

## REQUIRED FORMS FOR ALL BENEFIT TYPES

(These are provided by N.H.T and may need to be completed and signed by the loan applicant and witnessed by a Justice of the Peace (JP)/Notary Public).

- **Loan Application Form – Daily intake**
- **Statutory Declaration of Property Form**
- **Declaration Forms /Consent of Guarantor Form – for registered proprietors who are not borrowers** (to be completed by the persons whose names are on title and whose property is being used as security for the loan in the presence of a Justice of the Peace (JP))
- **Electronic Banking Data Application (EBDA) Form** (N.B. Depending on the benefit type additional documents may be required.)

## REQUIREMENTS:

### The loan applicant must:

- Be between the age of eighteen (18) to sixty-five (65) years old;
  - Be currently employed/a self-employed/voluntary contributor;
- N.B. In the case of voluntary contributors- shall have contributed for at least 104 weeks, 52 of which shall have been paid in the period immediately before the date of application.**
- Make payments to the Trust at the rate of 2% or 3% of earnings (**gross:** if employed/**net:** if self-employed);
  - Have at least 52 weekly contributions, 13 of which should have been made in the last 26 weeks immediately preceding the application date; and the applicant is currently contributing;
  - Earn no less than the minimum wage as specified by Jamaican Law.

### **NB: ALL APPLICANTS PLEASE NOTE:**

1. All persons whose names appear or will appear on the Registered Title **must** attend the interview.
2. **Persons, whose names are on the Title and are not applying for a loan from NHT, must present their TRN Card and two (2) forms of valid identification** (one must be a government issued ID) new Birth Certificate/ Deed Poll / Married Certificate/divorce documents (where necessary) and the **Consent of Guarantor**

*N.B. The New Birth Certificate is required for persons who are seventy (70) years or older and who names are on the title.*

If an applicant or co-applicant who resides outside Jamaica is unable to attend the interview, a recorded Power of Attorney must be submitted. **The appointee (i.e. the person granting power) is required to, at least attend a preliminary interview with a valid identification.**

**N.B. The appointee must also submit a current medical examination report to be completed by a medical Doctor. (Forms are available at any NHT Office)**

### OTHER INFORMATION

**TAXPAYER AUDIT AND ASSESSMENT  
DEPARTMENT (Stamp Duty & Transfer Tax)  
111 Harbour Street  
KINGSTON**

**REGISTRAR GENERAL'S DEPARTMENT  
(Island Record Office)  
Twickenham Park  
ST CATHERINE**

**REGISTRAR OF TITLES  
93 Hanover Street  
KINGSTON**

### CONTACT US AT

Branch /Service Centre	Telephone
Kingston & St. Andrew	929-6500-9, 960-4010-23 Fax: 968-1773
Clarendon	986-2051 Fax: 986-9340
Hanover	956-2982 Fax: 956-9764
Manchester	962-2549 Fax: 962-9326
Portland	993-3863 Fax: 993-9464
St. Ann	974-4934, 974-7076 Fax: 9747230
St. Catherine	984-8023 Fax: 984-7916
St. Elizabeth	966-2510 Fax: 966-2233
St. James	952-0063 Fax: 952-0042
St. Mary	994-2674, 994-2216 Fax: 994-2674
St. Thomas	982-9417 Fax: 982-1489
Trelawny	954-3771-2 Fax: 954-4194
Westmoreland	955-3790, 955-2877 Fax:955-3999

**Website: <http://www.nht.gov.jm>**

NHT...the key to your home



## NATIONAL HOUSING TRUST DOCUMENTS REQUIRED

Listed below are the documents required for **ALL** loan interviews. **ORIGINAL DOCUMENTS MUST BE SUBMITTED EXCEPT WHERE SPECIFIED.** The Loan interview will not be conducted unless all required documents are presented and requirements met.

1. **N.I.S. Card.**
2. **T.R.N. Card/Letter from Tax Administration Jamaica (TAJ)/Driver's Licence** (for all loan applicants and persons whose names appear or will appear on the title, including persons residing overseas).

