 

### 5. Safety & Security

- Install **grills, alarms, and cameras** if living alone.
  - Build a **network of neighbours** who can check in.
  - Avoid routines that make you predictable.
- 

### 6. Emotional & Social Wellbeing

Loneliness is real for older returnees. Combat it by:

- Joining church fellowships.
- Attending community meetings.
- Volunteering (schools, charities, service clubs).

**Quote from a returning senior in Mandeville:**

“Coming back wasn’t about dying here — it was about living with meaning again.”

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## 7. Checklist for Seniors

Priority	Why It Matters
Medical summary from overseas GP	Ensures continuity of care
Secure health insurance	Private hospitals are costly
Pension transfer arrangements	Avoids financial delays
Senior-friendly housing choice	Ensures comfort and safety
Reliable driver/transport	Essential if mobility is limited
Emergency contacts	Police (119), Fire (110), nearest hospital

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# Guidance for Young Adults

## 1. The Motivation to Return

Young adults often return for different reasons:

- Career opportunities in tourism, business, real estate, or tech.
  - Starting a family in a warmer, culturally rich environment.
  - Escaping the fast pace abroad for a more balanced lifestyle.
  - Building entrepreneurial ventures in Jamaica's growing economy.
- 

## 2. Employment & Careers

Young adults face both opportunity and challenge.

- **Opportunities:**
  - BPO sector (Montego Bay, Kingston).
  - Creative industries (music, film, fashion).
  - Tech start-ups and digital businesses.
  - Construction and real estate (booming market).
- **Challenges:**
  - Wages may be lower than abroad.
  - Networking is critical — jobs often come through who you know.


 **Tip:** Start building connections before you arrive (LinkedIn, diaspora events, alumni networks).

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## 3. Housing Choices

Unlike seniors, young adults often prioritise **flexibility and access**:

- Renting apartments in Kingston, Montego Bay, or Ocho Rios.
- House-sharing with friends or colleagues.
- Short-term Airbnbs while job hunting.

 **Beware:** Rental scams exist. Always view properties in person before paying.

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## 4. Building Community & Social Life

Young returnees often struggle with re-integration. Jamaica feels familiar yet different.

- Join **professional clubs**.
- Reconnect with school alumni.

- Explore sports clubs, gyms, and creative spaces.
  - Balance nightlife with safety awareness.
- 

## 5. Financial Management

- **Opening Accounts:** JN Bank, NCB, and VMBS all offer special packages for returnees.
  - **Side Hustles:** Many young adults supplement income through rentals, online work, or farming.
  - **Saving & Investing:** Consider JSE (Jamaica Stock Exchange), unit trusts, and real estate as wealth-building tools.
- 

## 6. Safety & Digital Awareness

Young adults are more likely to share online. This can make them vulnerable.

- Avoid posting travel routes or large purchases.
  - Use secure transport apps like Knutsford Express, Uber or chartered taxis.
  - Trust but verify when making new friends or business partners.
- 

## 7. Case Example

# Case Example: Danielle, 27 – ‘Fresh Back’ from Miami and Figuring Things Out

## The Reality Check

- Setting up utilities requires patience, snacks, and good shoes
- TRN offices operate on “Jamaican Standard Time”



## Launching Her Freelance Empire... From Her Mother’s Dining Table

Her first clients include:

- Her cousin’s friend’s boutique (“Just fix up di Instagram fi ml, nuh?”)
- A gym owner who wanted “viral videos” but didn’t like being filmed
- A small delivety service that wanted ads but had “no budget right now”



## Enter: Co-Working Hub Salvation

- Ice-cold AC
- Real WiFi (not WiFi-ish)
- Free coffee
- And 10 different people who suddenly needed a digital marketing plan



## Six Months Later

- Charging proper rates
- Turning away clients
- Talking about “brand strategy” like a guru
- And bragging that she’s “TtHly booked until March”



**Danielle** returned home nervous but determined.

She dealt with paperwork, office lines, power cuts, and one suspicious lizard in her bathroom.

But she also found: **Community. Opportunity**

And a work culture that values creativity and **independence.**

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## 8. Checklist for Young Adults

Priority	Why It Matters
Secure accommodation	Avoid rental scams, ensure safe area
Build networks	Career growth depends on connections
Open local bank account	Essential for salary and bills
Join clubs & groups	Prevents loneliness, builds support
Budget for setup costs	Deposits, transport, utilities add up
Be security-aware	Adjust habits for safety

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## Part C: Shared Wisdom Across Generations

Though seniors and young adults differ, some truths apply to all:

- Plan ahead.
  - Build networks.
  - Stay flexible.
  - Embrace the culture, not just the sunshine.
- 

## Two Roads, One Destination

Whether you are 70 or 27, returning home is about transition. Seniors seek peace, family, and legacy. Young adults chase opportunity, energy, and growth. Both bring value to Jamaica's story.

The landing may feel different depending on age, but the destination is the same: *a life re-rooted in the land of wood and water.*

# TOP TEN TIPS FOR STAYING SAFE IN JAMAICA

1

**MOVE WITH  
AWARENESS**



2

**USE REGISTERED  
TRANSPORTATION ONLY**



4

**KNOW WHERE  
YOU'RE GOING**



5

**STAY IN WELL-LIT,  
POPULATED AREAS**



6

**KEEP YOUR  
DIGITAL  
LIFE SAFE TOO**



8

**LIMIT CASH,  
USE CARDS  
WHERE POSSIBLE**



7

**TRUST YOUR GUT  
"IF IT NUH  
FEEL RIGHT,  
MOVE"**



9

**RESPECT  
LOCAL  
CULTURE &  
BOUNDARIES**



10

**STAY  
CONNECTED**



# Money Matters – Banking, Transfers & Exchange

## Why Money Management Defines Your Return

You can plan your dream home, ship your container, or reconnect with family — but if your financial systems aren't solid, life in Jamaica becomes unnecessarily difficult. The Jamaican economy is vibrant but also volatile. Exchange rates shift daily, service fees add up, and navigating between overseas and local banking requires preparation.

This chapter equips you with the practical tools to handle:

- Opening and managing local bank accounts.
- Transferring money securely and cost-effectively.
- Understanding exchange rates and inflation.
- Avoiding scams and financial traps.
- Building long-term financial resilience in Jamaica.

## Section 1 – Opening a Bank Account in Jamaica

### The Big Players

Jamaica's financial landscape continues to evolve, offering returning residents, locals, and investors a wide range of reliable banking options. The island's mix of **commercial banks** and **building societies** provides services that cater to both personal and business needs — from traditional savings and loans to modern online and diaspora-friendly solutions.

Choosing the right institution often depends on factors such as **branch accessibility**, **customer service quality**, **digital banking reliability**, and **support for overseas clients**. This guide outlines the main banks and building societies operating in Jamaica as of **October 2025**, along with a checklist of **required documents** to open an account. It's designed to help you make informed financial decisions whether you're opening your first local account or returning home to re-establish roots.

**Table 1: Commercial Banks and Building Societies**

Institution	Category	Also Known As	Notes	Up-to-date as of
National Commercial Bank (NCB)	Commercial Bank	NCB Jamaica Limited	Largest local bank by assets/branches	2025-10-04
Bank of Nova Scotia Jamaica (Scotiabank)	Commercial Bank	Scotiabank Jamaica	Won Euromoney Best Bank Jamaica 2025	2025-10-04

JN Bank	Commercial Bank	Jamaica National Bank	Mutually-owned commercial bank (not a building society)	2025-10-04
CIBC Caribbean Bank (Jamaica) Limited	Commercial Bank	formerly CIBC FirstCaribbean	Rebranded to CIBC Caribbean in 2024	2025-10-04
Sagicor Bank Jamaica	Commercial Bank	Sagicor Bank	Third-largest commercial bank in Jamaica	2025-10-04
First Global Bank (FGB)	Commercial Bank	GraceKennedy Group		2025-10-04
JMMB Bank (Jamaica) Limited	Commercial Bank	JMMB Bank		2025-10-04
Citibank N.A. (Jamaica)	Commercial Bank	Citibank Jamaica	Corporate banking focus	2025-10-04
Victoria Mutual Building Society (VMBS)	Building Society	VM Building Society	Longstanding mortgage/savings institution	2025-10-04
Scotia Jamaica Building Society (SJBS)	Building Society	Subsidiary of Scotiabank Jamaica	Mortgage-focused	2025-10-04

**Table 2: Typical Account-Opening Requirements**

Requirement	Typically Required	Notes
TRN (Tax Registration Number)	✓	Mandatory for most account types
Valid photo ID (passport or Jamaican driver's licence)	✓	Passport preferred for non-residents
Proof of address (utility bill, tenancy agreement)	✓	Usually dated within last 3 months
Proof of income (pension letter, pay slip, business registration if self-employed)	✓	May include bank references for overseas applicants
Notarisation/Apostille for overseas documents (e.g., UK/US pension proof)	✓	Banks commonly require notarised or apostilled copies for documents issued abroad

## Section 2 – Managing Overseas Income & Transfers

### Pension Transfers

Many returnees rely on pensions from the UK, Canada, or the US.

- **Direct Bank Transfer:** Reliable, but exchange rates may vary by bank.
- **Third-Party Services:** Wise (TransferWise), Remitly, Western Union Business Solutions — often cheaper with better rates.
- **Diaspora Banking Desks:** JN Bank UK, NCB New York — offer tailored services for expats.

#### Table: Pension Transfer Options for UK Residents

Option	Pros	Cons
Direct Bank Transfer	Simple, direct to local bank	Poor exchange rate, higher fees
Wise (TransferWise)	Transparent fees, mid-market rates	Requires online setup
JN Bank UK	Designed for diaspora, local expertise	Slightly slower processing
Western Union	Accessible, cash pickup option	Higher fees for large sums

### Salary & Freelance Income

For younger returnees working remotely:

- **PayPal** is available in Jamaica, but you can only send money **out**, not receive directly.
- **Payoneer** or **Wise** can be linked to US bank accounts, then transferred to Jamaica.
- Always keep a USD account in Jamaica (most banks offer dual currency accounts).

## Section 3 – Understanding the Jamaican Dollar (JMD)

The Jamaican dollar fluctuates daily against USD, GBP, and CAD.

- **Exchange Rate Dynamics:**
  - \$1 USD = ~J\$155–160 (2025 range).
  - UK pensions must account for weaker GBP against USD.
- **Inflation:** Jamaica often runs 5–7% annual inflation. Groceries and utilities may rise quicker than expected.

 **Tip:** If you have regular overseas income, **negotiate bills in JMD** but keep savings in USD or GBP accounts to hedge against currency risk.

## Section 4 – Everyday Banking in Jamaica

### Online & Mobile Banking

- NCB, Scotia, and JN have robust apps, but expect occasional downtime.
- Many bills can be paid online: JPS (electricity), NWC (water), FLOW/Digicel/Starlink (internet).

### Banking Culture

- Jamaican banks are conservative with lending. Mortgages may require large deposits (20–25%).
  - Lines in branches can be long — online services are essential.
  - Cash is still king in markets and taxis, but cards work well in supermarkets and malls.
- 

## Avoiding Scams – Staying Smart and Safe

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### Why This Chapter Matters

Returning home should feel like a homecoming. But alongside family hugs and sunshine, there is a less spoken-about reality: scams. Jamaica is creative, resilient, and entrepreneurial — and unfortunately, that creativity also appears in the darker corners of daily life.

Scams in Jamaica aren't just a matter of theft; they can erode your sense of trust, drain your finances, and in some cases put you at physical risk. The good news? With knowledge and vigilance, you can live securely and confidently. This chapter is about learning to **read the landscape**, spotting red flags, and putting strong habits in place.

---

### Section 1 – The Landscape of Scams in Jamaica

#### 1. Lottery Scams

Perhaps Jamaica's most infamous scam, targeting both locals and overseas Jamaicans.

- The caller claims you've won millions in a lottery.
- You are asked to send "fees" or "processing charges."
- Victims have lost entire life savings this way.

#### 2. Real Estate & Property Scams

- Fake rental ads with beautiful photos — deposit requested before viewing.
- Double-selling of property where two buyers believe they own the same land.
- Forged titles or fraudulent survey plans.

### 3. Banking & Digital Scams


- ATM card skimming.
- Fraudulent investment schemes promising huge returns.
- Emails or WhatsApp messages pretending to be from your bank.

### 4. Relationship & Trust Scams

- “Romance scams” where people feign affection to extract money.
- Fake charity drives.
- Exploitation of returning residents who are seen as wealthy “foreigners.”

### 5. Everyday Hustles

- Taxi drivers overcharging.
- Street vendors with inflated “foreigner prices.”
- Contractors quoting low, taking deposits, then disappearing.

 **Key Insight:** Scams thrive in moments of excitement, pressure, or confusion. The best defence is never to rush decisions.

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## Section 2 – Why Returning Residents Are Targeted

Scammers view returnees as:

- **Cash-Rich** – arriving with pensions, lump sums, or remittances.
- **Naïve** – not fully aware of how Jamaica has changed.
- **Trusting** – reconnecting with old friends, family, or acquaintances who may exploit that trust.

It is vital to accept this reality without becoming paranoid. Awareness builds resilience.

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## Section 3 – The Golden Rules of Scam Avoidance


1. **If it sounds too good to be true, it is.**
2. **Never pay upfront without receipts, contracts, or verification.**
3. **Verify identities, titles, and businesses through official channels.**
4. **Trust your instincts.** If you feel uneasy, step back.
5. **Build a circle of trusted advisors** — lawyer, realtor, banker, doctor.

## Section 4 – Real Estate & Property Protection

Given your expertise as Dean Jones of **Jamaica Homes**, this section is essential.

### How to Stay Safe

- Always use the **National Land Agency (NLA)** to verify titles.
- Work only with registered realtors (through the **Real Estate Board of Jamaica**).
- Never pay a deposit into a personal account; it should go to an attorney's escrow account.
- Hire a **licensed surveyor** to confirm land boundaries.

 **Case in Point:** Several returnees have lost homes by paying cash directly to sellers without verifying ownership. The courts often can't recover funds once scammers vanish.

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## Section 5 – Financial & Banking Scams

### ATMs


- Use machines attached to banks, not isolated ones.
- Cover the keypad when entering your PIN.

### Online Banking

- Don't click on email links. Type in the bank's website directly.
- Enable SMS alerts for all transactions.

### Investments

- The **Financial Services Commission (FSC)** regulates licensed investment houses. If it's not on their website, walk away.
- Avoid "friend-of-a-friend" schemes promising unrealistic returns.

 **Tip:** Keep a USD account in addition to JMD. It offers flexibility and limits exposure to inflationary schemes.

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## Section 6 – Scams in Daily Life

- **Contractors:** Always sign written contracts. Pay in stages (30% upfront, then in increments).
  - **Taxi Fares:** Use red-plate taxis or trusted apps. Agree the fare beforehand.
  - **Street Sales:** Haggle respectfully, but know the local price before you buy.
-

## Section 7 – Cyber & Digital Safety

- WhatsApp frauds are common (e.g., messages saying “send me a top-up”).
- SIM card swaps (scammers pretending to be your phone provider).
- Fake Facebook/Instagram real estate listings.

### Checklist for Digital Safety

- Enable two-factor authentication on all accounts.
  - Use strong, unique passwords.
  - Don’t overshare on social media about money, houses, or travel.
- 

## Section 8 – Personal Safety & Scams

Some scams involve intimidation.

- Be cautious when strangers know too much about you.
  - Don’t discuss your finances loudly in public.
  - Keep a low profile — avoid displaying wealth unnecessarily.
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## Section 9 – Practical Resources

- **MOCA (Major Organised Crime & Anti-Corruption Agency)** – Report financial crimes.
  - **JCF Fraud Squad** – Handles banking and lottery fraud.
  - **Real Estate Board of Jamaica** – Verify licensed agents.
  - **Financial Services Commission (FSC)** – Check investment companies.
  - **Consumer Affairs Commission (CAC)** – Help with unfair trade practices.
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## Section 10 – Voices of Returnees

- **Mr. Richards, UK Returnee:** “I lost \$2,000 in a fake rental scheme. Now I never pay before seeing a property.”
  - **Marcia, Florida Returnee:** “A cousin tried to sell me land that wasn’t his. The NLA saved me.”
  - **Owen, Toronto Returnee:** “Scammers called me about a lottery. I laughed, but some friends weren’t so lucky.”
- 

## Section 11 – Building Long-Term Safety Habits

1. Create a “**trusted network**” — lawyer, banker, realtor, doctor, one family member.

2. Always ask: “*Can this be verified through an official channel?*”
  3. Keep copies of all documents in both digital and physical form.
  4. Build relationships slowly; don’t give trust or money quickly.
  5. Stay informed — scams evolve. Read Jamaica Gleaner, Observer, and MOCA reports.
-

# TOP 10 RED FLAGS OF A SCAM



**Urgency** (“Send money today”).



**Unverifiable names.**



**Requests for secrecy.**



**Personal account deposits.**



**High returns promised.**



**No written contracts.**



**Overseas “fees”.**



**Fake logos or letterheads.**



**Emotional manipulation.**



**Pressure to act immediately.**

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## Staying Safe Is Staying Free

Returning to Jamaica is about freedom — freedom to live in sunshine, freedom to reconnect with culture, freedom to belong again. Scams are the shadow side of that freedom. But awareness is your shield.

By combining vigilance with strong networks, using official channels, and never rushing into deals, you can live smart, safe, and confident. Jamaica will test you, but it will also reward you. And in the balance, staying scam-free is one of the greatest victories you can win as a returning resident.

## Section 6 – Building Long-Term Financial Security

### Investment Options

- **Real Estate:** Property remains one of the strongest long-term assets.
- **Stocks:** The Jamaica Stock Exchange (JSE) is one of the most dynamic in the Caribbean.
- **Entrepreneurship:** Returning residents often succeed in tourism, real estate, and agribusiness.

### Saving in Jamaica

- Local accounts earn interest, but rates are modest.
- Some returnees keep USD savings abroad and remit monthly to hedge against devaluation.

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## Section 7 – Case Study Snapshots

- **Elaine, 68 (UK returnee):** Transferred pension via JN Bank UK → JN Kingston. Found stability, but keeps half in GBP for emergencies.
- **Michael, 33 (Canada returnee):** Uses Wise for freelance earnings. Keeps dual accounts (USD + JMD) to protect income.
- **Donna, 55 (Florida returnee):** Built savings into a small business. Uses NCB for day-to-day, but keeps surplus in US-based account.

# BUILDING LONG-TERM FINANCIAL SECURITY

## INVESTMENT OPTIONS



### Real Estate

Property remains one of the strongest long-term assets



### Stocks

Returning residents often succeed in tourism, real estate, and agribusiness



### Entrepreneurship

Returning residents often succeed in tourism, real estate, and agribusiness

## Saving in Jamaica

Local accounts earn interest, but rates are modest

Some returnees keep USD savings abroad and remit monthly to hedge against devaluation.

