

MINISTRY OF HOUSING APPLICATION FORM FOR FIRST HOME PURCHASE PROGRAMME

Application Date: _____

The Manager

_____ (Bank Name)

_____ (Branch Name)

Dear Sir/Madam

Request for Loan Application under First Home Purchase Programme

With reference to my/our request for the Home Loan of \$_____ (amount in figures) for the purchase of the property at _____ (location of the property) having a total purchase price/construction cost of \$_____, I/we wish to apply for the following assistance (select as applicable):

<u>Category 1: Household with a combined annual income of \$50,000 or below</u>	<u>Category 2: Household with a combined annual income between \$50,001 to \$100,000</u>
☐ \$15,000 grant for the purchase of a house (for home loan approved after 01/08/2020)	☐ \$5,000 grant for the purchase of a house
☐ \$30,000 grant for the construction of a house (for home construction loan approved after 01/08/2020)	☐ \$20,000 grant for the construction of a house (for home construction loan approved after 01/08/2020)
☐ \$10,000 grant for the purchase of a house (for home loan approved before 01/08/2020)	☐ \$10,000 grant for the construction of a house (for home loan approved before 01/08/2020)
☐ \$15,000 grant for the construction of a house (for home loan approved before 01/08/2020)	

DECLARATION

1. I/We declare I/we wish to apply for assistance under the Programme and that:

- I/We am/are Fijian citizen(s) residing in Fiji and am/are over 18 years of age;
- I/We intend to utilise the grant from the Programme towards my/our margin contribution for the proposed residential first home purchase loan of \$_____;
- I/We are buying/building my/our first residential home in Fiji;
- My/Our total annual household income is \$_____ for the financial year _____;
- I/We will not apply for and have not applied for a grant under the First Land Purchase programme or any other Government housing grant scheme; and
- Any other terms and conditions of the Programme will be duly accepted by me/us.

2. I/We authorise your organisation to forward copies of relevant documents and/or other necessary information to the Ministry of Housing for verification in respect of my/our proposed first home loan for the purchase of a readily built house/ unit or for construction of a residential house/unit (as applicable) at _____ (location of the property).

3. Furthermore, if this application is declined for any reason, I/We undertake to provide the margin contribution from my/our own sources as required by your organisation or organization's guidelines.

4. I/We declare the above information is true and correct to the best of my/our knowledge and I/we indemnify your organisation against any liability or losses that may arise resulting from this application.

5. I/We _____ [agree/ disagree] on the placement of the caveat on the title for a period of 10 years upon receiving the government grant and shall return the grant if the sale of the same property is executed within 10 years.

YOURS FAITHFULLY

Name of Applicant 1:	Name of Applicant 2:
Signature of Applicant 1:	Signature of Applicant 2:
Current Residential Address:	Current Residential Address:
Telephone / Mobile Contact:	Telephone / Mobile Contact:
E-mail Address:	E-mail Address:

WITNESSED BY FINANCIAL INSTITUTION

Officers Name:
Officers Signature:
Head Office / Branch / Location:
Date:
Official Stamp:

CHECKLIST

- ☐ **Ministry of Housing's Application Form**
- ☐ **Ministry of Housing's Statutory Declaration Form**
- ☐ **Salary Slip** (*validity- 3 months*)
- ☐ **Personal Income Tax Return** (*for sole trader business*)
- ☐ **Birth Certificate**
- ☐ **Photo Identification**
- ☐ **Marriage Certificate or Dis-solution of Marriage Certificate** (*if applicable*)
- ☐ **Single Status Letter from Ministry of Justice** (*for single applicant*)
- ☐ **Taxpayer Identification Number Letter (TIN)**
- ☐ **FNPF Statement** (*validity- 3 months*)
- ☐ **Bank Statement** (*if applicable*)
- ☐ **Title & Deed Search Note from Registrar of Titles** (*validity- 3 months*)
- ☐ **Loan Offer Letter from Financial Institution**
- ☐ **Certified Registered Lease Document**
- ☐ **Contractors Quote** (*if applicable*)
- ☐ **House Plan- Cyclone Standard** (*if applicable*)
- ☐ **Valuation Report**
 - *provide rental income for multiple flats*
 - *provide percentage [%] of construction work completed before obtaining home loan (for completion loans only)*
 - *must reflect land and improvement value or land and upon completion value*
 - *must state the initial house will be demolished if applicant has purchased the land with structure and will be doing new construction on the same land*
- ☐ **Executed Sales & Purchase Agreement** (*if applicable*)
- ☐ **Engineering Plan Certificate by Registered Structural Engineer** (*For Prefabricated Homes only*)