

SHHA TURNKEY INITIATIVE

Self Help Housing Agency (SHHA) established in 1973 to assist the low-and middle lower income households to access housing in urban areas. Government took a decision to extend the SHHA programme to Non Township areas in terms of Government Paper No. 2 of 2000 (National Policy on Housing in Botswana).

On 1st April 2012, the Corporation's mandate was expanded in accordance with Presidential Directive Cab 20 (B)/2010. The directive pronounced that all Government housing implementation programmes be transferred to BHC to operate as Government's Single Housing Authority (SiHA). In compliance with the directive, BHC is as from 1st April 2012 responsible for the construction of turnkey SHHA projects, Public Housing Initiative, and Youth Housing.

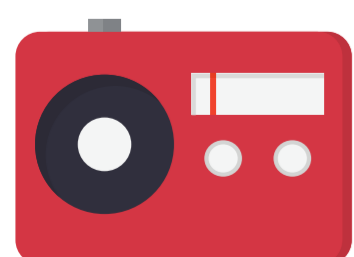
The programme involves the design and construction of basic core houses for eligible low income households. Upon occupation the beneficiaries pay the cost of the built houses for a period of 20 years at P375.00 per month at no interest save for a penalty interest is charged to beneficiaries who default. The turnkey loan amount is P90 000.00. The implementation of the programme is decentralized to District Councils with the Department of Housing providing funding. The beneficiary identification and loan repayment administration process is handled by the District Councils. Construction of the beneficiary houses is undertaken by Botswana Housing Corporation.

ELIGIBILITY CRITERIA FOR SHHA TURNKEY DEVELOPMENT SCHEME

- Must be a citizen of Botswana
- Employed individuals/ households within the income bracket of P4,400.00 to P52,000.00 per annum. If the applicant is married, spouse income will be considered in assessing eligibility.
- Applicants over the age of 60 years and/ or are unable to afford repayments of the loan can apply provided they have a suretor. A suretor is a person who guarantees that all payments for the loan will be made and become legally liable to make payments. The suretor should not earn less than P4,400.00 per annum. There is no maximum limit for the loan amount he/ she can earn.
- Self employed individuals/ households such as business persons and farmers within the same income bracket are allowed to repay the loans at intervals to be agreed with the District Council.
- Pensioners who earn between P4,400.00 and P52,00.00 (P366.00 to P4,333.33) per annum and of ages less than 60 years old.
- Common law lease and certificate of customary land grant holders.
- Individuals must be aged between 21 and 60 years. Those between 18 and 21 will be considered under special circumstances.
- An applicant or spouse must not have benefited from the SHHA loan before in a designated urban and Non-Township areas where the low income housing programme is in operation.
- Individuals married out of community of property will not be considered for loans separately.

SHHA TURNKEY REQUIREMENTS

1. Fenced Plot.
2. Water for construction.
3. Storage for construction materials.
4. Overall site/ project security lies with the beneficiary.
5. Type of house plan to be used is provided by BHC.
6. Physical site conditions will be considered.
7. Certified copy of Plot Certificate.
8. Certified copy of Omang of Plot Holder and next of kin.
4. Verification of employment/ self employment.
5. Certified copy of Marriage certificate & Letter from spouse (where applicable).
6. Proof of income.



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