## CASE STUDY SNAPSHOTS



**Elaine, 68**  
(UK returnee)

Transferred pension via JN Bank UK → JN Kingston, Four stability, but keeps surplus in GBP for emergencies



**Michael, 33**  
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Uses Wise for freelance earnings. Keeps dual accounts (USD + JMD) to protect income



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## CONCLUSION: TAKE CONTROL OF YOUR MONEY



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## Conclusion: Take Control of Your Money

Financial peace of mind is the difference between thriving and struggling as a returning resident.

- Open your bank accounts before or soon after arriving.
- Use trusted transfer services to cut fees.
- Hedge against exchange rate risks.
- Budget realistically for the cost of living.
- Stay vigilant against scams.

With these steps, your financial foundation in Jamaica will be solid, freeing you to focus on building your new life — whether that means sipping coffee on your veranda, opening a small business, or watching your grandchildren grow in the land of wood and water.



## 6. Health & Wellbeing – Accessing Care in Jamaica

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### Introduction: Why Health Defines the Quality of Your Return

Returning home is not just about sunshine, food, and family — it's about ensuring you can live well, stay well, and access care when you need it. Jamaica has made great strides in healthcare, but there are still gaps in the system that can frustrate or even endanger returnees who don't plan ahead.

This chapter will walk you through:

- Understanding the Jamaican healthcare system (public vs. private).
  - Navigating hospitals, clinics, and pharmacies.
  - Securing insurance and managing costs.
  - Mental health, wellness, and preventative care.
  - Practical tips for seniors, young adults, and families.
- 

### Section 1 – The Structure of Healthcare in Jamaica

#### Public Healthcare (Government-Run)

- Provided through the **Ministry of Health & Wellness (MOHW)**.
- Services in public hospitals are technically *free at the point of care* since 2008, but shortages, long waits, and overcrowding are common.
- Main public hospitals: Kingston Public Hospital (KPH), Cornwall Regional Hospital (Montego Bay), Mandeville Regional, Annotto Bay, May Pen.

#### Private Healthcare

- Faster service, more comfortable, but significantly more expensive.
- Facilities include: Andrews Memorial (Kingston), University Hospital of the West Indies (Mona), GWest (Montego Bay), Hargreaves Memorial (Mandeville).
- Many returnees balance both: **public for emergencies, private for day-to-day consultations.**

 **Tip:** Always identify your **nearest hospital (public + private)** before you return. In an emergency, minutes matter.

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### Section 2 – Health Insurance in Jamaica

Unlike the UK's NHS or Canada's Medicare, Jamaica does not have a universal free health system.

## Options for Returnees

### 1. Local Insurance Providers

- Sagicor Life Jamaica, Guardian Life, JN Life, Advantage General.
- Offer plans that cover hospitalisation, surgery, and outpatient care.
- Premiums depend on age and pre-existing conditions.

### 2. International Insurance

- Cigna Global, Allianz, Bupa — may allow worldwide coverage, but premiums are high.
- Useful for returnees who expect to travel often between Jamaica and overseas.

### 3. National Health Fund (NHF)

- Jamaican programme that subsidises medication for chronic illnesses like hypertension, diabetes, asthma.
- Requires local registration (TRN and doctor's certification).

## Table: Insurance Options for a 65-Year-Old Returnee

This table provides general guidance for typical health insurance plan tiers in Jamaica, without naming any specific companies. It reflects realistic cost ranges including the fact that a family on a higher-tier plan (e.g., Gold) may pay over USD \$10,000 per year.

Plan Tier	Typical Annual Cost (USD)	What It Usually Includes
Basic Plan	\$1,200 – \$3,000	Hospitalisation only, limited doctor visits, no dental, limited diagnostics
Standard Plan	\$3,500 – \$7,000	Hospital + outpatient, doctor visits, basic dental, diagnostics, limited ambulance
Gold / Premium Plan	\$8,000 – \$15,000+	Full medical, outpatient, dental, ambulance, diagnostics, sometimes overseas coverage


## Section 3 – Pharmacies & Medications

- Jamaica has **chain pharmacies** (Fontana, Monarch, Discount) and independent outlets.
- Common medications (blood pressure, diabetes, asthma) are widely available.
- Brand names may differ; always bring a **written list of your prescriptions** with generic drug names.
- If on rare medications, consider shipping a supply or checking with MOHW before relocating.

## Section 4 – Preventative Health

Living in Jamaica requires different health awareness compared to the UK or US.

- **Mosquito-Borne Illnesses:** Dengue, chikungunya, Zika. Use repellents and screens.
- **Heat & Hydration:** High temperatures can lead to dehydration and heatstroke.
- **Nutrition:** Balance delicious Jamaican foods with healthy eating (reduce fried food, excess sugar).
- **Exercise:** Walking, water aerobics, gyms, and community fitness groups are popular.

 **Tip:** Seniors should consider joining a local walking club or church fitness group — it keeps you active and socially engaged.

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## Section 5 – Mental Health & Wellbeing

Often overlooked, but critical.

- **Counselling Services:**
    - UWI Psychology Clinic, Family Life Ministries, Caribbean Telespsych.
    - Many private counsellors are now available online.
  - **Cultural Adjustment:** Returnees often experience **reverse culture shock**. The Jamaica they left 20–30 years ago is not the Jamaica of today.
  - **Faith & Community:** Churches, service clubs, and diaspora associations provide emotional support.
- 

## Section 6 – Special Guidance for Seniors

Seniors face unique challenges:

- **Mobility:** Jamaican sidewalks and roads aren't always senior-friendly. Consider living near essential services.
- **Care Facilities:** Retirement homes exist (mostly private, e.g., St. Joseph's in Kingston, JaCare), but they can be expensive.
- **Home Support:** Hiring caregivers is common and more affordable than abroad.

Checklist for Seniors:

- Have a **GP on call** within the first month.
  - Ensure your home is fitted with safety rails, non-slip tiles.
  - Keep a trusted **driver or taxi service** for medical trips.
-


## Section 7 – Special Guidance for Families with Children

- **Paediatric Care:** Bustamante Hospital for Children (Kingston) is the only specialist children’s hospital in the English-speaking Caribbean.
  - **Vaccinations:** Ensure your child’s immunisation record matches Jamaican requirements (MMR, polio, BCG, hepatitis B).
  - **School Health Requirements:** Some schools require health certificates for entry.
- 

## Section 8 – Health Emergencies

### Emergency Numbers in Jamaica:

- **Police:** 119
- **Ambulance & Fire:** 110

 **Ambulances** are limited and sometimes delayed. Many families drive patients directly to hospitals. In rural areas, this reality must be planned for.

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## Section 9 – Cost of Healthcare

Healthcare costs vary widely, the below is a rough guide:

Service	Public	Private
GP Visit	Free–\$30	\$40–\$80
Specialist Visit	\$15–\$30	\$100–\$200
Hospital Admission	Free (public)	\$200–\$400/day
CT Scan	\$80–\$100	\$250–\$400
Prescription Drugs	Subsidised via NHF	\$20–\$100

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## Section 10 – Wellness & Lifestyle

Healthcare is not only hospitals — it’s about lifestyle.

- **Spas & Retreats:** Jamaica has a growing wellness tourism sector (herbal medicine, yoga retreats, Blue Mountain hiking).
- **Alternative Medicine:** Traditional herbs like cerasee, soursop leaf, and guinea hen weed are widely used.
- **Nutrition:** Farmers’ markets provide fresh fruits and vegetables at affordable prices.

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## Section 11 – Voices of Returnees

- **Dorothy, 72 (UK returnee):** “My biggest challenge was adjusting to how healthcare is accessed. Once I found a good GP and insurance plan, life became easier.”
  - **Andre, 41 (Canada returnee):** “With kids, I had to be sure about paediatric care. Bustamante gave me peace of mind.”
- 

## Section 12 – Practical Checklist

Step	Action
1	Secure health insurance (local or international).
2	Identify nearest hospital and GP.
3	Apply for NHF card if eligible.
4	Register at local pharmacy.
5	Arrange emergency contacts and transport.
6	Adapt your home for safety and comfort.
7	Create a medical file (overseas + local).

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## Conclusion: Health Is Wealth

Without health, the dream of returning home can quickly unravel. By securing insurance, identifying care providers, planning for emergencies, and investing in preventative health, you build a strong foundation. Jamaica offers sunshine, family, and cultural joy — but those rewards must be matched with practical steps for health and wellbeing.

Returning residents who prioritise health early can thrive here, living fully in the land of wood and water.



# Getting Connected (Internet, Utilities & Services)

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## The Lifelines of Daily Life

Settling in isn't just about unpacking your bags — it's about switching on the lights, turning on the tap, and logging onto Wi-Fi. For returning residents, reliable utilities and services are more than conveniences; they are **symbols of security, comfort, and progress.**

This chapter explores how to:


- Set up electricity, water, and waste disposal.
- Get connected to high-speed internet and phone services.
- Navigate Jamaica's postal and courier systems.
- Manage household services like gas, cable TV, and streaming.
- Deal with the bureaucracy and avoid common pitfalls.

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## Section 1 – Electricity: Powering Your Home

Provider: Jamaica Public Service (JPS)

- The sole electricity distributor in Jamaica.
- Service application requires:
  - **TRN** (Tax Registration Number).
  - Government-issued ID.
  - Proof of address (lease, utility bill, or letter from Justice of the Peace).
  - Deposit (varies, often refundable after 2 years).

 **Tip:** If you're moving into a newly built home, request an **electrical inspection certificate** before JPS connection.

### Reliability & Costs

- Electricity costs are among the **highest in the Caribbean**, driven by fuel imports.
- Bills are calculated by kWh usage plus a fuel & IPP charge.
- Frequent power cuts occur in some areas; many residents invest in **backup generators, solar panels, or battery storage.**

**Table: Average Monthly JPS Bills (2025)**

Household Type	Usage	Typical Cost (JMD)
1-bedroom apt	Light + fridge + fan	\$12,000 – \$18,000
3-bedroom house	AC, washer, Wi-Fi	\$25,000 – \$45,000
Large home with pool	High usage	\$45,000+

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## Section 2 – Water & Waste

### Provider: National Water Commission (NWC)

- Handles piped water supply and sewage.
- Service application requires TRN, ID, proof of address, and a deposit.
- Bills are issued monthly: average \$3,000–\$12,000 JMD depending on usage.

### Common Issues

- Low pressure or outages in rural areas.
- Some communities rely on water trucks or tanks.

 **Tip:** If moving to rural Jamaica, invest in a water tank and pump. It ensures reliability during dry seasons.

### Waste Disposal

- Managed by the National Solid Waste Management Authority (NSWMA).
- Collection varies by community (once or twice weekly).

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## Section 3 – Internet & Telecommunications

### Main Providers


1. **FLOW Jamaica** (cable + fibre + mobile).
2. **Digicel Jamaica** (fibre + mobile).
3. **Starlink** (satellite).

Flow and Digicel offer:

- Home broadband (fibre in urban areas, slower in rural).
- Bundled packages (TV + internet + landline).
- Mobile data and SIM cards.

Starlink offers

- Reliable high-speed internet from space (in all areas).

 **Tip:** Always check service availability in your community before signing a lease or buying a home. Some areas lack fibre coverage.

### Mobile Phones

- Prepaid SIMs available at airport kiosks.
- Postpaid plans require TRN, ID, and proof of address.
- WhatsApp is Jamaica's **primary messaging platform**.

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## Section 4 – Cable TV, Streaming & Media

- **FLOW & Digicel** both offer cable packages with local and international channels.
- Many returnees skip cable and go straight to **streaming services**: Netflix, Amazon Prime, Disney+, YouTube.
- A **VPN** is often used to access UK/US content libraries.

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## Section 5 – Postal & Courier Services

- **Jamaica Post**: national postal service. Reliable for domestic mail, slow for international.
- **Private Couriers**: DHL, FedEx, UPS are reliable but expensive.
- **Mailboxes & Freight Forwarders**: e.g., Mailpac, ShipMe — give you a US mailing address, ship to Jamaica weekly. Essential for online shopping.

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## Section 6 – Cooking Gas & Household Services

- Cooking gas is delivered in cylinders (Petrojam, IGL).
- Order by phone or through neighbourhood suppliers.
- Many homes are converting to electric stoves + solar systems for cost savings.

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## Section 7 – Bureaucracy & Paperwork

### Common Hurdles

- Multiple trips to utility offices due to missing documents.
- Long queues — plan to spend hours when setting up services.
- Requirements may change; always call ahead.

 **Survival Tip:** Carry **multiple copies of TRN, ID, proof of address, and passport-sized photos.** They are asked for everywhere.

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## Section 8 – Safety & Consumer Protection

- Utility scams exist (fake JPS or NWC collectors). Always pay directly at official offices, banks, or online portals.
- Keep all receipts and confirmation numbers.
- Use online accounts to monitor bills and report outages.

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## Section 9 – Voices of Returnees

- **Elaine, 65 (London returnee):** “The first shock was the electricity bill. I learnt quickly to use solar water heating.”
- **Marcus, 32 (New York returnee):** “Reliable internet was my top priority. I checked FLOW, Digicel and Starlink’s coverage before signing my lease.”
- **Joan, 70 (Florida returnee):** “NWC outages made me invest in a 1,000-gallon water tank. Best decision ever.”
- **Yvonne, 65 (London returnee):** “After all the JPS outages, we finally invested in a generator — then added a solar system 4 years ago. It turned out to be one of our best decisions, especially after Hurricane Beryl and Melissa.”

## Section 10 – QUICK INFOGRAPHIC

### Utility Setup Checklist

- ✓ TRN
- ✓ Proof of ID
- ✓ Proof of Address
- ✓ Deposit Funds
- ✓ Passport Photos (sometimes required)

### Average Monthly Bills at a Glance

- Electricity: \$12,000-\$60,000 JMD
- Water: \$3,000-\$12,000 JMD
- Internet: \$5,500-\$12,000 JMD
- Cooking Gas: \$2,500-\$4,000 JMD

## Section 11 – Practical Checklist

- ✓ Apply for JPS and NWC within first week.
  - ✓ Install backup systems: tank, solar, generator.
  - ✓ Compare FLOW vs Digicel fibre vs Starlink high-speed internet from space before signing contracts.
  - ✓ Sign up with courier (ShipMe/Mailpac or Amazon Direct) for overseas shopping.
  - ✓ Save customer service hotlines in your phone.
- 

### Conclusion: The Foundation of Comfort

Electricity, water, internet, and basic services are more than conveniences — they are **the veins and arteries of modern Jamaican living**. For returning residents, getting them right from the start prevents stress and allows you to focus on the joy of reconnecting.

Yes, bureaucracy can be frustrating, outages will happen, and bills may surprise you. But with preparation, patience, and smart backup systems, you can turn potential headaches into seamless routines.

When your lights are steady, your Wi-Fi is strong, and your water flows — that’s when Jamaica truly feels like home again.

## 9. Getting Connected – Internet, Utilities & Services

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### Introduction: The Hidden Backbone of Settling In

When people picture “coming home,” they often imagine the warm sea breeze, laughter at the Sunday dinner table, and long drives through lush hills. But the reality is this: none of it works smoothly without **utilities and services**. Electricity powers your lights and fridge, water runs from your taps, the internet links you back to the world, and waste collection keeps your home clean.

For returning residents, these are more than practical necessities. They are the **first tests of patience** in re-adapting to Jamaican life. The system can feel bureaucratic, sometimes slow, and very different from the service culture abroad. Yet once you know the steps, the right contacts, and a few insider tips, you can establish reliable connections and avoid unnecessary frustration.

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## Section 1 – Electricity: The Pulse of the Home

### Who Provides It?

- **Jamaica Public Service (JPS)** is the island’s only electricity distributor.

## Setting Up Service

- To apply, you'll need:
  - TRN (Tax Registration Number).
  - Government-issued ID (passport or Jamaican driver's licence).
  - Proof of address (utility bill, lease, or letter from a Justice of the Peace).
  - Deposit (refundable after 2 years, varies by usage).

 **Tip:** If you're moving into a newly built home, insist on an **electrical certificate** signed by a licensed electrician before JPS connects your meter.

## Reliability & Costs

- Power costs in Jamaica are among the **highest in the Caribbean**, driven by oil imports.
- Bills fluctuate with the **Fuel & IPP charge**.
- Outages can occur during storms or routine maintenance.

### Average Bills (2025):

- 1-bedroom apt: \$12,000–\$18,000 JMD/month.
- 3-bedroom house with AC: \$25,000–\$45,000 JMD/month.
- Large villa with pool: \$60,000+ JMD/month.

**Backups:** Many homes now use **solar panels, inverters, and batteries**. The upfront cost is high, but savings and reliability pay off.

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## Section 2 – Water & Waste Management

Provider: National Water Commission (NWC)

- Supplies piped water and sewage services across Jamaica.
- Application requires TRN, ID, proof of address, and a deposit.

### Challenges

- Water lock-offs (planned or emergency) are common.
- Some rural areas suffer from low pressure or no regular supply.

 **Tip:** If you're settling outside Kingston or Montego Bay, invest in a **black plastic tank (400–1,000 gallons)** and a **water pump**. This gives independence during outages.

### Waste Disposal

- Managed by the **National Solid Waste Management Authority (NSWMA)**.
- Collection is once or twice a week, depending on area.

- Private disposal services are available in some gated communities.

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## Section 3 – Internet & Telecommunications

### The Big Three

- **FLOW Jamaica** – cable, fibre, mobile.
- **Digicel Jamaica** – fibre, LTE mobile.
- **Starlink** - high-speed internet from space.

### Flow & Digicel Broadband Internet

- Speeds vary by community. Kingston, Montego Bay, and Ocho Rios have fibre. Rural areas often rely on slower DSL or wireless connections.
- Packages range from **50 Mbps at \$5,500 JMD/month** to **200 Mbps at \$12,000+ JMD**.

 **Tip:** Before renting or buying, check if the property has fibre service. Internet availability should be part of your decision-making.

### Flow & Digicel Mobile & SIM Cards

- Prepaid SIMs are available at airports.
- Postpaid accounts require TRN, ID, and proof of address.
- WhatsApp is Jamaica’s universal communication tool — more widely used than SMS.

### Starlink High-Speed Internet from Space

- Satellite internet for homes and businesses.
- Available islandwide — useful in areas with weak or no fibre/cable.
- Portable options for travel and emergencies.
- Used by organisations in Jamaica for backup connectivity during storms.
- Requires a Starlink dish + router.
- Needs a clear view of the sky.
- You must pay for hardware + monthly service.
- Check availability and price for your exact location.

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## Section 4 – Cable TV & Streaming

- FLOW and Digicel both bundle cable TV with internet.
- Starlink offers high-speed internet from space.
- Popular channels: TVJ, CVM, CNN, ESPN, BBC, BET.
- Many returnees skip cable and go straight to **Netflix, Amazon Prime, Disney+ and YouTube**.
- A VPN is handy if you want UK or US versions of streaming libraries.

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## Section 5 – Postal & Courier Services

### Jamaica Post

- Reliable for local mail, slow for overseas.

### Private Couriers

- DHL, FedEx, UPS available island-wide.
- Expensive, but efficient for business and legal documents.

