

SHHA

HOUSE IMPROVEMENT

A. SERVICE DESCRIPTION

House Improvement is whereby the customer's interest is to extend or improve her\his dwelling place. However assessment of existing buildings has to be inspected. The loan amount is P45, 000.00 payable in 20 years at P187.50 per month without interest

B. HOW DO I OBTAIN THE SERVICE

To qualify for house improvement you must be:

1. A citizen of Botswana, employed individuals\household within the income bracket of P4, 400.00 to P36, 400.00 per annum[note that where applicant is married, spouse income should be taken into consideration in assessing eligibility]
2. Self employed- such as business persons and farmers within the same income bracket
3. Pensioners who earn between P4,400.00-P36,400.00 per annum and of ages less than 60 years old
4. Furthermore it should be noted that the income to be taken into account is the basic monthly income (excluding allowances and other benefits) before deduction. It is thus important to ensure that SHHA loans granted are within affordable ranges and each applicant must not commit more than 25% of their basic salary towards loan repayment and the loan will be restricted to building buying or improving one house
5. An applicant or spouse must not have benefitted from the SHHA Loan before in designated urban &Non-Township areas where the SHHA programme is in operation. Individuals married out of community of property will not be considered for SHHA Loans separately

C. HOW DO I APPLY FOR SERVICE

Customers must present themselves in person with:

- Certified copy of identification card (omang)
- Certified copy of Common lease or Certificate of Common Land Grant
- Pay slip

- A certified copy of Marriage Certificate [if married]
- Approved Plan
- Quotations for both labour and materials
- Verification of employment \self employment [obtained from shha offices]
- Surety form[obtained from shha offices] and having produced all the required information an application is processed the applicants sign and receive a copy
- Surety Guarantee: Since a number of plotholdres may be over the age of 60 [which is the limit for applying for a SHHA Loan or are destitute, or are unable to afford repayments of the SHHA Loan, they may be denied access of SHHA Loan]
- The procedure shall enable such people to apply for a SHHA Loan provided that the loan ,so granted includes a suretor. A suretor is a person who guarantees that all payments for the loan will be made and becomes legally liable to make those payments

D. COST INVOLVED IN OBTAINING THE SERVICE

The loan amount is payable in 20 years at P187.50 per month without interest

E. WHERE CAN I GET THE INFORMATION

Customers can acquire information from below listed SHHA Offices

Boteti: (297 8278)

Mahalapye: (4713323)

Tutume: (2987217/232/219)

Bobirwa: (2619274)

Tonota: (2484248)

Serowe: (4631138)

Palapye Administration Authorities: (4921092)

OR Call Serowe CDC Headquarters @ 4630411 and Customer Care Toll Free Number: **0800 600 796**