### **If employed to a company:**

- 3a. Verification of Gross Income and Contributions letter from past and present employers
- 3b. Last two (2) months' pay slips from present employer.
4. **If self-employed/voluntary contributor:** Visit or contact the Compliance Department to ensure your contributions are current.
5. **Proof of Age** (Certified copy of New Birth Certificate).
6. **Two (2) Acceptable means of Identification** (one of which must be a government issued ID) (valid Driver's License; Passport; National Voter's Registration Card; or Identification issued by present employer, bearing photograph and identification number with a future expiry date).
7. **One (1) current passport-sized photograph** (if applying for an Open Market Loan) or **Two (2) current passport-sized photographs** (if applying for Construction Loan).

8. **Certified Marriage Certificate** (where applicable). Submit relevant documents in the case of divorce.
9. **Copy of Registered Title**
10. **Certificate of Payment of Taxes** for property.
11. **Water Bill** for the property being purchased.
12. **Certificate of payment** of peril insurance from Strata/Housing Cooperation (where applicable)
13. **Surveyor's ID Report** (should not be more than one (1) year old and must be prepared by a Commissioned Land Surveyor and obtained by the purchaser/applicant).

**OPEN MARKET/HOUSE LOT/ FIFTEEN (15) PLUS TO PURCHASE A HOUSE OR LOT**

14. See items 1 – 13 previously listed overleaf.
15. **Signed Sale Agreement** of at least 90 days duration with a minimum of 60 days left for completion of transaction from the date of submission of the application.
16. **Deposit receipt** (a deposit of **not less** than 5% of the cost of the unit/lot must be made to the vendor's attorney). *The NHT will not make a payment towards deposit/cost where the sale price is in excess of the total loan limit to which the applicant(s) is/are entitled.*
17. **Valuation Report** (should not be more than one (1) year old and must be prepared by a Certified Valuator, and obtained by the purchaser/applicant). *(A picture of the property and replacement cost must be included).*
18. **Letter from the National Housing Development Corporation Ltd** (*formally Caribbean Housing Finance Corporation*) giving permission to sell unit if a mortgage currently exists with that institution.
19. **Letter requesting assistance with half cost or legal fees** from applicant(s) and Statement of Account from attorney regarding half costs items (where applicable, approval is subject to assessment by the Manager).
20. **Letter of Commitment from other financial institution** (applicable for applicant(s) who is/are also getting funds from another financial institution).
21. **Letter from Strata/Housing Cooperative** indicating payment of maintenance fees (where applicable).
22. **Structural Engineer's Report** – from a certified Structural Engineer (where any part of the house is fifty (50) years and over or there are cracks in the walls or evidence of termite infestation).
23. **Statement of Account** from Vendors Attorney

**BUILD ON OWN LAND/ FIFTEEN (15) PLUS TO BUILD ON OWN LAND CHECKLIST**

14. See items 1 – 13 previously listed overleaf.
15. **Valuation Report** – (should not be more than one (1) year old and must be prepared by a Certified Valuator, and obtained by the purchaser/applicant. *(A picture of the property and replacement cost must be included).* **For pari passu only**
16. **Letter of Commitment from other financial institution** (applicable for applicant(s) who is/are also getting funds from another financial institution).
17. **Proof of Ownership – (Registered Certificate of Title)**
  - Where a Registered Certificate of Title is not available a Common Law Title will be accepted
  - Deed of Gift, diagram & latest tax receipt
  - Purchase Receipt, diagram & latest tax receipt;
  - Certificate of Compliance (applicable where FTA processing was done).

**NB:** Additionally, applicants without a Registered Title will be required to complete forms under the Facilities of Titles Act (FTA) provided by the NHT along with a Letter of Undertaking from an Attorney-at-Law, indicating that he/she will apply for and provide the NHT with the Registered Title for the property within 3 years,

18. **Current Statement of Account** from any Mortgage Institution if title is being held by another institution, stating:
  - Volume & Folio numbers of the Title
  - Amount borrowed and balance outstanding
  - Interest rate
  - Current status of account
  - Monthly payment
  - Mortgage term

**NB:** The NHT, in order to secure the title, will settle an existing 1<sup>st</sup> mortgage with another institution, if the other institution's loan balance is less than House Lot Loan Limit **A Statement of Account giving three months to close must be submitted in this case.**

19. Approved Building Plan; or Parish Council Receipt indicating that the Plan was submitted. N.B. Applicants have the option to use NHT's Plan. When this is done a receipt from the Parish Council will be accepted. (\*Conditions apply).