### Freight Forwarding / Mailbox Services

- Amazon now ships directly to Jamaica for many items.
- ShipMe, Mailpac, and Aeropost provide a **US mailing address**.
- Online purchases are shipped to Miami, then flown to Jamaica.
- Still essential for eBay, UK stores, boutique brands, and anything that doesn't ship here directly.

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## Section 6 – Cooking Gas & Household Services

- Cooking gas is delivered in cylinders (100lb and 45kg sizes).
- Providers include Petrojam, IGL, and local distributors.
- Many households keep **two cylinders** to avoid sudden run-outs.

**Emerging Trend:** Solar water heaters and induction stoves<sup>12</sup> are reducing reliance on gas.

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<sup>12</sup> An induction stove is a cooktop that heats pots and pans using magnetic energy instead of a traditional flame or coil.

# UTILITIES IN JAMAICA:

## QUICK SETUP GUIDE FOR OVERSEAS RETURNEES

### Patience & Documents

Utilities in Jamaica require patience. Unlike the UK, US or Canada, you may have to visit offices multiple times.

#### Always carry:

- ✓ TRN.
- ✓ Government ID.
- ✓ Proof of address ( lease or bill).
- ✓ Passport Photos (still asked for occasionally).

💡 **Pro Tip:** Keep at least 5 certified copies of each document. Laminate one set for daily use.



⊖ **Pro Tip:** Keep at least 5 certified copies of each document. Laminate one set for daily use.

### Practical Checklist

- ✓ Apply for JPS (electricity) within the first week
- ✓ Apply for NWC (water) and ensure a backup tank is installed
- ✓ Compare FLOW and Digicel fibre before signing housing contracts
- ✓ Sign up with a courier (ShipMe/ Mallpac) for overseas shopping
- ✓ Save emergency contacts for all utilities
- ✓ Budget realistically. \$30,000–\$70,000 JMD per month for use + internet.

### Utility Setup Check



### Service Providers Map



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## From Frustration to Freedom

Utilities are rarely glamorous, but they are the real test of whether your return to Jamaica feels like a dream or a daily struggle. Yes, you'll queue. Yes, bills may sting. And yes, outages can test your patience. But once the lights are steady, the internet is fast, and the water flows, you'll feel the real heartbeat of home.

Settling in isn't about perfection — it's about **knowing how to prepare, adapt, and put backups in place**. Returning residents who master their utilities early move faster into the life they envisioned: connected, comfortable, and truly at home in Jamaica.



# Part 3 – Settling In

## 3.1 Finding Your Community – Churches, Clubs & Groups

### Why belonging comes first

Returning isn't only logistics; it's identity. If "home" means people, then the first task after turning on the lights and getting the Wi-Fi working is finding your circle. Jamaica is profoundly communal. We gather around the pulpit and the pitch, the service club and the studio, the beach clean-up and the bar-b-q. Communities are the support beams that carry you across the inevitable bumps of resettlement.

### Where community actually lives in Jamaica

**Faith communities.** Christianity remains a cultural spine. You'll find Baptist, Anglican, Roman Catholic, Seventh-day Adventist, Church of God, Pentecostal, and independent fellowships in every parish, plus vibrant Rastafari gatherings and interfaith groups. Churches aren't only for Sunday—they are engines of social life: youth clubs, bereavement support, seniors' fellowship, food pantries, prison ministry, after-school tutoring.

**Service clubs.** Rotary, Kiwanis, Lions, Optimist, and Jaycees (JCI) chapters operate across the island. They're ideal if you want to meet dependable, civic-minded people quickly. Expect structured meetings, a commitment to projects (reading programmes, scholarships, health fairs), and a calendar that quietly re-orders your week in the best way.

**Professional networks.** Lawyers, doctors, engineers, creatives, and tech founders organise through associations and meetups. Alumni chapters (UWI, UTech, overseas universities), Toastmasters, and business chambers offer low-friction entry points if you prefer professional first, social second.

**Arts & culture.** Drama groups, writers' circles, choirs, dance studios, photography collectives, and steel pan bands keep the creative life buzzing. The quickest way to find your tribe is to show up regularly—one rehearsal becomes a season.

**Sports and wellness.** Football, cricket, netball, track clubs, cycling groups, hiking collectives (Blue Mountain trails), road-running crews, yoga studios, and water-aerobics in hotel pools (many sell local passes) create instant camaraderie without small-talk pressure.

**Civic and neighbourhood groups.** Citizens' associations liaise with the police, coordinate community watch, and stage clean-ups. Parish Development Committees and environmental NGOs welcome extra hands for mangrove restoration, beach cleans, and tree-planting.

**Diaspora/returnee circles.** Parish associations and returnee WhatsApp groups can be helpful, but verify before committing funds or personal details. Attend a few meetings; let trust grow by observation.

## How to choose well (and avoid “over-joining”)

1. **Start with purpose.** Do you want service, friendship, spiritual growth, fitness, or business leads? Pick one or two lanes for the first three months.
2. **Test the fit.** Attend three times before deciding. In Jamaica, the energy of a group changes week to week.
3. **Watch the culture.** Healthy groups share responsibility, communicate clearly, and respect time—even in a “soon-come” culture.
4. **Mind your bandwidth.** It’s better to be faithful in one place than scattered in five.

## A 30-day integration plan (that actually works)

- **Week 1:** Visit two churches (or one church + one service club). Introduce yourself to a leader; ask about volunteering pathways.
- **Week 2:** Join one fitness or arts group. Exchange numbers with two people.
- **Week 3:** Attend a community meeting or environmental clean-up. Offer one concrete skill (designing a flyer, drafting a proposal, sourcing a sponsor).
- **Week 4:** Choose the one or two groups that felt most alive; commit for 90 days.

**Signals you’ve found your people:** meetings end with plans (not just vibes), new members are noticed and included, money handling is transparent, leaders are accountable, and the WhatsApp group doesn’t devolve into chaos.

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## 3.2) Making Friends and Building Roots

### The psychology of coming back

Re-entry brings *reverse culture shock*. You recognise the music and the manners, yet the tempo has changed. Some will call you “foreigner” with affection, others with edge. The antidote is steady presence and humble confidence.

### Principles for adult friendship in Jamaica

- **Consistency beats charisma.** Be the person who shows up and follows through.
- **Respect the unwritten codes.** Greetings matter. A simple “Mawnin’, boss” at the gate builds credit you’ll spend later when you need help.
- **Give before you ask.** Bring coffee to a rehearsal. Offer a lift home when it’s raining. Share your UK/US know-how without the lecture.
- **Hold your boundaries.** Generosity is good; unsustainable giving breeds resentment. “I can’t do that right now, but here’s what I can do” is a graceful phrase.

### A practical, human script for everyday life

- **Small talk opener:** “How yuh find di traffic today?” (light, local, safe).
- **Invitation:** “I’m checking out the [market/concert/5K] on Saturday—walk wid mi?”

- **Boundary with care:** “I wish I could help this time; funds tight as I just moved. Next month let’s look again.”
- **Following up:** “Great to meet Sunday. Coffee next week at 10? I’ll text you the day before.”

## Building roots beyond friendship

**Mentorship and service.** Offer your career story at a school’s career day, judge a debating competition, mentor a sixth-former. Jamaica honours doers.

**Rituals of place.** The same farmers’ stall on Saturday, the same coastline walk at dawn, the same choir practice on Tuesday—rituals braid you to place faster than any document.

**Conflict done right.** When (not if) there’s friction, address it directly and privately. Jamaica is a small village masquerading as a country. Protect relationships; preserve reputations. You’ll meet again.

**The extended family dynamic.** Reunions are sweet; expectations can be sharp. Set clear limits early—especially on lending, borrowing, and moving in. You can be loving and limited at the same time.

### 90-day rooting plan

- Month 1: learn names on your road, tip the fruit vendor, find your GP and your barber/hairdresser.
- Month 2: host a small meal (potluck keeps costs low), bring neighbours together.
- Month 3: choose one community project and see it through from planning to delivery.

## 3.3) How to Shop in Jamaica – From Markets to Malls

### The spectrum: from higgler to high-end

**Traditional markets** (e.g., Coronation Market in Kingston, Charles Gordon in Montego Bay, Ocho Rios Market) are vibrant, honest economies. You’ll get the freshest produce and real gossip about the weather and politics. **Supermarkets and wholesale clubs** (Hi-Lo, Progressive/Fontana Superstores for pharmacy & goods, General Foods, MegaMart, PriceSmart) swap banter for predictability and air-con. **Malls and plazas** (Sovereign Centre, Tropical Plaza, Fairview) supply fashion, electronics, banks, cafés. **Online + freight forwarders** (ShipMe, Mailpac, Aeropost) keep you linked to Amazon and UK retailers.

### Market craft—shop like a local

- **Go early.** Quality and calm are better before noon.
- **Buy from one or two stalls.** Loyalty reduces prices over time and gets you the good mangoes under the table.
- **Ask for “mixed price.”** Vendors may bundle better.
- **Cash matters.** Many stalls still don’t take cards.
- **Inspect and select.** Choose your callaloo; don’t be shy.

### Sample “market basket” approach (illustrative)

- Core veg: callaloo, pak choi, string beans, pumpkin, cabbage.
- Fruit: banana, papaya, mango in season, citrus in winter months.
- Protein plan: market for fresh fish/chicken; supermarket for bulk packaged meats; butcher for oxtail/goat.

## Supermarket + wholesale strategy

- **Bulk dry goods** at PriceSmart/MegaMart: rice, flour, oil, beans, toilet paper.
- **Fresh + niche** at supermarket: dairy, specialty items, gluten-free, plant-based alternatives.
- **Local shops** for top-ups: eggs from the corner shop, bread from the bakery, patties for school runs.

## Tactics

- Compare unit prices (per kg/litre). Imported packaging plays tricks.
- Build a rotating pantry: one bulk purchase monthly, top-ups weekly.
- Buy Jamaican brands when quality is equal or better—supports the economy and usually saves.

## Specialty shopping

- **Electronics & appliances:** consider local purchase for warranty/service. Freight forwarding is fine for small items; big items risk damage + duties.
- **Furniture:** local carpenters can build stunning custom pieces from cedar/mahogany; give clear specs and staged payments.
- **Clothing:** local designers and tailors deliver quality and fit—worth exploring beyond the mall.

## The “fair price” mindset

Not every price is a negotiation; not every negotiation is a battle. Jamaicans appreciate firm but respectful bargaining—especially when you’re now a neighbour, not a tourist.

## 3.4 Saving Wisely – Eco-Friendly & Cost-Smart Living

### Why thrift is freedom (and not a downgrade)

A stable life in Jamaica is part money, part mindset. Prices can move; exchange rates will dance. Thrift—done elegantly—gives you margin for joy, generosity, and emergencies. Eco-wise habits lower bills, reduce stress, and honour the island.

### Electricity—cut the bill, keep the comfort

- **Solar water heaters** pay back quickly in a sunny climate.
- **LED everything.** Change bulbs, especially exterior/security lights left on all night.
- **AC as a tool, not a default.** Use fans, shade, cross-ventilation, reflective paint on roofs.
- **Smart plugs and power strips** tame phantom loads from TVs, modems, chargers.

- **Inverter fridges and efficient appliances** consume less over their lifetime.

**An approach, not a number:** rather than promising savings figures, build a habit—track kWh monthly, change one thing per month, and review after three months.

## Water—store, save, and soften the shocks

- **Install a tank + pump** (common from 400–1,000 gallons). It’s resilience against NWC lock-offs and droughts.
- **Harvest rainwater** for garden and outdoor cleaning (mind gutters and first-flush systems).
- **Fix leaks fast.** A tiny drip becomes a hefty bill.
- **Low-flow fixtures** tame usage without misery.

## Food—eat like a Jamaican, save like a CFO

- **Cook big, freeze small.** One curry goat becomes three meals.
- **Plant a “yard kitchen.”** Callaloo, hot pepper, thyme, scallion, tomato—low effort, high reward.
- **Support farmers directly** (farm-gate produce, community agriculture days).
- **Seasonal rhythm.** Mango madness is not the month for imported apples.

## Mobility—move with less pain at the pump

- Choose **fuel-efficient Japanese models** if buying a car; maintain them well.
- For inter-parish trips, **Knutsford Express** or JUTA charters reduce fatigue and cost.
- **Carpool** on school and office routes; communities often build organic systems once someone says, “Let’s try.”

## Housing—design thrift into the walls

- **Shade + breeze:** trees, verandas, awnings, window orientation.
- **Insulation and sealing** reduce AC dependency.
- **Ceiling fans** in main rooms, **solar water heaters, instant gas heaters** as backup.
- **Greywater re-use** for lawns; permeable paving reduces runoff.

## Waste & the island we love

Jamaica has restrictions on single-use plastics; lean into the spirit as well as the law.

- Reusable bags, bottles, and cups.
- Sort plastics for community drives; some parishes have collection days.
- Repair before replacing—tailors, cobblers, and welders still ply their craft.

## The “save smart” system—weekly cadence

- **Sunday:** plan meals from what you have first; build the shopping list second.
- **Wednesday:** check meters (electricity/water) and record. Awareness drives behaviour.

- **Friday:** one treat, guilt-free—budget for joy.
- **Month-end:** look at three lines only—utilities, fuel, groceries. Adjust one habit for next month.

## Guarding against false economy

- Cheap generators that fail at hurricane season are expensive; buy quality once.
- DIY electrical/plumbing beyond your competence risks safety and higher rework costs; hire certified professionals and insist on receipts.
- Imported novelty goods that need special parts = headaches. Favour serviceable, local-supported items.

## 3.5 Pull-out references & “do-right-now” lists

### Where to look for groups (starter directory)

- **Church & faith:** Ask neighbours + look for noticeboards; many churches list ministries and fellowship times outside the building.
- **Service:** Rotary Jamaica, Kiwanis Jamaica, Lions Clubs Jamaica—parish chapters meet weekly.
- **Alumni:** UWI/UTech alumni offices; overseas alumni chapters often post local link-ups on social media.
- **Sports & fitness:** parish cricket councils, netball associations, running clubs (check race calendars), YMCA/YWCA where available.
- **Environment:** beach clean-ups (International Coastal Cleanup events are common), mangrove/tree-planting groups—watch local NGO pages.
- **Arts & culture:** Little Theatre Movement in Kingston; parish cultural offices; choirs often recruit around Easter and Christmas seasons.

### First 30 days—community

- Introduce yourself to the president/secretary of one citizens’ association.
- Attend one service club meeting as a guest.
- Join a WhatsApp group only after you’ve met leaders in person.

### First 30 days—shopping & home

- Identify your “market day” and the stall you’ll support.
- Join a wholesale club if it suits your household size.
- Register with one freight forwarder for overseas shopping and test it with a small order.

### First 30 days—saving & eco

- Switch all bulbs you touch daily to LED.
- Order a water-saving shower head and check toilets for leaks (food colouring test).
- Plant three starters (callaloo, thyme, tomato).

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## 3.6 Closing: From “back” to “belong”

In these four chapters we move from the practical (where do I go?) to the profound (where—and with whom—do I belong?). Find your community and the friendships that anchor you; shop with wisdom; live with thrift and grace. The promise is simple: do these small things consistently and Jamaica stops being the memory you carry and becomes the present you inhabit—fully, joyfully, sustainably.



**FOR  
SALE**

# Housing & Lifestyle

## Buying a Home – Navigating the Market

**Principle:** buy with process, not impulse. Build a small “deal team,” verify the title, and make every dollar and document traceable.

### Your deal team

Role	What they do	When to hire
<b>Licensed Realtor</b>	Shortlists properties, negotiates, manages viewings & offers.	From the first search. Ask for Real Estate Board ID.
<b>Attorney-at-Law (Conveyancing)</b>	Reviews Agreement for Sale, handles escrow, searches, closing.	Before you make an offer.
<b>Valuer</b>	Independent valuation for price & mortgage.	After offer accepted / for financing.
<b>Commissioned Land Surveyor</b>	Confirms boundaries; issues Surveyor’s Report.	During due diligence.
<b>Mortgage Lender / Broker</b>	Pre-approval, underwriting, commitment.	Early—pre-approval strengthens offers.
<b>Property Inspector (if available)</b>	Condition report: roof, plumbing, electrical, pests.	During due diligence—especially for older homes.

### Due diligence checklist (tick when done)

- **Title search** (ensure seller is the registered owner; check for mortgages, caveats).
- **Surveyor’s Report** matches the deed; walls/structures are inside boundaries.
- **Valuation** (independent).
- **Building/condition** (roof, leaks, termites, electrics, water pressure, septic).
- **Community checks** (drainage/flooding, noise, access roads, security, HOA rules/fees).
- **Utilities** (JPS, NWC, internet fibre availability).
- **Planning** (any known road-widening, zoning or development nearby).

### Costs to expect (*confirm current rates at offer time*)

Cost	Who typically pays	Notes
<b>Attorney fees</b>	Buyer & Seller (each their own)	Usually a % or fixed fee—agree upfront.
<b>Stamp/transfer/registration</b>	Usually seller/ buyer split per law/policy	Varies by law and practice—ask your attorney for the current schedule.
<b>Valuation &amp; Surveyor</b>	Buyer	Pay directly to the professionals.
<b>Mortgage fees</b>	Buyer	Commitment/processing, life/home insurance as required.

Cost	Who typically pays	Notes
Property tax adjustment	Buyer/Seller	Prorated at closing.
Strata/HOA letter & arrears	Seller	Needed for apartments/townhouses.

### Offer → Keys (typical flow)










1. **Offer & acceptance** (with proof of funds or pre-approval).
2. **Agreement for Sale** reviewed/edited by attorneys; **deposit to escrow** (never to a personal account).
3. **Due diligence window** (title, survey, valuation, inspection).
4. **Mortgage commitment** (if financing).
5. **Completion** (transfer executed, balances paid, keys released).
6. **After closing:** change locks; update JPS/NWC; insure home; lodge mailing address changes.

**Dean's tip:** Never skip the surveyor's report—even in a gated community. Boundary headaches are expensive.

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# Closing Costs in Jamaica

## 2024 vs 2025

Closing Cost Item	2024 (Typical)	2025 (Updated)	Notes
 <b>Transfer Tax</b>	2% of sale price	2% of sale price	Typically seller's obligation unless
 <b>Stamp Duty Agreement</b>	Flat JMD \$5,000	Flat JMD \$5,000	Must be paid with 30 days to avoid
 <b>Agreement for Sale</b>	-0.20% of property price; shared	Negotiated/varies; sometimes fixed fee	Some attorneys now charge flat drafting fees rather
 <b>Registration / Title Fees</b>	Approx, 0.5% of purchase price	Approx, 0.5% of purchase price	Calculated via NLA Fee Calculator
 <b>Attorney's Fees</b>	-3% of purchase price + 0.49% GCT	Range: 1.73%-5% + 16.5% GCT	More flexible in 2025, depends on complexity & firm
 <b>Surveyor's Report</b>	-JMD \$45,000	-JMD \$45,000	Required for mortgage approval
 <b>Valuation Report</b>	Fixed by valuer (commonly JMD \$40-60,000)	Fixed by valuer (commonly JMD \$60,000+)	Costs rising slightly with demand for mortgage-backers
 <b>Letter of Possession</b>	JMD \$7,500	JMD \$7,500	Still required, usually shared
 <b>Mortgage Processing</b>	Varies by lender (-1-2% of loan)	Varies by lender (-1-2% of loan)	Strongly bank-specific
 <b>Stamp Duty on Loan Documents</b>	-6% of loan amount (older guides)	Modern formula: \$1 per \$200 of loan + supplements	Clarified in 2025 to reflect Stamp Office practice
 <b>Real Estate Agent Commission</b>	Additional cost, variable	Additional cost, variable	Buyer's responsibility

**Disclaimer:** The figures shown are **illustrative estimates** based on publicly available information and typical market ranges in Jamaica. Actual closing costs vary by attorney, lender, valuation provider, government fees, and the specifics of each transaction. This infographic does **not** constitute legal, financial, or professional advice. Always confirm exact fees with a licensed attorney, real estate professional, or the relevant government agency before making decisions.

