

# SHHA Turnkey Programme

## Overview

This programme assists customers whose plots are undeveloped with no structure. The programme is geared towards promoting citizen home ownership. For a customer to be assisted, the plot should be fenced with a standpipe.

## 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 twenty one -sixty (21-60) years.
- Employed individuals falling within the income bracket of BWP 4 400 to BWP 52 000 per annum. Note that where the applicant is married, spouse income should be taken into consideration in assessing eligibility.
- Public employees (D4 and below) falling within the income bracket of BWP 4 400 to BWP 192 000 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 BWP 4 400 – BWP 52 000 per annum and of ages less than sixty (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 national identity card (omang).
- Certified copy of Common lease or Certificate of Common Land Grant.
- Latest Pay slip.
- A certified copy of Marriage Certificate if married.
- Verification of employment for individuals working at private companies
- Verification of self-employment from self-employed individuals
- Surety form obtained from SHHA offices.

## How long will this service take?

It will mainly depends 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 BWP 90.000.00 payable in twenty (20) years in monthly installments of BWP 375.00 interest free.
- Should the applicant default, 10% interest will be charged only on the installment amount for that particular month. i.e. interest is not cumulative.

**Where can I obtain this service?**

From any District Council office 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