**USE OF CONSTRUCTION LOAN TO PURCHASE A HOUSE OR BUILD ON ANOTHER LOT**

**PRE-APPROVAL**

1. **Letter addressed to the Branch Manager** requesting the loan balance on the House Lot/ Serviced Lot Loan to be transferred to new property (not required if loan balance will be settled).
2. **Valuation Report – for new property being purchased/ built** (should not be more than one (1) year old and must be prepared by a Certified Valuator, and obtained by the purchaser/applicant. *(A picture of the property and replacement cost must be included).* In the case of construction, the Report should state the current value of the land and the projected market value and replacement cost of the unit to be built.
3. **Surveyor's ID Report – for new property being purchased/ other lot owned** (should not be more than one (1) year old and must be prepared by a Commissioned Land Surveyor and obtained by the purchaser/applicant).
4. **Copy of Registered Title** – for new property being purchased/ other lot owned.
5. **Statement of Account** from Vendor's Attorney – where house is being purchased.
6. **Last two (2) months 'pay slips** from present employer.
7. **If self-employed:** Visit or contact the Compliance Department to ensure your contributions are current.

**POST APPROVAL**

- A. **FOR PERSONS USING CONSTRUCTION LOAN TO PURCHASE A HOUSE ON THE OPEN MARKET**
  1. See items 1 – 13 previously listed overleaf and items 15-23 under Open Market/House Lot/15 Plus section of this form
- B. **FOR PERSONS USING CONSTRUCTION LOAN TO BUILD ON ANOTHER LOT**
  1. **Letter of Commitment from other financial institution** (applicable to individual(s) who is/are also getting funds from another financial institution).

**USE OF CONSTRUCTION LOAN TO PURCHASE A HOUSE (Cont'd)**

1. **Proof of Ownership – (Registered Certificate of Title)**

**NB:** Applicants without a Registered Title will be required to complete forms under the Facilities of Titles Act (FTA) provided by the NHT. These forms along with a Letter of Undertaking from an Attorney-at-Law, indicating that he/she will apply for and provide the NHT with the Registered Title for the property within 3 years, must be submitted with any of the following documents:

  1. Deed of Gift, diagram & latest tax receipt
  2. Purchase Receipt, diagram & latest tax receipt;
  3. Certificate of Compliance (applicable where FTA processing was done).
2. Approved Building Plan; or Parish Council Receipt indicating that Plan was submitted. N.B. Applicants have the option to use NHT's Plan. When this is done a receipt from the Parish Council will be accepted. (\*Conditions apply).
3. **Current Statement of Account** from any Mortgage Institution if title is being held by another institution, stating:
  - Volume & Folio numbers of the Title
  - Amount borrowed and balance outstanding
  - Interest rate
  - Current status of account
  - Monthly payment
  - Mortgage term

**NB:** The NHT, in order to secure the title, will settle an existing 1<sup>st</sup> mortgage with another institution, if the other institution's loan balance is less than House Lot Loan Limit **A Statement of Account giving three**

**HOME IMPROVEMENT CHECKLIST**

14. See items 1 – 13 previously listed overleaf.
15. **Proof of Ownership – (Registered Certificate of Title)**
16. **Current Statement of Account** from Mortgage Institution if title is being held by another institution, stating:
  - Volume & Folio numbers of the Title
  - Amount borrowed & balance outstanding
  - Interest rate
  - Current status of account
  - Monthly payment
  - Mortgage term
17. **Receipt showing that fees were paid requesting loan of Title** from the National Housing Development Corporation Ltd (*formally Caribbean Housing Finance Corporation*) where applicable.
18. **Approved Building Plan or Parish Council**