## Renting a Property – Tips for Tenants and Landlords

### At a glance: who does what

Step	Tenant must	Landlord must
<b>Viewing</b>	Inspect in daylight; test taps, pressure, sockets, AC; check signal & fibre.	Be transparent about utilities, HOA rules, parking.
<b>References</b>	Provide ID, employment/pension letter, previous landlord contact.	Screen sensibly; don't collect excessive personal data.
<b>Agreement</b>	Read every clause; confirm term, notice, maintenance, pets, subletting, late fees.	Provide written tenancy agreement; list appliances & fixtures.
<b>Deposit &amp; Rent</b>	Pay by traceable means; get receipt.	Hold deposit in a designated account; issue receipts.
<b>Move-in</b>	Do a joint <b>inventory &amp; condition report</b> with photos.	Same—sign both copies.
<b>During tenancy</b>	Report issues in writing; allow access with notice.	Respond to repairs reasonably; keep common areas/roofing in order.
<b>Move-out</b>	Final meter reads; return keys; schedule inspection.	Inspect promptly; itemise any deductions from deposit.

### Clauses that save arguments

- **Who pays for what:** minor repairs cap (e.g., bulbs vs. structural).
- **Notice period:** for both sides; process for early termination.
- **Utilities & meters:** name changes or reimbursements.
- **Visitors & noise:** align with community rules.
- **Right of entry:** reasonable notice except emergencies.

### Red flags (for both sides)

- Cash-only dealings; no receipts.
- “No contract—just vibes.”
- Landlord can't prove ownership / Tenant refuses ID.
- Utilities in constant arrears.
- Pressure to pay **before** viewing or agreement.

## Selling or Downsizing – Knowing When & How

### Decide first, then list

If you value...	Consider this route
<b>Speed</b>	Price slightly below comparables; require proof of funds; accept clean terms.
<b>Top price</b>	Stage the home, complete deferred maintenance, professional photos/video, wide marketing window.
<b>Certainty</b>	Favour pre-approved buyers; shorter contingencies; escrow with reputable attorney.
<b>Less hassle</b>	Sell furnished; fix obvious defects before listing; flexible closing date.

### Prep checklist (fast wins)

- Deep clean; neutral paint; declutter by 30–40%.
- Service ACs; fix leaks; replace dim/broken bulbs.
- Curb appeal: trim hedges, clean driveway, refresh door hardware.
- Gather docs: title, survey, tax receipts, HOA letters, appliance manuals.

### Marketing channels

- MLS + national portals; your realtor’s network; social media video walk-throughs; diaspora groups (careful with personal details); open houses (daytime).

### Contract-to-close guardrails

- **Attorney-led** transactions with **escrow**.
- Keep **utilities on** until completion for buyer inspections.
- **Move plan** ready—storage/temporary housing booked.
- **Change of address** list started (banks, insurers, subscriptions).

**Downsizing?** Sell or gift duplicates; digitise paper; switch to efficient appliances; choose communities near healthcare and amenities.

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## Retiring in Jamaica – Creating Your Ideal Life

### Where you live shapes how you live

Lifestyle priority	Areas to consider	Why
<b>Healthcare proximity</b>	Kingston (UHWI/Andrews), Mandeville (Hargreaves), Montego Bay (Cornwall/Hospiten/GWest)	Fast access to hospitals/specialists.

Lifestyle priority	Areas to consider	Why
<b>Coastal calm</b>	St. Mary (Oracabessa/Prospect), St. Ann (Runaway Bay/Ocho Rios), Hanover/Westmoreland (Negril/Orange Bay)	Sea breeze, slower pace, good amenities.
<b>Cooler climate</b>	Mandeville/Manchester highlands, parts of St. Andrew hills	Mild temperatures; gardening culture.
<b>Active social</b>	Kingston & St. Andrew; Montego Bay; Ocho Rios	Clubs, concerts, restaurants, airports.
<b>Low maintenance</b>	Gated strata (apts/townhouses)	Security & exterior upkeep handled.

## Retirement set-up checklist

- **Budget bands** (needs • wants • give): pensions, savings drawdown, FX plan.
- **Healthcare**: insurance in force; GP chosen; hospital routes rehearsed; NHF card if eligible.
- **Home safety**: grab bars, non-slip tiles, lighting, step-free entries.
- **Mobility**: reliable driver/taxi; license renewal reminders; night-driving plan.
- **Community**: join a service club/church group; volunteer once a week.
- **Documents**: will, powers of attorney, beneficiaries, secure contacts list.

## Design your week (sample)

- **Mon**: Morning walk + market day.
- **Wed**: Service club meeting / choir rehearsal.
- **Fri**: Beach swim or garden club.
- **Sun**: Worship + family dinner.  
Rituals = friendships = wellbeing.

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## Public vs Private Beaches – Your Right to Relax

### Plain-English orientation (not legal advice):

- Many beaches in Jamaica are **publicly owned** or managed for public use; some are **licensed** to private operators (hotels/attractions) that may **control access and charge fees** for upkeep and safety.
- Municipal/UDC-operated beaches are typically **open to the public**, with facilities and lifeguards where provided.
- Respect **signage, lifeguard flags, and protected areas** (marine parks, turtle nesting zones).
- Always follow local instructions from lifeguards, security, and marine wardens.

### Picking your beach—what to expect

Beach type	Access & fees	Facilities	Good for
<b>Public/Municipal</b>	Open access; small entry/parking fees in some locations	Lifeguards (varies), bathrooms, kiosks	Families, picnics, community events
<b>Licensed/Hotel</b>	Access may be limited; day-pass/fee	Chairs, bathrooms, security, F&B	Convenience, amenities, safer swimming
<b>Community/Fisherfolk</b>	Usually free; shared with boats	Limited facilities	Early-morning swims, buying fresh fish
<b>Marine Park/Attraction</b>	Entry fee; rules enforced	Wardens, guided activities	Snorkel, dive, eco-tours

### Beach day checklist

- Cash/card for entry & parking.
- Sun protection, water, reef-safe sunscreen.
- Respect red flags/rough seas; never leave valuables visible.
- Take your **rubbish**—keep the beach beautiful.

## One-page summaries you can print

### Buying

- Title, survey, valuation, inspection, escrow → close → change locks.

### Renting

- Written agreement • Inventory with photos • Receipts only • Clear repair rules.

### Selling/Downsizing

- Declutter • Repair • Stage • Professional photos • Attorney + escrow.

### Retiring

- Budget bands • Health plan • Home modifications • Weekly rituals.

### Beaches

- Public vs licensed • Fees/amenities vary • Follow flags • Leave no trace.



# Work & Enterprise

## Starting a Business – Opportunities & Regulations

**Principle:** build it like a project—Idea → Structure → Register → Comply → Launch → Improve.

### A. Opportunity Map (where returnees actually win)

Sector	Why it works	Typical first offers	What makes you competitive
<b>Property &amp; Projects</b>	Diaspora trust + local know-how	Rentals/management, renovations, small dev.	Licensed team, transparent reporting, escrow use.
<b>Construction &amp; Trades</b>	Housing demand, renovation wave	Electrical, plumbing, tiling, solar installs	Certification, written quotes, staged payments.
<b>Tourism &amp; Hospitality</b>	North & NE coast growth	Villas/BnB, tours, boutique F&B	Reviews, safety, consistent service.
<b>Agribusiness</b>	Import substitution + exports	Scotch bonnet, ackee, herbs, hot sauces	Traceability, water management, contract growing.
<b>Logistics &amp; E-commerce</b>	Courier/forwarder ecosystem	Last-mile, pick-and-pack, cold chain niches	Reliability dashboards, SLAs, COD options.
<b>Digital &amp; Creative</b>	Global clients, remote work	Design/dev, video, music services	Portfolio + deadlines + USD billing.
<b>Health &amp; Wellness</b>	Ageing population + lifestyle	Home care, physio, healthy meals	Trained staff, insurance billing, safeguarding.
<b>Education &amp; Training</b>	Skills gaps (tech, trades)	Bootcamps, tutoring, corporate upskilling	Outcomes, employer ties, HEART/NSTA alignment.

**Dean’s tip:** Start with **one product, one channel, one parish**. Add complexity only when unit economics are proven.

### B. The Registration Roadmap (simple, sequential)

Step	What you do	Where/Who	Notes
<b>1. Choose structure</b>	Sole trader / Partnership / <b>Limited company</b>	—	Liability & tax treatment differ; many returnees pick a <b>company</b> for clarity.
<b>2. Name search &amp; reserve</b>	Check availability; reserve business/company name	<b>Companies Office of Jamaica (COJ)</b>	Do this before printing cards or building your website.
<b>3. Register the entity</b>	File incorporation/registration docs	<b>COJ</b>	Keep your <b>Certificate</b> and <b>Articles</b> handy; banks will ask.

Step	What you do	Where/Who	Notes
<b>4. Get tax IDs &amp; e-account</b>	TRN for the business (if required), e-services profile	<b>Tax Administration Jamaica (TAJ)</b>	Register for <b>GCT</b> if you expect to exceed the current threshold (check TAJ for the live number).
<b>5. Open bank accounts</b>	JMD + USD, online banking, card controls	Your bank	Take COJ docs + IDs; ask about diaspora/returnee desks.
<b>6. Employee onboarding</b>	NIS/NHT registration; payroll setup	<b>MLSS / NIS • NHT • TAJ</b>	Even for one employee, set this up early.
<b>7. Licences &amp; permits</b>	Sectoral (e.g., Trade Board import licence, tourism, food handling)	Relevant agency	Don't ship or start regulated activity before the licence.
<b>8. Municipal approvals</b>	Signage, outdoor dining, noise exemption, trade licence (where required)	Local Municipality	Requirements vary by parish—call before you print signage.
<b>9. Compliance calendar</b>	Statutory returns, annual returns, tax filings	COJ • TAJ	Create a one-page calendar; assign an owner.

### C. Money & Unit Economics (fit on one page)

Line	Monthly target	Notes
<b>Leads → Conversions</b>	___ leads → ___ customers	Track by channel.
<b>Avg. order / job value</b>	\$ ___	Include delivery/fees.
<b>Gross margin</b>	___ %	Price – direct costs.
<b>Overheads</b>	\$ ___	Rent, salaries, utilities, software.
<b>Break-even</b>	___ sales/month	Overheads ÷ gross profit per sale.
<b>Cash buffer</b>	___ months	Aim for 3–6 months of overheads.

#### Invoice hygiene

- Quote → PO/Agreement → **Invoice** → Receipt (no cash-only).
- Use escrow or staged payments (30% / 40% / 30%).
- Late fees in contracts; **remind at 3–7–14 days.**

### D. Compliance Quick-Checks (put this in your office)

Item	Owner	Frequency	Status
GCT return (if registered)		Monthly/bi-monthly	<input type="checkbox"/>
Payroll (PAYE, NIS, NHT, Education Tax)		Monthly	<input type="checkbox"/>
Annual Return (COJ)		Yearly	<input type="checkbox"/>
Corporate Income Tax		Yearly (estimates may apply)	<input type="checkbox"/>
Trade/sector licence renewal		As required	<input type="checkbox"/>
Insurance (public & employer's liability)		Yearly	<input type="checkbox"/>

**Live numbers change.** Always confirm thresholds, rates and deadlines on **TAJ/COJ** before filing.

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 **GO-TO-MARKET  
IN 30 DAYS** 

**— CHECKLIST —**

 Define one offer + one ideal customer. 

Pricing sheet with 3 tiers; money-back terms for first 10 clients. 

 Simple website/landing page + WhatsApp Business + Google Business Profile.

Service agreement template + invoice template. 

 Photo/video proof of work (before / after where relevant).

**BONUS** Outreach plan: 20 calls, 3 demos, 10 door-knocks per week. 



Remember to ask every happy client for a **review + referral**.

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## Finding a Job – Pathways and Tips

**Principle:** most roles in Jamaica arrive through **networked credibility** + a **solid CV** + smart timing.

### A. Where jobs actually surface

Channel	Action steps	Why it works
<b>LinkedIn + Alumni</b>	Optimise profile; connect with Jamaican HR leads; post work samples	Hiring managers scout here first.
<b>Major job boards &amp; newspapers</b>	Set alerts; tailor CV by role	Broad coverage; HR teams still post here.
<b>Direct company portals</b>	Banks, telecoms, BPOs, hotels, logistics	Many firms only accept portal applications.
<b>Service clubs &amp; associations</b>	Rotary, Kiwanis, Lions; professional bodies	Warm introductions and references.
<b>Recruiters &amp; BPO hubs</b>	Submit CV; complete assessments	Volume hiring; fast on-ramps (CX, finance, IT).
<b>Freelance/remote</b>	Upwork/Toptal, direct USD clients	Hedge FX; build local + offshore hybrid.

### B. Jamaica-ready CV & Interview

#### CV (2 pages max)

- Header with **WhatsApp**, email, parish.
- **Profile:** 3 lines—what you do, years, biggest wins.
- Experience: action verbs + outcomes (**metrics**).
- Skills: tools, certifications, languages.
- Referees: “Available on request” (share when asked).

#### Interview

- Bring **printed CV**; arrive early; dress smart tropical.
- Translate overseas experience to **local value** (cost savings, customer NPS, compliance).
- Expect scenario questions; use **STAR** (Situation, Task, Action, Result).
- Ask 2–3 smart Qs: team size, success metrics, probation, benefits.

### C. Salary, Benefits & Negotiation (framework)

Item	What to a	My notes
<b>Salary band</b>	Monthly gross, bonus scheme, review cycle	

Item	What to a	My notes
<b>Benefits</b>	Health, pension, life, phone/data, mileage	
<b>Hybrid/remote</b>	Days on site; hours; equipment	
<b>Probation</b>	Length; termination terms	
<b>Leave</b>	Vacation days; sick; compassionate; study	
<b>KPIs</b>	90-day goals; tools; training budget	

## Negotiation

- Know your floor (monthly net you can live with).
- Trade **benefits** (health, data, flex time) if salary is tight.
- Secure **offer letter** before resigning or relocating.

## D. First 90 Days on the Job (win fast)

Week	Focus	Actions
1–2	Orientation & trust	Learn systems; map decision-makers; deliver 1 quick win.
3–6	Core results	Hit 1 metric; document process gaps; propose fixes.
7–12	Value story	Present “before/after” snapshot; request stretch task.

## E. Side-Hustle / Hybrid Income (resilient by design)

- **Keep a compliant main job**; do side work after hours.
- Register a **simple company** if the side gig grows (invoices, tax).
- Build a **USD client slice** (design/dev/copy/consulting) for FX resilience.
- Track every invoice; set aside taxes monthly.

## One-page Action Cards (ready to print)

### Start a Business – Fast Path

1. Pick structure → COJ name search → Register.
2. TAJ e-account; consider GCT if above threshold.
3. Open bank (JMD+USD); invoice & contract templates.
4. Sector permits; municipal permissions.
5. Launch one offer; collect reviews; refine.

### Get Hired – Fast Path

1. Fix CV + LinkedIn; 10 targeted applications/week.
2. 3 warm intros via alumni/service clubs.
3. Practise STAR answers; bring printed CVs.
4. Negotiate the whole package—salary **and** benefits.

5. Deliver one measurable win in 30 days.



# Life, Safety & Digital Living

## Getting Around – Driving, Licensing, Insurance & Public Transport

**Principle:** pick one primary mode for your first 90 days (own car • long-term hire • coach/taxis), then build safety and insurance around it.

### A. Driving & Licensing (quick view)

Topic	What it means	Where to handle	Notes to self
Foreign licence use	You may drive for a limited period on a valid foreign licence if visiting; if settling, convert/obtain a Jamaican licence.	<b>Island Traffic Authority (ITA)</b> depots for testing; <b>TAJ</b> for licence issue/renewal.	Time limits & requirements update—verify before arrival.
Convert / obtain JA licence	Road Code test + practical (as required); TRN; ID; photos/medical as requested.	ITA (tests) → TAJ (licence).	Book early; bring originals + copies.
Buy vs import a car	Import needs <b>Trade Board</b> permit + Customs clearance; local purchase is faster but do a lien check.	Trade Board • Customs • Your bank/attorney.	Compare total cost (duty, parts, insurance).
Insurance	Third-party is the legal minimum; comprehensive strongly advised.	Insurers or brokers.	Ask about no-claims transfer and dash-cam discounts.

### B. Ownership “no-surprises” checklist

- Independent **pre-purchase inspection** (engine, suspension, electricals, AC).
- **Lien/title** check; VIN/chassis match.
- Insurance quote **before** paying; confirm drivers named.
- Service history + spare key.
- Fit **alarm/immobiliser, GPS tracker, dash-cam**; never leave valuables visible.

### C. Public Transport & Hired Vehicles

Mode	Best use	Safety tips
<b>JUTC / municipal buses (metro)</b>	Daily commuting corridors	Use official stops; avoid isolated late-night waits.
<b>Knutsford Express / other coaches</b>	Inter-parish trips	Comfortable, reliable, pre-book seats; luggage handled.
<b>Route taxis (red plate)</b>	Short town-to-town hops	Agree fare first; sit in back; share live location with family.
<b>Chartered taxi / PPV</b>	Airport runs, late nights, luggage	Use known operators; request a <b>covered vehicle</b> .
<b>Ride-hail apps (metro)</b>	Quick errands	Confirm driver and plate inside app before boarding.

## 90-day plan (tick one primary):

- **Hire car** 3–8 weeks → buy with inspection.
- **Coach + red-plate taxis** → test parishes before buying.
- **Ride-hail + walking** near work/amenities.

---

## Health & Wellbeing – Accessing Care, Insurance & NHF

**Principle:** select a **GP + hospital pair** and activate **insurance** in month one; register for **NHF** (drug subsidies) if eligible.

### A. Care map (fill with your local choices)

Type	Examples	My pick	Notes
<b>Public hospitals</b>	KPH (Kingston), Cornwall (MoBay), Mandeville Regional, <b>UHWI</b>	_____	Know ER route; carry ID.
<b>Private hospitals/centres</b>	Andrews, Hargreaves, Hospiten, GWest	_____	Confirm accepted insurance.
<b>Pharmacy</b>	Chain or independent	_____	Put repeats on file; ask about delivery.

