

# SHHA Home Improvement

## Overview

The main objective of this scheme is to provide funding for extension or renovation of an existing house and/or completion of an unfinished structure. Beneficiaries of the SHHA Home Improvement loans are expected to start construction of their houses using their own resources and the SHHA loan would be utilized to complete the projects. Councils undertake inspections on site to ensure applicants have already started construction before the loan can be released. The assessment must be done to verify the level of development and loan is only granted if the required amount would allow for the completion of the project. Materials purchased by the loan must strictly be used to build the proposed structure and failure to do so is an offence.

The maximum loan amount is P60,000.00 payable in installments of P250.00 over a period of 20 years at 0% interest.

## Who is eligible?

In order to be assisted or qualify for the programme one must be:

- A citizen of Botswana.
- Individual aged between the ages of 21-60 years.
- Employed individuals falling within the income bracket of P4 400 to P52 000 per annum.
- Public employees (D4 and below) falling within the income bracket of P4 400 to P192 000 per annum. Note that where the applicant is married, spouse income is taken into consideration. Self-employed, business persons and farmers fall within the same income bracket.
- Pensioners who earn between P4 400 –P52 000 per annum and of ages less than 60 years old.

## How do I get this service?

By lodging an application with the nearest District Council office across the country.

## What supporting documents are required?

Customers must present themselves in person with:

- Certified copy of valid identification card (omang).
- Certified copy of Common lease or Certificate of Common Land Grant.
- Pay slip.
- A certified copy of Marriage Certificate if married.
- Verification of employment for individuals working at private companies e.g. Choppies.
- Verification of self-employment from for self-employed individuals e.g. street vendors, fashion designers.
- Surety form obtained from SHHA offices.

## How long will this service take?

It will mainly depend on the length of the waiting list and availability of funds at the time the applications is lodged.

**How much does it cost?**

The loan is P60.000.00 payable in 20 years in monthly instalments of P250.00.

**Where can I obtain this service?**

From any District Council offices across the country.

**Where can I get more information on this Service**

All District Council offices across the country and Department of Housing offices in Gaborone and Francistown.

Department of Housing contacts are:

**Gaborone**

Tel. no. (+267) 3985636

**Francistown**

Tel no. (+267) 2455480 / 2414054