Date: ............/............/.............

**APPLICATION FORM FOR A HOUSE- RWANDA HOUSING FINANCE PROJECT**

# Introduction

The Rwanda Housing Finance Project, RHFP is a Government of Rwanda (GoR) Project implemented by the development Bank of Rwanda (BRD) and financed by the World Bank to the tune of Rwf150 Million USD. The aim of the project is to expand Housing finance to households and support capital market development in Rwanda.

BRD on-lends the funds to the Participating Financial Institutions (PFI’s) at an interest rate of 6% after the PFI’s sign Participation Agreement. The PFI’s will on-lend the funds to eligible beneficiaries at a maximum interest rate of 11% up to a period of 20 years. The Borrowers will access mortgages through Participating Financial Institutions (Banks, Cooperatives & MFI’s) that have only signed Participating Agreements with BRD.

# Eligibility for Applicants

* First-Time Home Owner
* Be a citizen or permanent resident in Rwanda;
* Be at least twenty-one (21) years old, except if the beneficiary is a full orphan;
* Having a monthly income not more than Rwf700,000 ( (to be regularly reviewed);
* The Buyer commits not sale the house bought within a period of 10 years;
* Borrower to purchase a house not exceeding 35,000,000;
* The Borrower should be able to afford at maximum 15% of the total cost of the house as his/her contribution;
* The Borrower to meet other requirements of a loan as may be stated by the PFI.

**Personal identification**

Applicant Name: ……………………………………………………………………………………………………….

Marital Status: ……………………………………….……………………………………………………….………….

Mobile Telephone: ……………………………. Email: ….………………………………..…………………………….

ID. No: …………..………………………………………………………………………………….…………………..

Employer/Institution: …………………………………………………………………………………………………..

Name of Spouse (if applicable): …………..……………………………………………………………………………..

Spouse Mobile Telephone: …………………………………. Spouse Email: …………………………………………..

Spouse ID. No: ….………………………………………………………………………………….…………………..

Spouse Employer/Institution: …………………………………………………………………………………………..

**Family Income & Others**

Applicant’s monthly income: ……………………………………………………………………………………………

Spouse’s monthly income (if applicable): ……………...…………………………………………………………………

Current Financial Institution: …..………………………………………………………………………………………..

**Applicant statement**

I, the undersigned, ……………….………………………………………………… hereby declare that the information filled above is true.

Applicant’s Signature: ……………………………………………… Date: …………………………………………….

***Important Notes:***

***You can download the form from following websites***

* [**www.brd.rw**](http://www.brd.rw)
* [**www.rha.gov.rw**](http://www.rha.gov.rw)

***Once filled scan and send it*** [***rhfp@brd.rw***](mailto:rhfp@brd.rw) ***with a subject HOUSE APPLICATION FORM***