### B. Insurance & NHF at a glance

Item	What it covers	Action
<b>Local health insurance</b>	Hospitalisation, outpatient (plan-dependent)	Compare providers; disclose conditions honestly.
<b>International plan</b>	Useful if you travel often	Confirm Jamaica network + evacuation terms.
<b>NHF Card</b>	Subsidised meds for chronic illnesses	Doctor completes form; apply locally.

### Health setup checklist

- GP chosen; specialist referrals saved.
- Insurance active; know copays & network clinics.
- NHF card (if eligible).
- Medical summary + prescriptions (90 days).
- ER “go-bag” (ID, meds list, contacts).

---

## Safety Toolkit – Personal Security, JCF Partnerships & Community Watch

**Principle:** layer **habits + hardware + humans** (neighbours + police).

## A. Who to call / how to report

Situation	Contact	Channel
Crime in progress / fire / medical emergency	<b>Police 119 • Fire/Ambulance 110</b>	Call
Non-emergency police matters	Your <b>local station / CSSB officer</b>	Call/visit
Support after incidents	<b>Victim Support Unit</b> (parish)	Call/visit

## B. Programmes & tools

Tool / Programme	Purpose	Action
<b>Neighbourhood / Beach / Farm Watch</b>	Community policing partnership	Join via station or citizens' association.
<b>JamaicaEye</b>	State CCTV network (awareness/registration)	Learn camera coverage; consider registering your cameras.

## C. Home & personal routine (tick what you'll do)

- Exterior lighting; trim hedges; visible house number.
- Change locks on move-in; window stays; safe for passports/jewellery.
- Cash-free habits; bank transfers only; **keep receipts**.
- Discreet deliveries; use **covered vehicle** for bulky items.
- Share live location with one trusted contact on late trips.
- Arrival/Departure drill: scan street → gate control → lights on.

## Digital Life & E-Government – TRN, Tax Portal, PICA, Online Bill-Pay & Portals

**Principle:** five accounts eliminate most queues.

### A. Top-5 accounts to create

Account	Why	Where	My status
<b>TAJ e-Services</b>	TRN, tax payments, property tax, certificates	Tax Administration portal	<input type="checkbox"/> Created
<b>MyJPS</b>	Electricity bills, meter reads, outage reports	JPS portal/app	<input type="checkbox"/>
<b>NWC Online</b>	Water bills, leak reports	NWC portal/app	<input type="checkbox"/>
<b>MyFLOW / MyDigicel</b>	Mobile/Internet plans, top-ups, service tickets	Provider portals/apps	<input type="checkbox"/>
<b>PICA online/appointments</b>	Passport, citizenship, immigration	PICA site	<input type="checkbox"/>

## B. Secure-by-default checklist

- Unique passwords; **2FA** (authenticator app).
- Store **account & meter numbers** in a home file.
- Turn on **e-bills** and **auto-pay** where comfortable.
- Save all **PDF receipts** monthly in a “Bills” folder.
- Use a password manager (shared access for spouse/next of kin).

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## Climate & Hurricane Readiness – Home Resilience, Water & Power Backups

**Principle:** design for **7 days self-reliance**. The Atlantic hurricane season typically runs **June–November**.

### A. Home hardening (pre-season)

Area	Action	Notes
Roof & openings	Inspect fasteners; seal leaks; prepare shutters/ply	Do this before June.
Trees & drainage	Trim branches; clear gutters/drains	Reduces roof/flood risk.
Water	Tank (400–1,000 gal) + pump; bottled supply	1 gallon/person/day × 7.
Power	Generator or inverter-battery; surge protectors	Test monthly; store fuel safely.
Comms	Power banks; car charger; backup SIM	SMS/WhatsApp may work when voice fails.
Insurance	Building/contents with hurricane & flood riders	Photograph assets; keep receipts.

### B. Family “go-bag” (one per adult)

- IDs & copies; cash; deeds/insurance scans.
- Meds (7–14 days), first aid, glasses.
- Torch/headlamp, batteries, whistle, multi-tool.
- Water pouches, dry snacks, poncho.
- Phone power bank, spare cables.

### Post-storm checklist

- Turn off mains if water rose near outlets.
- Photograph damage before cleanup.
- Log claims promptly with policy numbers.

# STORM PREPAREDNESS

## PROTECTING PROPERTY AND LIFE



### HOME & PROPERTY SECURITY

- Secure items when a storm watch is issued
- Use rope to tie down zinc sheets and tanks



### DRAINAGE & FLOOD PREVENTION

- Keep a shovel to clear drains if heavy rain starts
- Raise furniture on blocks in case of flooding



### UTILITIES & POWER BACKUP

- Run generators outdoors only-never indoors
- Unplug electronics during a power surge



### EMERGENCY SUPPLIES & DOCUMENTS

- Store documents in plastic ziplock bags
- Label all family emergency bags clearly



### FAMILY & SAFETY PLANNING

- Have a family meeting before the storm
- Share one emergency contact number



### DURING THE STORM

- Do not venture outside to “check the wind”
- Stay alert for rising water at night

This information does-not replace official instructions.

## Family Life – Schools, Childcare & Youth Activities

**Principle:** anchor early—pick options near home; integrate through co-curriculars.

### A. Enrolment basics (public & private)

<b>Requirement</b>	<b>Schools commonly ask for</b>
Identity & age	Birth certificate and/or passport
Health	Immunisation card; medical note where needed
Transfer	Last report/records/recommendation
Address	Utility bill/lease/letter confirming residence
Fees	Registration/auxiliary (where applicable)

**Timeline:** begin enquiries **one term in advance**; popular schools may waitlist.

### B. Childcare & after-school

- Registered day-care/early-childhood centres (check ratios, training, exits).
- After-school clubs (homework support, sports, music) on campus.
- Transport: reputable operators with references; seatbelts for every child.

### C. Activities that build roots

<b>Age</b>	<b>Activities</b>	<b>Why they help</b>
5–11	Football, netball, swimming, 4-H Clubs, Scouts/Guides, music	Fitness, teamwork, friendships
12–16	Track clubs, robotics/coding, drama & debate, languages	Skills + CV for sixth form
16+	Service clubs, entrepreneurship bootcamps, internships	Confidence, networks, work habits

### Family admin checklist

- School contacts saved; class WhatsApp joined.
- Medical forms complete; allergies noted.
- Emergency pick-up list filed with school.
- Budget for uniforms, books, trips.
- Weekly ritual: park/beach/sport = connected family.



# Glossary & Acronyms

## Key Jamaican Government Organisations

Organisation	Website	How It Helps
Ministry of Foreign Affairs & Foreign Trade (MFAFT)	<a href="https://mfaft.gov.jm">https://mfaft.gov.jm</a>	Consular support, passports, dual citizenship info.
Ministry of National Security (MNS)	<a href="https://mns.gov.jm">https://mns.gov.jm</a>	Immigration, police, security matters.
Ministry of Finance & Public Service (MOFPS)	<a href="https://mof.gov.jm">https://mof.gov.jm</a>	Taxes, TRN, customs duties guidance.
Ministry of Industry, Investment & Commerce (MIIC)	<a href="https://www.miic.gov.jm">https://www.miic.gov.jm</a>	Business setup, investment, trade support.
Ministry of Health & Wellness (MOHW)	<a href="https://mohw.gov.jm">https://mohw.gov.jm</a>	Health services, public health info.
Ministry of Labour & Social Security (MLSS)	<a href="https://www.mlss.gov.jm">https://www.mlss.gov.jm</a>	Labour laws, worker rights, pensions.
Tax Administration Jamaica (TAJ)	<a href="https://www.taj.gov.jm">https://www.taj.gov.jm</a>	TRN, tax payments, compliance.
PICA	<a href="https://www.pica.gov.jm">https://www.pica.gov.jm</a>	Passports, citizenship, residency.
PIOJ	<a href="https://www.pioj.gov.jm">https://www.pioj.gov.jm</a>	Economic & development planning data.
ODPEM	<a href="https://www.odpem.org.jm">https://www.odpem.org.jm</a>	Disaster preparedness & emergency info.

## Jamaica Patios Interactive Glossary

### A

- A fi
- A hav

- A mek
- A nuh nutten
- A suh
- A suh wi dweet
- A suh wi stay
- A tek
- A wah dis
- A watta guwaan yasso?
- A weh yuh a seh
- Ackee
- Ah
- Ah gud
- Ah yuh dat
- Awah

## B

- Baby love
- Back a Yard
- Badda
- Badmind
- Bammy
- Bashment
- Big up
- Big up yourself
- Bless up
- Blouse and skirt
- Bobo Dread
- Bodah
- Bredda
- Bruck
- Bwoy
- Bwoy Pickney

## C

- Cassava
- Cease and Sekkle
- Chargie
- Chatty-chatty
- Cho
- Cho
- Coo yah
- Cum yah
- Cyah

## D

- Da one deh

- Dash weh
- Dat
- Dat
- Deh
- Deh bout
- Deh pon
- Deh pon
- Dehyah
- Dem
- Den
- Di
- Di bwoy big, eeh!
- Di ting lock
- Dis
- Don Dada
- Dons
- Dred
- Duppy
- Dutty

## E

- Eediat
- Empress
- Empty bag cyaah tan up
- Escovitch Fish
- Every mikkle mek a mukkule
- Everything is Everything

## F

- Faada
- Fallah
- Fam
- Farin
- Fava
- Fi
- Fi real, im big-big!
- Fiyah bun
- Foot battam
- Frass
- Fren
- Fren dem
- From wah day

## G

- Ghetto bwoy
- Gimme

- Goodas
- Gully
- Gwaan
- Gwaan
- Gyal
- Gyal

## H

- Haffi
- Hail up
- Hard dough bread
- Head gone
- Hear seh
- How yuh duh?
- Hush yuh mouth

## I

- I and I
- Im a guh fi it
- Inna
- Inna di morrows
- Irie
- Irie
- Irish Moss
- Ital

## J

- JA
- Jah
- Jah bless
- Jah Jah
- Jah know
- Jah know
- Jamaican Creole
- Jammin
- Jelly
- Jelly
- Jerk
- Jus
- Just cool boss
- Just cool, boss

## K

- Kaa
- Kaka rass

- Ketch
- Ketch
- Kibba yuh mouth
- Kin ova
- Konshens
- Kool
- Kotch
- Ku paan yuh tu

## L

- Lickkle
- Lowe mi
- Luv

## M

- Marijuana
- Mawnin
- Mek wi dweet
- Mi
- Mi
- Mi a gwaan easy
- Mi deh yah, tank yuh
- Mi nah guh nuh weh
- Mi nuh have nun
- Mi seh
- Mi tell you say
- Mi yard
- Mi yout
- Money Haffi Mek
- Mongoose
- Mornin
- Mussa
- Mussi

## N

- Nah
- Nah jesta
- Nah tell yuh
- Natty
- Nek bak
- Nine Night
- No sah
- Nobody neva see'm
- Nose-ole
- Nuff
- Nuff Respect

- Nuh
- Nuh fi
- Nuttin
- Nyabingi
- Nyam
- Nyam

## O

- Obeah
- One one cocoa full basket
- Outta
- Ova deh suh
- Ova dweet
- Overstand

## P

- Passa Passa
- Patty
- Pen dem
- Pickney
- Pleez
- Pon di ting
- Poppy show

## Q

- Qwenga

## R

- Raggamuffin
- Rasta
- Rhaatid
- Rolling Calf
- Roun deh suh
- Rude bwoy

## S

- Sekkle
- Si mi yah
- Sinkle Bible

## T

- Tan

- Tank You
- Teacha dem
- Tek weh
- Ten bwoy
- Ting
- Tings
- Too nuff
- Trench Town
- Trench Town Rock

## U

- Unda deh suh
- Unnuh
- Unu
- Unuh

## V

- Vampaya
- Vencha
- Vibez

## W

- Waah
- Waan
- Waan shoes
- Wacha
- Wadada
- Wah
- Wah do dem
- Wah Gwaan
- Wah gwan
- Wah mi seh
- Wah yuh name
- Walk Good
- Wata
- Weh we a go do
- Weh yuh ah seh
- Weh yuh up to
- Whe
- Wi
- Wid

## Y

- Ya
- Yaad

- Yaah
- Yah
- Yeye-ball
- Yeye-Wata
- Yo
- Yow cum yah
- Yu
- Yuh
- Yuh dun know
- Yuh good
- Yuh mek mi happy

## Z

- Zion
- Zum

## Jamaica Great Houses

### A

- [Admiral Mountain Great House](#)

### B

- [Bellefield Great House](#)
- [Bellevue Great House](#)
- [Bloomfield Great House](#)
- [Brimmer Hall Great House](#)
- [Bromley Great House](#)

### C

- [Cherry Garden Great House](#)
- [Cinnamon Hill Great House](#)

### D

- [Devon House](#)

### G

- [Good Hope Great House](#)
- [Green Park Great House](#)
- [Greenwood Great House](#)

- [Greenwood Great House](#)

## H

- [Halse Hall Great House](#)
- [Hayfield House](#)
- [Highgate House](#)

## L

- [Liberty Hill Great House](#)

## M

- [Marshall's Pen Great House](#)
- [Minard and New Hope Estates](#)
- [Mona Great House](#)

## P

- [Prospect Great House](#)

## Q

- [Quebec Great House](#)

## R

- [Ramble Great House](#)
- [Roaring River Great House](#)
- [Rose Hall Great House](#)

## S

- [Seaman's Valley](#)
- [Seville Great House](#)
- [Stokes Hall Great House](#)

## T

- [Tamarind Great House](#)
- [Thetford Great House](#)
- [Tryall Great House](#)

## Y

- York Castle Great House

## Forts

### F

- Fort Augusta
- Fort Charles
- Fort Charlotte
- Fort Dundas
- Fort George
- Fort Haldane
- Fort Lindsay
- Fort Montego
- Fort Nugent
- Fort Oracabessa
- Fort Small
- Fort William

### M

- Morant Bay Fort
- Morant Bay Fort

### O

- Ocho Rios Fort

### P

- Port Royal Forts

### R

- Rockfort

### S

- St. Ann's Bay Fort



## General Glossary

### A

- A Contract
- A Deed
- A fi
- A hav
- A mek
- A nuh nutten
- A suh
- A suh wi dweet
- A suh wi stay
- A tek
- A trust account
- A wah dis
- A watta guwaan yasso?
- A weh yuh a seh
- A/C
- A receiver
- A warrant
- Abandoned Projects
- Abandonment
- Able to purchase
- Abnormal sale
- Abode
- Above building standard
- Above Rocks
- Abrogate
- Absentee owner
- Absolute Auction
- Absolute net
- Absorption rate
- Abstract of Judgment, Law
- AC systems
- Accelerated amortization
- Accelerated depreciation
- Acceptance in part
- Acceptance mirrors offer
- Acceptance on post
- Accessibility
- Accessible kitchen
- Accessory buildings
- Accommodation party
- Accompong
- Accompong
- Accrued but unpaid
- Accrued depreciation
- Accrued interest

- Accumulated depreciation
- Ackee
- ACM
- Acquisition
- Acquisition cost
- Acquisition loan
- Acre
- Acre Foot
- Acreage zoning
- Act of God
- Action for dollar damages
- Action to quiet title
- Active solar heating
- Actual age
- Actual notice
- Ad valorem tax
- Add-on interest
- Addendum
- Adelphi
- Adjustable-Rate Mortgage (ARM)
- Admiral Mountain Great House
- ADR
- Advance Fee Fraud
- Advance payment annuity
- Adverse Possession
- Advocacy Planner
- Aenon Town
- Aeolus Valley
- Aesthetic value
- Aesthetics
- Affiant
- Affidavit
- Affordable housing
- African
- Afro-Europeans
- After Repair Value (ARV)
- After-acquired property clause
- After-tax income
- After-tax proceeds from resale
- Agencies
- Agency by estoppel
- Agency by estoppel
- Agency created from the presumption of cohabitation
- Agency of Necessity
- Agency of necessity
- Agency Relationship
- Agent
- Agent caravan
- Agent License
- Aggregate expenditure
- Aggrieved party

- AGI
- Agile
- Agreed boundary
- Agreement for Sale
- Agreement of Sale
- Ah
- Ah gud
- Ah yuh dat
- AI
- AI Jamaica
- AI-powered tools
- AIDA
- Air quality
- Air rights
- Airbnb
- Airy Castle
- Albert Town
- ALEVS
- Alexandria
- Algorithms
- Allerdyce
- Alligator Pond
- Alphanumeric
- Alston
- Alternative Mortgage
- Aluminum-clad window
- Amenities
- Amortization period
- An assignment
- Anchovy
- Anglican Church
- Annexation
- Annotto Bay
- Annual Mortgagor Statement
- Annual Percentage Rate (APR)
- Annual Rental Yield
- Anticipation, principle of
- Anticipatory breach
- Anticipatory breach
- Apartment
- Appraisal
- Appraisal Fee
- Appraisal Report
- Appraisal value estimate
- Appraised value
- Appraiser
- Appreciation
- Appreciation return
- Appurtenant
- APR
- Arab Jamaicans

- Arbitration
- Archaeological sites
- Architect
- Architectural styles
- Architecture
- Architrave
- Area analysis
- Area demographics
- Art Deco
- Artificial intelligence
- As Is
- As Is Condition
- As-built drawing
- As-Is
- As-Is Condition
- Asbestos
- Ash Wednesday
- Asking Price
- Assets
- Association for Project Management (APM)
- Assumption Clause
- Assumptions
- Attorney
- Attorney General
- Attorney-at-law
- Aubyn Hill
- Auction
- Auctioneering
- Auctioneering of properties
- Auditor General
- August Town
- Authorised financial institution
- Authorization to List
- Avoiding duplicate efforts
- Avoiding duplicate efforts
- Awah

## **B**

- Baby love
- Back a Yard
- Backlog
- Bad faith in real estate mortgages
- Bad title
- Badda
- Badmind
- Bailiff
- Balaclava
- Balloon Mortgage
- Balloon payment

- Bamboo
- Bamboo Homes
- Bamboo Luxe
- Bammy
- Bank statements
- Banker's guarantee
- Bankruptcy
- Bankruptcy undischarged
- Bankruptcy undischarged
- Barbican
- Bare license
- Barking Lodge
- Baseline
- Baseline plan
- Basement
- Bashment
- Basic Property Listing
- Basilica
- Basis of legal theories
- Bath (Saint Thomas Parish)
- Bath Botanic Gardens
- Bauxite mining
- Beach access
- Beach Watch
- Beachfront
- Beachfront Home
- Beams and columns
- Belgrade Mews
- Bellefield Great House
- Bellevue Great House
- Beneficiaries
- Beneficiaries
- Bent
- Bequeath assets
- Berry Hill
- BestKnownHost or Best Known Host
- Bethel Town
- Beverly Hills
- Big up
- Big up yourself
- Big Woods
- Bilateral contract
- Biodiversity
- Biological Resources
- Biophysical processes and forces
- Black River
- Black River Court House
- Blenheim
- Bless up
- Blockchain
- Blockchain technology

