



# MINISTRY OF LAND USE AND HABITAT

## Habitat Division

### Housing Administration Section

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Republic of Seychelles

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#### PART 1: APPLICANTS DETAILS

APPLICATION FOR:

HOUSE	
LUXURY APPARTMENT	

HOUSING LOAN	
2 <sup>ND</sup> HOUSING LOAN SCHEME	

DATE: ...../...../20.....

Should have Parcel Number or Relevant Document(s), other-wise, it cannot be a Loan.

ELECTORAL DISTRICT:.....

YOUR PRESENT DISTRICT:.....

	APPLICANT'S NAME	NIN	RELATION	POST TITLE	WORK PLACE	PLACE OF BIRTH	DATE OF BIRTH	Tel. Nos. (Home/Work)	MARITAL STATUS
1							...../...../.....		
2							...../...../.....		


PERMANENT POSTAL OR E-MAIL ADDRESS:

Applicant(s) should be earning a salary, if not, please do not send applications to the MLUH.

**PART 2: HOUSEHOLDERS FINANCIAL DETAILS**

NAME (S) & RELATION	D.O.B. & N.I.N.	WORK PLACE/ EMPLOYER	NET INCOME <i>(From Pay- Slips)</i>	SAVING'S AMOUNT (SR)	FINANCIAL COMMITMENT/ LENDER (Monthly Rep. SR)	GRATUITY DUE DATE
<i>Applicant:</i>						
<i>Applicant:</i>						

<b>TOTAL HOUSEHOLD INCOME (HHI):</b>	<b>SR.....</b>
<b>25% OF HHI (Draft Repayment Amount):</b>	<b>SR.....</b>

 Take into consideration (P. 3)

Total **LOAN AMOUNT** shall be dependant on **Repayment** and Interest over 23 years.

H.L. Only: After Loan Amount is determined can House Plans be prepared as per amount/current sqm rate / Site conditions. 2<sup>nd</sup> HL & 1bdrm Ext. are for fixed Amounts.

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**PART 3: DETAILS OF PRESENT ACCOMODATION**

OWNER OF HOUSE: Self  SHDC  Parents  Friends  Private/Rent

Name of Owner: ..... Has any applicant (s) been assisted before? YES  NO

No. Of Bedrooms:  0  1  2  3  4  5 Kitchen YES  NO

SANITARY FACILITIES: Pit Latrine:  Water-Borne:  Bathroom:

CONDITION OF HOUSE: Acceptable  Repairable  Un-repairable

☺ Your Monthly Household Contribution: SR:..... How much do you pay in rent? SR:.....

Has any applicant been assisted before? If yes, indicate the Form of Assistance: 

Housing Loan	<input type="checkbox"/>
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HIL/ Add. Loan	<input type="checkbox"/>
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Rented House	<input type="checkbox"/>
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Name (s): ..... 

Bed-sitter	<input type="checkbox"/>
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Others	<input type="checkbox"/>
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Description of the Present Accommodation: .....

.....

Special Needs (E.g., Medical Condition with proof).....

.....

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**PART 4: PRESENT HOUSING NEEDS**

Requirement:  ONE (1) BEDROOM  TWO (2) BEDROOM  THREE (3) BEDROOM

Do you own Land?  YES  NO  BUYING: PRIVATELY OR FROM GOVERNMENT

SURVEYED LAND: PARCEL/ PLOT NUMBER:  Name of Landlord: .....

Is your property Mortgaged?  YES  NO  Input only if owned by Applicant. (Only for 2<sup>nd</sup> HL)

PERMISSION TO BUILD ATTACHED (If Appropriate):  YES  NO

DO YOU HAVE PLANNING APPROVAL TO BUILD  YES  NO  PLANNING APPROVAL REF. NOS.

IS THE LAND SERVICED WITH? Electricity  Water  Vehicular Access  Footpath Access

**To Inform Applicants:**

1. Above the SR6,500.00 total HHI threshold, applicant qualifies for a LUXURY APARTMENT which will be sold under the Condominium Act given it's above ground structure.
2. HOUSING LOAN (HL) - Max Area: 3 bdrm = 95sqm / 2 bdrm = 65sqm / 1 bdrm = 55sqm (Drawings are best prepared AFTER approval & HFC determining the exact loan amount).
3. 2<sup>ND</sup> HL - Max Area: 50 sqm: (Drawings are to be done PRIOR to approval)
4. ONE BEDROOM EXTENSION- Max Area: 15sqm (Drawings are to be done PRIOR to approval)

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**PART 5: DECLARATION, CHECK & INPUT**

I /we certify that all the information declared and contained in this application form for Government Housing Assistance or Loan is true and correct to the best of my/ our knowledge.

SIGNATURE OF APPLICANT (S) 1..... 2.....

CHECKED/CERTIFIED CORRECT BY: 

DA	
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AO	
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SEC	
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DATE: ...../...../..... SIGNATURE: .....

*For the Ministry of Land Use and Habitat USE ONLY:*

COMPUTERIZED BY:.....

COMPUTERISED FILE REFERENCE NUMBER:.....

DATE: ...../...../..... SIGNATURE:.....

Applicant(s) should be earning a salary, if not, please do not send applications to the MLUH.

## Approximate **Loan Amount v/s Income** (Over 23 Years)

<b>Total Household Income (SR)</b>	<b>Repayment (25% of Income) (SR)</b>	<b>Loan Amount</b>
<b>2,000.00</b>	<b>500.00</b>	<b>82,000.00</b>
<b>3,660.00</b>	<b>915.00</b>	<b>150,000.00</b>
<b>4,080.00</b>	<b>1,020.00</b>	<b>192,000.00</b>
<b>4,800.00</b>	<b>1,200.00</b>	<b>232,000.00</b>
<b>5,200.00</b>	<b>1,300.00</b>	<b>250,000.00</b>

*Please note that sometimes Higher income needs to be taken as families may have **Other Financial Commitments** which are also taken into consideration.*

***The Final Amount shall be decided by the Housing Finance Company (HFC).***