- Bloomfield Great House
- Blouse and skirt
- Blue and John Crow Mountains
- Blue Hole
- Blue Hole Mineral Spring
- Blue Mountain Modern
- Blue Mountains
- Blue Mountains
- Bluefields
- Blueprint
- Board house
- Bob Marley
- Bobo Dread
- Bodah
- Bog
- Bog
- Bog Walk
- Bog Walk Gorge
- Bonnet roof
- Borrower
- Boscobel
- Botanical
- Breach of contract
- Breach of Fiduciary Relationship and Duty of Care
- Bredda
- Bredren
- Brimmer Hall Great House
- British Jamaicans
- Brochure design
- Broker
- Broker-salesman agreement
- Brokerage
- Brokerages
- Brokers
- Bromley Great House
- Brown's Town
- Brown's Town
- Bruce Golding
- Bruck
- Brutalist architecture
- Bubble diagram
- Budget clarity
- Budgeting
- Buff Bay
- Build to Rent
- Building approval
- Building Authority
- Building Code
- Building code compliance
- Building Line Or Setback
- Building permit

- Building process
- Building Restrictions
- Building Surveyor
- Built environment professionals
- Bull Bay
- Bull Savanna
- Bundle of Rights
- Bundle Pricing
- Bungalow
- Burchell Memorial Church
- Burial order
- Burn down chart
- Business Case
- Business loans
- Business plan
- Business-to-Business (B2B)
- Business-to-Business (B2B) Marketing
- Business-to-Consumer (B2C)
- Butterfly roof
- Buxton
- Buyer
- Buyer agent
- Buyer's market
- Buyer's Remorse
- Buying and holding
- Bwoy
- Bwoy Pickney

## C

- CAD
- Cadastral survey
- CAGR
- Cambridge
- Cancellation Clause
- Cantilever
- Canva
- Capacity planning
- Cape Cod style
- Capital
- Capital expenditure
- Capital gains
- Capital Improvement
- Capitalization
- Caribbean
- Caribbean Revival
- Carmel
- Carron Hall
- Cascade
- Cash buyer

- Cash flow
- Cash Return
- Cash-out refinance
- Cashier's Check
- Cassava
- Cast Iron Fountain
- Castle
- Castleton Botanical Gardens
- Cathedral
- Catholic Church
- Cattawood Springs
- Causation
- Cave Valley
- Caveat
- Caveat emptor
- Cease and Sekkle
- Cease and Sekkle
- Cedar Valley
- Census
- Central location
- Certainty in contract law
- Certificate of Deposit (CD)
- Certificate of Sale
- Certificate of title
- Chain of title
- Chain of title
- Change control
- Change form
- Change frequency
- Change Management
- Change of use
- Change request
- Chapel
- Chapelton
- Chargie
- Charles Town
- Chartered Builder
- ChatGPT
- Chattel Houses
- Chattel mortgage
- Chatty-chatty
- Cherry Garden Great House
- Cherry Gardens
- Chief Justice of Jamaica
- Chief Technical Director (CTD)
- Chief Transformation Officer (CTO)
- Chinese Jamaicans
- Cho
- Cho
- Christ Church
- Christian campground

- Christiana
- Christianity
- Christmas in Jamaica
- Christmas Rebellion
- Christopher Columbus
- Church annex
- Church manse
- Church of St. Anne
- Church of the Good Shepherd
- Church school
- Churchyard
- Cinchona Botanical Gardens
- Cincinnati Mushroom House
- Cinnamon Hill Great House
- CIOB
- Circuit Court
- City
- City block
- Civil Aviation Authority (CAA)
- Claremont
- Clarendon
- Clarendon Heritage Sites
- Clarendon Park
- Clarification of relationship
- Clark's Town
- Clark's Town
- Clarksonville
- Classified Property Tax
- Claude Stuart Park
- Clear title
- Client
- Climate change
- Clipped gable roof
- Closing (Real Estate Transaction)
- Closing costs
- Closing Statement
- Cluster Development
- Clydesdale National Forest Park
- CMA
- Co-broking
- Co-broking and dual agency
- Co-housing
- Co-insurance
- Co-listing
- Co-maker
- Co-signer
- Coat of Arms
- Cockpit Country
- Code of Ethics
- Codicil
- Cohousing

- Coke Methodist Church
- Coke Methodist Church
- Coleyville
- Collateral
- Collateral in real estate
- Collateral risks
- Collection
- Collective agreements
- Collector of Taxes
- Colonial Architecture
- Colonial Revival
- Colonies
- Colour washing
- Commercial agreements
- Commercial agreements
- Commercial bank
- Commercial Property Manager
- Commercial real estate
- Commercial Real Estate Broker
- Commingling
- Commission
- Commission of Strata Corporation
- Commission on a listing agreement
- Commissioner of Lands holding
- Commitment
- Commitment
- Commitment fee
- Common Areas
- Common law
- Common property disposal
- Commonhold
- Commonhold tenure
- Communal Spaces
- Communications Strategy
- Community
- Community engagement
- Community ownership
- Community planning
- Community property
- Community standards
- Community Trust
- Companies Office Of Jamaica
- Company Limited by Guarantee
- Comparative Market Analysis (CMA)
- Compensation
- Competitive pricing
- Compliance Officer
- Compound interest
- Concept of agency
- Concept of land
- Concept of Perpetual

- Concrete foundation
- Concrete panel
- Condemnation
- Conditional Commitment
- Conditional Contract
- Conditional tenure
- Conditions for the sale
- Condominium
- Condominium conversion
- Condominiums
- Condos
- Configuration management
- Conflicts of interest
- consensus ad idem
- Consent judgment
- Conservator
- Consideration
- Consideration in contract law
- Consideration in real estate
- Constant Spring
- Constitution of Jamaica
- Construction
- Construction budget
- Construction documents
- Construction load categories
- Construction Loan
- Constructive notice
- Contact
- Container Module House
- Contemporary architecture
- Contemporary style
- Contiguous lots
- Contingencies
- Contingency listing
- Contingency planning
- Contingent fee
- Continue in perpetuity
- Continuous professional development
- Contour lines
- Contours
- Contract
- Contract for Deed
- Contract in Jamaican contract law
- Contract of sale
- Contract to Purchase
- Contractor's Approach
- Contractor's Approach Replacement - Summation Method
- Contractor's Method of Valuation
- Contracts implied-in-fact
- Contracts implied-in-law
- Contracts with minors

- Contractual license
- Conveyance
- Conveyancing
- Conveyancing Act
- Coo yah
- Cooperating broker
- Copyright
- Core-Periphery
- Cornwall County
- Corporate Customer Information Form
- Cost Analysis
- Cost Approach or Contractor's Approach
- Cost baseline
- Cost control
- Cost Performance Index (CPI)
- Cost-Based Pricing
- Cottage
- Counter offer
- County Courts
- Court of Appeal
- Court of equity
- Covenant
- Covenant to repair
- Covenants against encumbrances
- Covenants of a landlord
- Covenants of a tenant
- CPD
- Craftsman-style home
- Craighton House
- Credit history
- Credit report
- Credit Score
- Creditors
- Creditworthy
- Criminal or civil proceedings
- Criminal or civil proceedings
- Critical path
- CRM
- Croft's Hill
- Cross hipped roof
- Cross Keys
- Crown
- Crown Grant
- CRTD
- Cultural patterns (life style)
- Cultural sensitivity
- Cum yah
- Currencies
- Currency and exchange
- Custodes
- Customary

- Customary tenure
- Customer Relationship Management
- Customer satisfaction
- Custos Rotulorum
- Cyah
- Cybercrime

## D

- Da one deh
- Daley
- Damage & Destruction
- Damper
- Dangerous Structures
- Dark water
- Darliston
- Dash weh
- Dashboard
- Dat
- Dat
- Data Centre
- Days on the Market
- Dead lef
- Dead pledge
- Dean Jones
- Death certificate
- Death duties
- Debt
- Debt Collection Agency
- Debt Coverage Ratio (DCR)
- Debt service
- Debt-to-income ratio
- Deceased's estate
- Deck, patio, or porch
- Deed
- Deed of Trust
- Deed Title
- Deed-in-Lieu
- Deep-seal floor drain
- Default in real estate
- Defaulting on a mortgage loan
- Defect log
- Deferred maintenance
- Deficit
- Deh
- Deh bout
- Deh pon
- Deh pon
- Dehyah
- Delinquency

- Deliverables
- Dem
- DeMontevin Lodge
- Den
- Denham Town
- Density
- Density test
- Dependencies
- Deportee
- Deposit
- Deposited plan
- Design
- Design/Build
- Designated Non-Financial Institutions (DNFIs)
- Detailed planning
- Developer
- Development
- Development Orders
- Development scheme
- Devon House
- Devon House
- Di
- Di bwoy big, eeh!
- Di ting lock
- Dias
- Diaspora
- Digital real estate
- Digital transformation
- Dimension lines
- Dimension lines
- Direct Buyer
- Direct Current (DC)
- Director of Surveys
- Dis
- Dis-tempering
- Disabled access
- Dischargeable covenants
- Disclaimer
- Discounted Cash Flow (DCF) Method
- Discovery Bay
- Discretionary Trust
- Dispersed or scattered settlements
- Dispossess
- Dispute Resolution
- District
- DIYer
- Doctrine of Tenure and Estate
- Domicile
- Dominant tenement
- Don Dada
- Dons

- Dormer roof
- Down payment
- Downspouts
- Downtown Kingston
- Draftsman
- Drainage plan
- Drax Hall
- Dream Home
- Dred
- Dredging
- Drone Compliance Officer
- Drone Pilot/Operator
- Drone Surveyor
- Drone Technician
- Drone Technician
- Dropped ceiling
- Drum beat reporting
- Dual agency
- Dual Agency Problem
- Dual system of recording ownership
- Duckenfield
- Due-On-Sale Clause
- Duncans
- Duplex
- Duplicate Title
- Duppy
- Dutch Colonial Style
- Dutch gabled roof
- Dutty
- Duty to insure
- Duty to pay rates
- Dying intestate
- Dynamic Pricing
- Dyslexic thinking

## E

- Early occupancy
- Earned Value (EV)
- Earned Value Management (EVM)
- Earnest money
- Earthbag home
- Earthquake insurance
- Earthquakes
- Easement
- Easement appurtenant
- Easement by necessity
- Easement by prescription
- Easement in gross
- Easement of light or air

- Easements
- Easington
- East Indian
- East Queen Street Baptist Church
- East Queen Street Baptist Church
- Easy access
- Ebon Aerie
- Eco-friendly homes
- Economic and Social Survey of Jamaica
- Economic Free Zone
- Economic growth
- Economic Man
- Economic Stability
- Edinburgh Castle
- Eediat
- EES
- Effective age
- Effective Gross Income (EGI)
- Effective Rental Income
- EIA
- EIA Baseline Study
- EIS
- El Niño
- eLandJamaica
- Electrical Plan
- Element of exchange
- Elevation Plan
- Emancipation Day
- Emancipation park
- Eminent domain
- Employer-assisted Housing
- Employment status
- Empress
- Empty bag cyaah tan up
- Empty nesters
- Enclosure Number
- Encroachment
- Encumbered Property
- Encumbrance
- End loan
- End-of-life planning
- Endangered species
- Ending instructions in real estate
- Endorser
- English colonists
- English Court System
- Enhanced property discription
- Enuh
- Environmental approval
- Environmental Assessment
- Environmental conservation

- Environmental Covenants
- Environmental degradation
- Environmental protection
- Environmentally friendly home
- Epistemic
- Equitable estoppel
- Equitable Interests
- Equitable remedies
- Equity
- Equity (Broader Meaning)
- Equity of ownership
- Equity of redemption
- Escalation
- Escalation Plan
- Escovitch Fish
- Escrow
- Escrow Officer
- Estate
- Estate Agent
- Estate Agents
- Estate development
- Estates in real estate
- Estimated Gross Costs of Buying
- Estimated Increase in Equity
- Estimated Net Costs of Buying
- Estimated Tax Savings
- Estimated Total Costs
- Ethical standards
- European
- Evangelical Center
- Every mikkle mek a mukkule
- Everything is Everything
- Eviction
- Eviction Notice
- Ewarton
- Examination of Title
- Excess rent
- Exchange Contracts
- Excluding the postal rule
- Exclusion clauses
- Exclusive agency listing
- Exclusive agreements
- Exclusive listing
- Exclusive right to sell
- Exclusivity
- Executed contract
- Executive sponsor
- Executor
- Executory contract
- Exemption clause
- Expatriate

- Expats
- Explicit Agency
- Express appointment
- Express contract
- Expressed covenants of applicability
- Extension option
- Eye Home
- Eyebrow dormer

## F

- Faada
- Facade
- Facilities management
- Facilities Manager
- Failure to perform
- Fair market price
- Fairy Hill
- Faith-based housing
- Fallah
- Falmouth Court House
- Falmouth Wharves
- Fam
- Family-oriented property
- Farin
- Farmhouse
- Farmhouse or acreage
- Fauna
- Fava
- Feasibility study
- Featured Property Listing
- Fee simple
- Fee Simple Absolute
- Fee simple estate
- Fee tail
- Feel no way
- Fertilization
- Fi
- Fi real, im big-big!
- Fiduciary duty
- Fiduciary relationship
- Fiduciary relationship
- Financial advisor
- Financial freedom
- Financial readiness
- Financial Sector
- Financial status
- Finder's fee
- Fire Risk Assessment
- Firefly

- Firefly House
- Firm commitment
- First mortgage
- Fiscal profit
- Fish tea
- Fixed installment
- Fixed interest rate
- Fixed time
- Fixed-rate mortgage
- Fixed-Term Lease
- Fixer-Upper
- Fixtures and fittings
- Fiyah bun
- Flagstaff
- Flash floods
- Flat Bridge
- Flat roof
- Flipping
- Flood insurance
- Flood plain
- Flood zone
- Flooding
- Floor Area Ratio (FAR)
- Floor plan symbols
- Flora
- Folly Point Lighthouse
- Fooding
- Foot battam
- Foot traffic
- For rent
- For Sale By Owner
- Forbearance
- Forcible ejection
- Forecasting
- Foreclosure
- Foreign Investment
- Foreign investors
- Foreigners
- Forest Hills Gardens
- Formal offer
- Fort Augusta
- Fort Charles
- Fort Charles
- Fort Charlotte
- Fort Dundas
- Fort George
- Fort Haldane
- Fort Lindsay
- Fort Montego
- Fort Nugent
- Fort Oracabessa

- Fort Small
- Fort William
- Foundation
- Foundation plan
- Four Paths
- Framing
- Frankfield
- Franklin Town
- Franklyn Town
- Frass
- Fraudulent concealment
- Free Hill
- Free house
- Freehold
- Freeholder
- Freelancer
- Fren
- Fren dem
- Friendly Societies Act
- From wah day
- Frome
- Front elevation
- FSBO
- Fully grided property
- Fully-serviced lease
- Furnish
- Furnished property
- Future Architecture

## G

- Gabled roof
- Galina Lighthouse
- Gambrel roof
- Gantt chart
- Garden Parish
- Gas Safety Checks
- Gayle
- GCT
- Generative AI
- Genuineness of assent
- Geographic Information System
- Geology
- Geomorphology
- Georgian style
- Germans in Jamaica
- Ghetto
- Ghetto bwoy
- Gibraltar
- Gifting Property

- Gimme
- Gimme-Me-Bit
- Glamping
- Glebe
- Glengoffe
- GoAML platform
- Golden Grove
- Golmont View House
- Good faith in real estate mortgages
- Good Hope Great House
- Good possessory title
- Good Root of Title
- Good-Faith Estimate
- Goodas
- Goods
- Goodwill Village
- Google Mortgage
- Gordon "Butch" Stewart
- Gordon House
- Gordon Town
- Gothic Jamaican Kitchen Design
- Gothic Kitchen
- Gothic Revival Architecture
- Government departments
- Government of Jamaica
- Governor-General
- Governor-General of Jamaica
- Grace period
- Grant Deed
- Grant of Administration
- Grant of Probate
- Grant Reforms
- Granville
- Graphic design
- Great Houses
- Greater Antilles
- Greater Kingston Metropolitan Area
- Greater Portmore
- Greek Revival style
- Green Park Great House
- Greenwood Great House
- Greenwood Great House
- Greywater
- Gross Development Value (GDV)
- Gross Income
- Gross lease
- Ground Rent
- Grove Hill House
- Grove Hill House
- Guarantee mortgage
- Guided tour

- Gully
- Gutter
- Gwaan
- Gwaan
- Gyal
- Gyal

## H

- Habitability
- Haddersfield
- Haffi
- Hagley Gap
- Hail up
- HAJ
- Half Way Tree
- Halse Hall Great House
- Hamlet
- Hampton School
- Hanover
- Hanover Heritage Sites
- Hanover Parish Church
- Harbour View
- Hard dough bread
- Harmony Hall House
- Hayes
- Hayfield House
- Head gone
- Health and Safety
- Hear seh
- Hectare
- Hellshire Hills
- Heritage
- Heterogeneity
- Hibbert House
- High Court
- High density
- High Pressure Sales Tactics
- High-rise building
- Highest and best use (HABU)
- Highgate House
- Hip roof
- Historic Cast Iron Bridge (Spanish Town)
- Historic Half Way Tree Court House
- Historic Preservation
- Historic Schools
- Historic structure
- HMO
- HOA
- Hogan house

- Hollywell National Park
- Holy site
- Holy Trinity Anglican Church
- Holy Trinity Cathedral
- Holy Trinity Cathedral
- Home Equity Line of Credit (HELOC)
- Home Equity Loan
- Home Improvement Grants
- Home inspection
- Home inspection checklist
- Home Inspector
- Home warranty
- Homeowners Association (HOA)
- Homogeneity
- Hope Botanical Gardens
- Hopeton
- Hopewell
- Hopewell
- Host in real estate
- Hosting
- Hosting in real estate
- House
- House agent
- House at Regardless
- House Hacking
- House of Representatives
- Houseboat
- How yuh duh?
- Hub
- Hugh Shearer's Birthplace
- Humus
- Hurricane Melissa
- Hurricanes
- Hush yuh mouth
- Hybrid construction
- Hybrid Mortgage

## I

- I and I
- Ian Fleming's GoldenEye
- Identification
- Igbo
- Im a guh fi it
- iMap
- IMF
- Immigrant
- Imperfect will alternative
- Implied authority
- Implied contract

- Implied Contracts
- Implied terms
- Impossibility of performance
- Imputed notice
- Income
- Income proof
- Income Tax
- Indefeasibility
- Indefeasibility of Registered Titles
- Independence Park
- Indestructible security
- Individual Ownership
- Indo-Jamaicans
- Industrial property
- Industry experts
- Industry governance
- Infamous conduct
- Information Manager
- Infrastructure in real estate
- Infringement
- Inheritance
- Initial interest rate
- Injunctions in real estate
- Inna
- Inna di morrows
- Innocent misrepresentation
- Inspection chamber
- Inspection report
- Installment contract
- Instructions for Sale
- Insulated Concrete Forms (ICFs)
- Insulation
- Insurable title
- Integrated Development Plan (IDP)
- Integrated Marketing Communications
- Integrated Project Management
- Integrated Tourism-Real Estate Ventures
- Intellectual property (IP)
- Intellectual Property in Real Estate
- Intentional Community
- Intentional misrepresentation
- Inter vivos transfer
- Interest existing in a property
- Interest rate
- Interest rate caps
- Interest-only loan
- Interest-Only Mortgage
- Interior
- International MLS
- International Property Measurement Standard
- Intersecting rood gable to gable

- Intestate
- Intrinsic value
- Investment
- Investment potential
- Investment Property
- Investment property returns
- Investment return
- Investment-related savings
- Invitation to treat
- IPR
- Irie
- Irie
- Irish Jamaicans
- Irish Moss
- Irish Town
- Irrevocable contract
- Irrevocable Trust
- Island Chic Villas
- Island life
- Ital
- Italianate architecture
- Izba

## J

- JA
- Jack's Hill
- Jack's Hill
- JAD Coordinates
- Jah
- Jah bless
- Jah Jah
- Jah know
- Jah know
- Jam Rock
- Jamaica
- Jamaica apartments
- Jamaica Association for the Resettlement of Returning Residents (JARRR)
- Jamaica Bauxite Institute (JBI)
- Jamaica Beehive
- Jamaica Classified
- Jamaica College
- Jamaica condos
- Jamaica diaspora
- Jamaica Dream
- Jamaica Dream Homes
- Jamaica Flats
- Jamaica Home Run (noun)
- Jamaica Homes
- Jamaica Homes account

- Jamaica Homes Blog
- Jamaica Homes Media
- Jamaica Homes Volunteers
- Jamaica House
- Jamaica houses
- Jamaica houses for sale
- Jamaica Luxury Real Estate
- Jamaica Multiple Listing Service (MLS)
- Jamaica Realty
- Jamaica Returnee Association (JRA)
- Jamaica Returning Residents Groups
- Jamaica-me-crazy
- Jamaica's Vision 2030
- Jamaican
- Jamaican anti-discrimination laws and fair lending practices
- Jamaican Citizen
- Jamaican Creole
- Jamaican Creole
- Jamaican Culture
- Jamaican Embassy
- Jamaican Georgian architecture
- Jamaican Government
- Jamaican heritage sites
- Jamaican Law
- Jamaican National
- Jamaican real estate
- Jamaican Realtor
- Jamaican Titles
- Jamaicans
- Jamaicas
- Jammin
- JAMPRO
- JAREBA
- JCF
- Jelly
- Jelly
- Jericho Baptist Church
- Jerk
- Jews in Jamaica
- JH
- JIA
- JIE
- JIQS
- JNHT
- Joint Liability
- Joint Tenancy
- Joint tenancy with a fee simple absolute
- Joists
- Jones Town
- Jonkonnu
- Joseph Matalon

- JP
- JP
- JPS
- JSIF
- Judicature (Appellate Jurisdiction) Act
- Judiciary of Jamaica
- Jus
- Just cool boss
- Just cool, boss
- Justice of the Peace

## K

- Kaa
- Kaka rass
- Ketch
- Ketch
- Kettering
- Kettering Baptist Church
- Kibba yuh mouth
- Kick-off meetin
- Kickoff meeting
- Kickoff meeting
- Kin ova
- Kingston
- Kingston 19
- Kingston 6
- Kingston 6
- Kingston 8
- Kingston Fusion
- Kingston Parish Church
- Kingston Parish Church
- Kit homes
- Knockpatrick
- Konshens
- Kool
- Kotch
- Ku paan yuh tu
- KYC

## L

- Land
- Land disputes
- Land is inelastic
- Land of Wood & Water
- Land ownership
- Land Registration Act
- Land registration system
- Land Survey

- Land Surveyors Association of Jamaica (LSAJ)
- Land title
- Land use
- Land Valuation Number
- Landfill
- Landlocked
- Landlocked land or property
- Landlord
- Landmark
- Landmark in real estate
- Landscape Architect
- Landscape Contractor
- Landscape plan
- Landscaped properties
- Landscaping
- Lapse of time
- Large estates
- Laser measure
- Last survivor
- Late Payment
- Latent Defect
- Lateral living
- Law of agency
- Law Reform (Frustrated Contracts) Act 1943
- Laws of Jamaica
- Lawyer
- LDUC
- Lead in Jamaican real estate
- Lead time
- Leading Anti-discrimination laws
- Lease
- Lease Administrator
- Lease agreement
- Lease Buyout
- Lease Option
- Lease Property
- Lease Violations
- Leased Property
- Leasehold
- Leasehold interest value
- Leases
- Leasing Consultant
- Leasing Manager
- Legacy
- Legal agreements
- Legal Blemish
- Legal concepts
- Legal consulting in real estate
- Legal description
- Legal fees
- Legal framework

- Legal interests
- Legal system
- Legality
- Legally binding
- Lender
- Leopold matrix
- Less-than-freehold estate
- Lessons learned
- Let agreed
- Letter of Commitment
- Letter of Intent
- Level access
- Level of Control on a Listing Agreement
- Liability in Jamaican real estate
- Liability Insurance
- Liberty Hall
- Liberty Hill Great House
- Licence
- License for Alteration
- Licensed dealers
- Licensed real estate practitioners
- Lickkle
- Lien
- Liens
- Life cap
- Life estate
- Life tenant
- Life-Cycle Cost Analysis
- Lift access
- Lighthouse
- Lightweight Steel Frame construction
- Liguanea
- Limited Agent
- Limited Partnership
- Limited service listing
- Limited service listing tenure
- Linear or ribbon settlements
- Linstead
- Liquid Assets
- Liquid effluent discharge
- Liquidated Damages
- Liquidated damages
- Listing agen
- Listing agreement
- Listing Information
- Listing Inventories
- Littleton
- Live-In Partnership
- Live-Work Space
- Living Island Kitchen
- Lloyds

- Loan agreement
- Loan agreement rate
- Loan Application
- Loan Application Fee
- Loan approval
- Loan Commitment
- Loan Constant
- Loan Estimate (LE)
- Loan Officer
- Loan Origination Fee
- Loan Processing Fee
- Loan qualification
- Loan Servicer
- Loan Term
- Loan-To-Value Ratio (LTV)
- Local attractions
- Local authorities
- Local customs
- Local laws
- Local Market
- Local Planning Authority
- Local regulations
- Locational Value of Property
- Lock-In
- Lodge
- Loft
- Log cabin
- Long Mountain
- Long Mountain Country Club
- Long Wood
- Longwood
- Lot
- Lot number
- Lovers' Leap Lighthouse
- Low density
- Low-ball offer
- Low-documentation loan
- Low-down-payment loan
- Lowe mi
- Lumina Basilica
- Luv
- Luxury Accommodations
- Luxury real estate
- Luxury villas

## M

- M-shaped roof
- Mad mi
- Magistrate Courts

- Magistrates' Courts
- Maidstone
- Maintaining compliance
- Manager
- Manchester
- Mandeville
- Mandeville Court House
- Manhole
- Manning's School
- Mansard Roof
- Mansion
- Manufactured housing
- Map legend
- Maps
- Marcus Garvey
- Marijuana
- Marine life
- Market knowledge
- Market Value
- Market value conceptual framework
- Market-based pricing
- Marketing
- Maroon
- Maroon War
- Marshall's Pen Great House
- Marverley
- Mary, Gate of Heaven Catholic Church
- Mason River Botanical Station
- Mason River Field Station
- Masonry wall system
- Mass appraisal techniques
- Mastodon's decentralized approach
- Material breach
- Matrix
- Matrix organization
- Mavis Bank
- Mawnin
- Maximum financing
- May Pen
- May Pen Clock Tower
- Meadowbrook
- Meadsfield
- Measured survey
- Mechanical systems
- Mediation
- Medieval English Law
- Mediterranean Revival architecture
- Mediterranean Revival architecture
- Mek wi dweet
- Memorandum of Sale
- Memorandum of Understanding

- Mental incapacity
- Merged credit report
- MGD
- Mi
- Mi
- Mi a gwaan easy
- Mi deh yah, tank yuh
- Mi nah guh nuh weh
- Mi nuh have nun
- Mi seh
- Mi tell you say
- Mi yard
- Mi yout
- Michael Lee-Chin
- Mico College Buildings
- Microflora
- Middle Quarters
- Middlesex County
- Milestone
- Milk River Spa
- Minard and New Hope Estates
- Mining & quarrying
- Minister
- Minister in Planning
- Minister of Housing
- Minister of Planning
- Ministry property
- Mint condition
- Missionary housing
- Mixed-income housing
- Mixed-Use Building
- Mixed-use development
- Mixed-use property
- MLS
- MLS Committee
- MLSS
- MMS
- Mobile Home
- Modern developments
- Modern homes
- Modern Living
- Modular Home
- Molynes Gardens
- Mona
- Mona Great House
- Monarch
- Monastic housing
- Money Haffi Mek
- Money laundering
- Mongoose
- Monitoring in real estate

- Monolithic Dome Construction
- Monte Carlo Simulation
- Montego Bay
- Moore Town
- Moors
- Morant Bay
- Morant Bay Court House
- Morant Bay Court House
- Morant Bay Fort
- Morant Bay Fort
- Morant Bay Rebellion
- Morant Point Lighthouse
- Mornin
- Mortgage Acceleration Clause
- Mortgage account
- Mortgage Act
- Mortgage agreement
- Mortgage application
- Mortgage banker
- Mortgage broker
- Mortgage broker offers
- Mortgage interest
- Mortgage life insurance
- Mortgage Loan Originator
- Mortgage loans
- Mortgage pre-approval
- Mortgage process
- Mortgage Processor
- Mortgage term
- Mortgage terms
- Mortgage-interest deduction
- Mortgagee
- Mortgages
- Mortgagor
- Motivated buyer
- Motivated seller
- MOU
- Mount Nebo Baptist Church
- Mount Plenty Great House
- Mount Rosser
- Mount View Estate
- Mountain River Cave
- Mountain view
- Move-in condition
- Moving expenses
- Multi Listing Form
- Multi-family house
- Multi-Tenant Rentals
- Multi-unit developments
- Multidwelling property
- Multifamily mortgage

- Multifamily properties
- Multiple Listing Service
- Multiple offers
- Municipal Corporations
- Munro College
- Munro College
- Mussa
- Mussi
- Mutual funds

## N

- Nah
- Nah jesta
- Nah tell yuh
- Nanny of the Maroons
- Nanny Town
- NAR
- NAR
- National Association of REALTORS®
- National Heroes Park
- National Insurance Scheme
- National Planning
- National Poverty Reduction Programme
- National Water Commission (NWC)
- National Works Agency (NWA)
- Natty
- Natural disasters
- Natural hazards
- Natural resources
- Negative Covenant
- Negligent misrepresentation
- Negotiation Power
- Negril
- Negril Lighthouse
- Negril Point Lighthouse
- Neighborhood standards
- Neighborhoods
- Neighbourhood Watch
- Neighbouring properties
- Nek bak
- NEPA
- Net cash flow
- Net Operating Income (NOI)
- Net rentable area
- Net worth
- Netooze
- New Broughton United
- New construction
- New Holland

- New Kingston's commercial and residential developments
- New Market
- New Property
- New Roads
- Newcastle
- NHT
- NHT benefit
- NIC
- Nigerians
- Nine Mile
- Nine Night
- NIS
- NLA
- No sah
- Nobody neva see'm
- Node
- Nomad
- Non est factum
- Non-Commercial
- Non-exclusive listing
- Non-liquid asset
- Non-material breach
- Non-right angle corners, or skews
- Norbrook
- Norbrook
- Norbrook
- Norman Gardens
- Norman Manley
- Northern Caribbean University
- Nose-ole
- Notary Public
- Notice of Default
- Novation
- NRCA
- NRCA Act
- NSHP
- Nucleated settlements
- Nuff
- Nuff Respect
- Nuh
- Nuh fi
- Null and void
- Nuttin
- Nyabingi
- Nyam
- Nyam

## O

- Oakton House

- Obeah
- Occupancy cost
- Ocean dumping
- Ocho Rios
- Ocho Rios Beachfront Development
- Ocho Rios Fort
- Odd-even pricing
- ODPEM
- Offer and acceptance
- Offer to Purchase
- Office of the Prime Minister (OPM)
- Office of the Supervisor of Insolvency
- Old Harbour
- Old Pera
- One one cocoa full basket
- Online digital real estate marketplace
- Online real estate listings
- Open House
- Open Listing
- Open lot
- Open space
- Operating expenses
- Operationalisation of the law
- Options in a lease
- Oral agreement
- Orange Park
- Order of winding up
- Organic-style architecture
- Original Title
- Our Lady of Perpetual Help
- Out of Many, One People
- Outline Planning
- Outta
- Ova deh suh
- Ova dweet
- Overimprovement
- Overstand
- Owner financing
- Ownership in severalty
- Oxford University

## P

- Painting
- Papine-Mona Aqueduct
- Parapet gable roof
- Parapet gable roof
- Pardner Partnering
- Parent title
- Pari passu

- Parish
- Parish Council
- Parish Councils (Local Planning Authorities or Municipal Corporations)
- Parish Court
- Parkay flooring
- Parliament
- Parliament
- Parol evidence rule
- Partial sea view
- Party wall
- Party Walls
- Passa Passa
- Passive House
- Pastoral residence
- Path
- Patrick City
- Patrick Gardens
- Patty
- Paul Bogle
- Payment cap
- Payment schedule
- Payment schedules
- Paynes Town
- Paynes Town
- Pedro Bank
- Pen dem
- Pending property
- Penetration Pricing
- Penthouse
- People
- Per-Diem Interest
- Periodic Tenancy
- Permissive waste
- Permit
- Personal covenant
- Personal loans
- Personal Property
- PERT Chart
- Petrol Filling Station Applications
- Phillippo Baptist Church
- Physical planning
- Pickney
- Pilgrimage Accommodation
- PIOJ
- Pisgah
- Plan set
- Planned Communities
- Planned-Unit Development (PUD)
- Planning
- Planning Developments
- Planning Permission

- Planning Register
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- The Law Reform (Frustrated Contracts ) Act
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- Unnuh
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- Wah Gwaan
- Wah gwan
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- Wata
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- Water supply for irrigation
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- Xystus

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- Yaad

- Yaah
- Yah
- Yallahs
- Yard
- Yard space
- Yardie
- Yeye-ball
- Yeye-Wata
- Yield rate
- Yo
- York Castle Great House
- Yow cum yah
- Yu
- Yuh
- Yuh dun know
- Yuh good
- Yuh mek mi happy

## Z

- Zero inbox
- zinc house
- Zion
- Zoning
- Zoning Specialist
- Zum

# VERIFIED CONTACT UPDATES



 **JAMAICA CUSTOMS — RETURNING RESIDENTS  
UNIT (KINGSTON/MYERS\* WHARF, NEWPORT EAST)**  
**(876) 750-3098 / 750-3005**

General Customs contact

 **JAMAICA CUSTOMS — MONTEGO BAY  
COLLECTOR OF CUSTOMS, ST. JAMES**  
**(876) 952-3080** Montego Bay Customs contact  
976-5227 for some operations in Montego Bay

 **CUSTOMS / GENERAL JCA LANDLINE & PUBLIC  
RELATIONS CONTACT IN KINGSTON**  
**(876) 922-5140-8 (landline)** Public Relations  
contact 876 922-7618

 **DIASPORA & CONSULAR AFFAIRS / MINISTRY  
OF FOREIGN AFFAIRS** (for returning residents inquiries)  
**(876) 926 4220** Information Booklet for Returning  
Residents (Jamaica Embassy)

PARTIALLY  
VERIFIED

 **BORDER PROTECTION DIVISION  
(JAMAICA CUSTOMS)**  
**(876) 906-1483**

## Key Contacts for Returning Residents / Expats — Jamaica

<b>Agency / Office</b>	<b>Phone Number(s)</b>	<b>Source / Notes</b>
Jamaica Customs Agency – Returning Residents Unit (Kingston / Myers’ Wharf, Newport East)	(876) 750-3005 • (876) 750-3098	Listed on Returning Residents FAQ page.
Jamaica Customs Agency – Montego Bay (Collector of Customs, St. James)	(876) 952-3080	Explicitly given in FAQ page for Returning Residents.
Jamaica Customs Agency – Head Office (Kingston)	(876) 922-5140-8 (Landline)	Contact page lists this general line.
Ministry of Foreign Affairs & Foreign Trade (Diaspora & Consular Affairs Dept)	(876) 926-4220	Information Booklet for Returning Residents lists this number.
Jamaica Customs Agency – Border Protection Division	(876) 906-1483	Border Protection Division page shows this as contact.



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## Relocation guides

Make your move to Jamaica smooth and stress-free with our comprehensive guides. From housing options to local customs and services, we provide all the information you need to settle into your new life on the island.

### [Safety & Security](#)

8 Articles

This section offers collection of safety and security articles with tips on avoiding scams, protecting your home, and ensuring secure real estate transactions

### [Shipping guides](#)

2 Articles

Find essential tips and advice on shipping your belongings, handling customs, and ensuring a seamless move to your new Jamaican home.

### [Citizenship guides](#)

5 Articles

Our Citizenship Guides offer general advice to help you understand the basics of obtaining and maintaining citizenship. While not a substitute for legal advice, they provide useful insights and resources to navigate the process with confidence.

### [Expatriate Guides](#)

8 Articles

Planning to leave Jamaica and start a new chapter abroad? Our Jamaican Expatriate Guides provide essential information to help you navigate the process of relocating overseas.

### [Immigrant guides](#)

4 Articles

Ready to start your new chapter in Jamaica? Our Expatriate Guides offer essential advice on everything from finding your dream home to settling into island life. Whether you're relocating for work, family, or adventure, we're here to help make your transition as smooth and stress-free as possible.

### [Returning Resident guides](#)

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Welcome back to Jamaica! Our Returning Resident Guides are designed to help you reconnect with your roots and make the most of your return. From understanding tax benefits to finding the ideal property, we provide the general information and resources you need to smoothly transition into life on the island once again.

## More Relocation guides

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Make your move to Jamaica smooth and stress-free with our comprehensive guides. From housing options to local customs and services, we provide all the information you need to settle into your new life on the island.

- [Do US and Canadian Citizens Living in Jamaica Have to Pay Taxes?](#)
- [What Makes St. Mary a Prime Destination for Real Estate Investment?](#)
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- [You mention that the valuation is based on “open market value,” meaning the price for which land is currently sold. However, I’m not selling my house or land. Why is the valuation so high?](#)
- [What is the poorest parish in Jamaica?](#)

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## [Tax Guides](#)

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- [How to pay your property tax online?](#)
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- [Simple Guide to the Registration of Titles Act for School Children](#)
- [Am I Still Liable for Tax if I Haven’t Received My Valuation Notice?](#)

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## [Seller guides](#)

86 Articles

Selling a property is a big step, and Jamaica Homes is here to help. Our guides offer general advice on preparing your property, setting the right price, marketing, and handling offers. With our resources, you can sell confidently and successfully.

- [Why Some Homes Sell Faster Than Others in Jamaica?](#)
- [What Are the Different Types of Real Estate Listings in Jamaica?](#)
- [Understanding the Sale of Goods Act: A Simplified Guide](#)
- [How Can You Understand Property Valuation in Jamaica? A Layperson's Guide](#)
- [What Is a Special Power of Attorney and What Can It Do?](#)
- [Why Is It Important for a Licensee to Tell Everyone Who They Represent?](#)
- [How to Succeed in Selling a \\$12 Million Property in Jamaica?](#)
- [In real estate can compensation be paid by different parties including the seller, buyer or third party?](#)

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## [Landlord guides](#)

86 Articles

Navigate the responsibilities of being a landlord with confidence using our Landlord Guides. Learn how to maximize your investment, maintain your property, and create positive tenant relationships. Start building success as a landlord today!

- [How to write a rent receipt in Jamaica?](#)
- [Ending Instructions Form – Real Estate \(Jamaica\)](#)
- [How to Legally Evict a Long-Term Occupant or Family Member Living in Your Home in Jamaica?](#)
- [Can a Tenant Place a Lien on a Property if the Owner Decides to Sell?](#)
- [Can a property owner in Jamaica legally list their property for both rent and sale simultaneously on the MLS \(Multiple Listing Service\)?](#)
- [Can a Landlord Demand Additional Rent or Repairs After a Tenant Has Moved Out in Jamaica?](#)
- [What is a Fee Simple Estate in Jamaica and Why Is It the Most Complete Form of Land Ownership?](#)
- [How Should a Landlord Handle a Tenant Who Owes Rent, Disappears, and Ignores Notices in Jamaica?](#)

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## [Renter guides](#)

98 Articles

These renter guides provide essential tips and resources for navigating the rental market in Jamaica. Whether you're a first-time renter or looking for your next home, you'll find advice on securing a property, understanding rental agreements, and making informed decisions to simplify your renting experience.

- [Should I Help Pay for Clearing the Main Sewer Pipe in My Apartment Complex?](#)
- [How to write a rent receipt in Jamaica?](#)
- [Dealing with Landlord Harassment in Jamaica: What Tenants Can Do to Protect Their Rights?](#)
- [How to Find a Place to Rent in Jamaica](#)
- [Tenancy Jargon Buster](#)
- [Property Terms Glossary](#)
- [What Should You Do If You're Living in Poor Conditions as a Tenant in Jamaica?](#)
- [Short-term rental welcome letter example](#)

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## Safety & Security guides

9 Articles

This section offers collection of safety and security articles with tips on avoiding scams, protecting your home, and ensuring secure real estate transactions.

- [What should I be careful of in Jamaica?](#)
- [100 Safety Tips for Returning Residents and Immigrants in Jamaica](#)
- [How to Avoid Financial Crimes in Jamaica?](#)
- [What measures does Jamaica Homes \(jamaica-homes.com\) employ to ensure the security of my data?](#)
- [How To How Can Jamaican Seniors Safely Navigate the Digital World While Enjoying Its Benefits?](#)
- [How Do I Protect Myself From Cybercrimes in Jamaica?](#)
- [How Can I Rent a House or Apartment Safely in Jamaica?](#)
- [How Do You Know If Someone Is Scamming You for a House in Jamaica?](#)

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## Home Building guides

142 Articles

Build your dream home with confidence. Our guides cover everything from choosing the right location and contractors to navigating building codes and sustainable designs. Get the tools and insights you need to bring your vision to life.

- [How to draw a bobble diagram?](#)
- [Is a Municipal Corporation the Same as a Parish Council in Jamaica?](#)
- [What Is the Difference Between Whitewashing and Colour Washing?](#)
- [How effective is steel fabric in construction of swimming pools in Jamaica?](#)
- [What is the Building Plan Process in Jamaica and How Can You Ensure Compliance?](#)
- [How Does Jody-Ann Build Her Dream Home in Jamaica from Start to Finish?](#)
- [What is the time limit for breach of planning control in Jamaica?](#)
- [How Does the Contractor's Approach Replacement Method Compare to Reproduction and Replacement Cost Methods?](#)

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## National Heroes' Day – Jamaica

- ✓ **Public Holiday:** Yes
- 📅 **Frequency:** Every third Monday in October
- ☰ **Meaning:** A day when Jamaica pauses to celebrate its seven National Heroes – men and women who fought for justice, freedom, and equality. Schools, banks, and most workplaces remain closed.

### National Heroes' Day Observances (2020-2030)

Year	Day	Date	Holiday Name	Public Type
2020	Monday	19 Octob	National Heroes' Day	Public Holiday
2021	Monday	18 Octob	National Heroes' Day	Public Holiday
2022	Monday	17 Octob	National Heroes' Day	Public Holiday
2023	Monday	16 Octob	National Heroes' Day	Public Holiday
2024	Monday	21 Octob	National Heroes' Day	Public Holiday
2025	Monday	19 Octob	National Heroes' Day	Public Holiday
2026	Monday	18 Octob	National Heroes' Day	Public Holiday
2027	Monday	16 Octob	National Heroes' Day	Public Holiday
2028	Monday	15 Octob	National Heroes' Day	Public Holiday
2029	Monday	21 Octob	National Heroes' Day	Public Holiday
2030	Monday	21 Octob	National Heroes' Day	Public Holiday



# Disclaimer

This publication is an independent resource created to support Jamaicans planning their return home. It is not an official government document and does not represent the views of any returning resident association. It is our aim to liaise with the Jamaica Constabulary Force (JCF), the Ministry of National Security, the Ministry of Foreign Affairs and Foreign Trade, and returning residents' associations in order to include a full directory within the final issue. This is the First Consultation Edition (2025), and feedback or corrections are welcome, as well as requests for inclusion in the final first edition. The information in this publication is provided for general informational purposes only and does not constitute legal, financial, or professional advice. While every effort has been made to ensure accuracy and completeness, Dean Jones and Jamaica Homes make no representations or warranties of any kind, express or implied, regarding the accuracy, reliability, suitability, or availability of the information, products, services, or related graphics contained herein for any purpose, and any reliance placed on such information is strictly at your own risk. To the fullest extent permitted by law, Dean Jones and Jamaica Homes shall not be liable for any loss or damage, including without limitation indirect or consequential loss or damage, or any loss of data or profits arising out of, or in connection with, the use of this publication. For corrections or clarifications regarding this publication, please contact **[office@jamaica-homes.com](mailto:office@jamaica-homes.com)**.

# Afterward

Coming home to Jamaica is not just about returning to a place—it’s about reconnecting with your roots, your people, and the spirit of a nation that is always waiting with open arms.”

This guide has been crafted to help returning residents transition with confidence, clarity, and joy. Whether you’re retiring, starting a business, buying a home, or simply seeking to live closer to the heartbeat of the island, this book walks with you step by step.

Inside, you’ll find:

- **Practical insights** on housing, finance, and everyday living
- **Cultural touchstones** that ground you in Jamaica’s unique identity
- **Expert guidance** drawn from years of experience in real estate, project management, and international living
- **Stories, tips, and reflections** that make the journey easier and richer

This is more than a manual. It is a **handbook for belonging**—designed for Jamaicans abroad who are ready to return and thrive.

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## A Note from the Author

As someone who has lived both in the UK and Jamaica, I understand the challenges and the rewards of making the journey back home. My mission with *Jamaica Homes* has always been to make moving, buying, or investing here simpler, safer, and more empowering.

This guide is part of that mission and in a sense a introduction to the Jamaica Homes platform: to give you everything you need in one place—so you can focus not on worry, but on building the life you’ve dreamed of in Jamaica.

And if something has not been covered here in this guide, it is already covered on Jamaica Homes. Just visit [www.jamaica-homes.com](http://www.jamaica-homes.com) to get started.

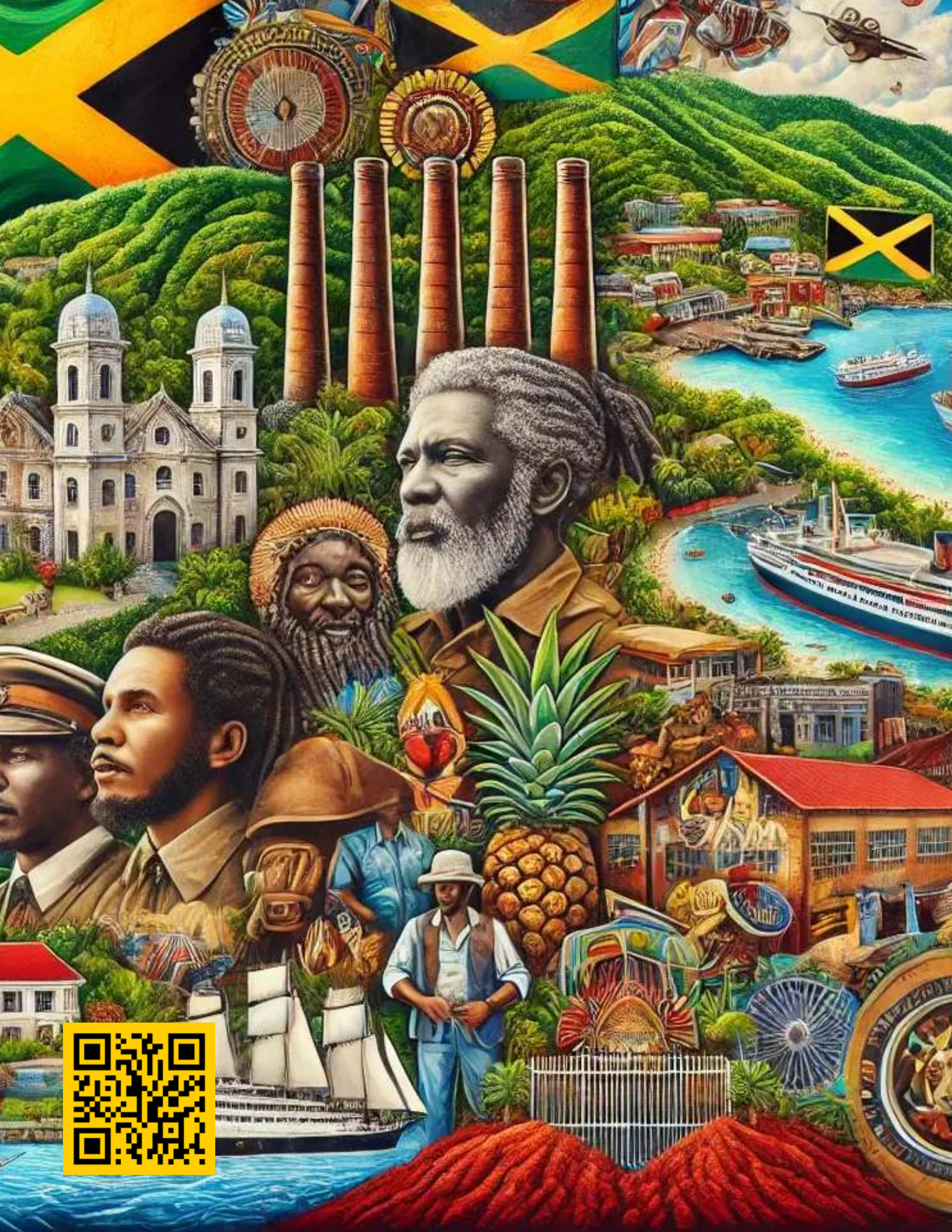
Welcome Home.

**Dean Jones** Founder, *Jamaica Homes and Returning Residents Advocate*

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<https://jamaica-homes.com>

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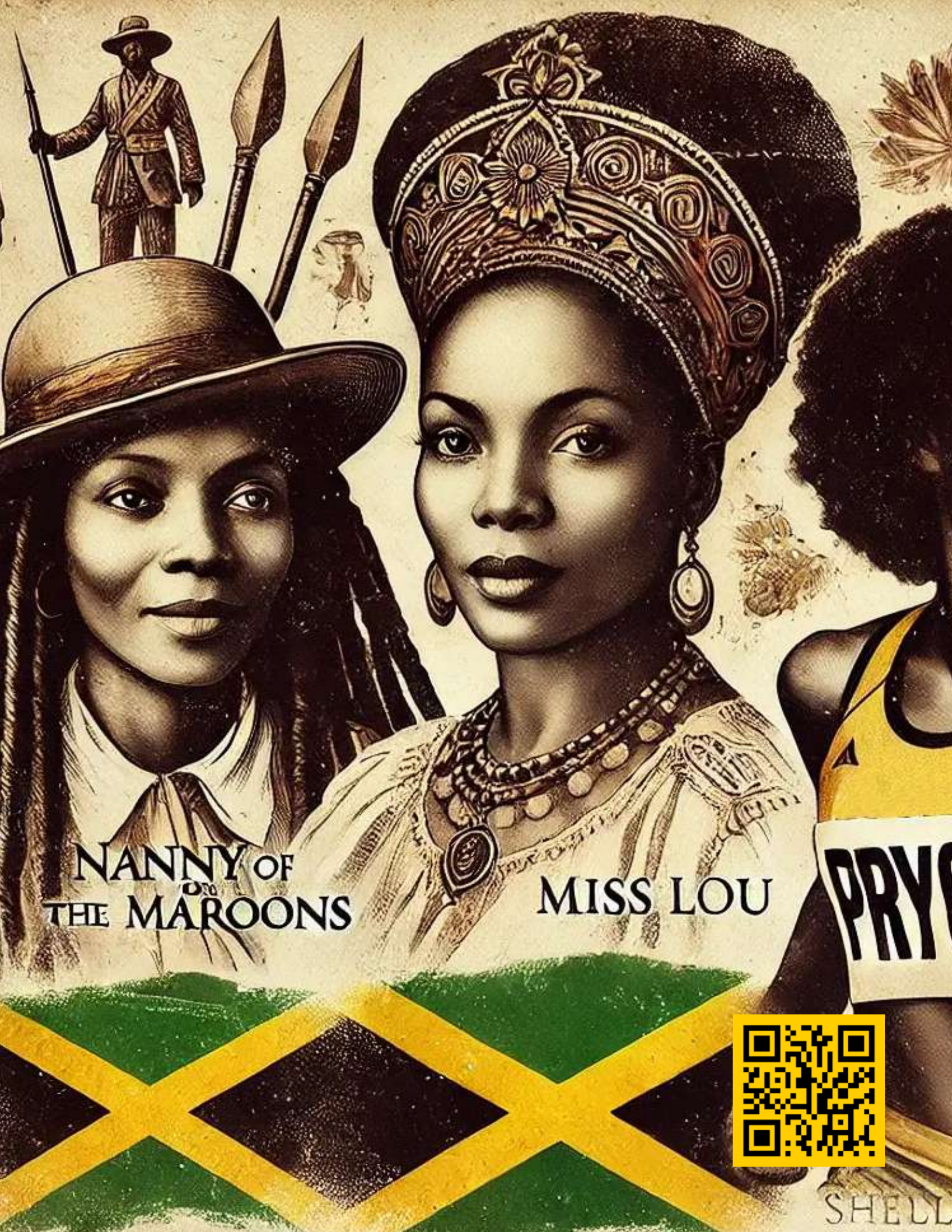












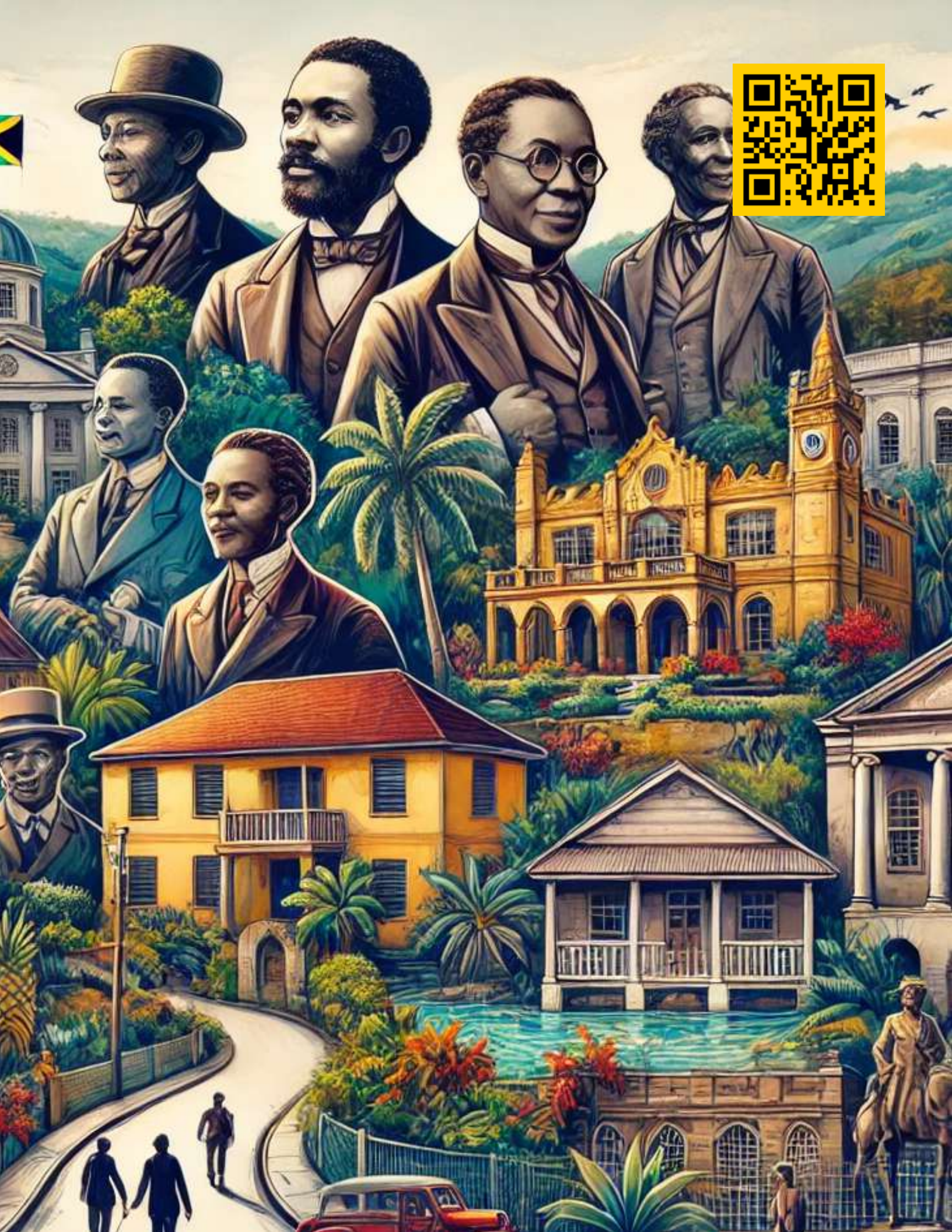
NANNY OF  
THE MAROONS

MISS LOU

PRY



SHELL











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