



nhc
National Housing Corporation

SERIAL NO:

NHC HOUSE
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**Application Form for Loan for
Construction of Rural & Peri Urban Homes
(Application for Cash or EPS Panels and Products Loan)**

Affix passport size
photo here

(This form MUST be completed in full. Do not leave blank spaces)

A. PARTICULARS OF APPLICANT

Surname:.....

Other names:.....

Age:.....Sex: M ☐ F ☐ National ID Card ☐/ Passport No.....

Marital Status: Tick as applicable: Single ☐ Married ☐ Widowed ☐ Divorced ☐

Name of next of kin: (If different from spouse):.....

Kin Tel No:.....

If Married, name of spouse:.....

Address of Spouse:.....Tel No. of Spouse:.....

B. POSTAL AND RESIDENTIAL ADDRESS OF APPLICANT

Applicants Postal Address P.O. Box Tel. No.....

Tel. No (Office):..... Cell phone:.....

Email Address:.....

(Indicate current place of residence below)

Place of residence: Town.....Estate:.....

Plot No:.....House No:.....

Village:.....Sub-location:.....County:.....

Are premises of your current residence owned by you? Yes ☐ No ☐

Are they premises rented by you? Yes ☐ No ☐

If rented please state the name and address of owner:

Owners name:.....

Owners Address: P.O. Box Owners Tel. No:.....

C. NATURE OF HOUSING DEVELOPMENT

Indicate nature of housing development being undertaken by ticking as appropriate:

Single family unit ☐ Multiple families dwelling ☐ Number of units ☐

D. AMOUNT OF LOAN REQUIRED

State amount of loan required Kshs.....

(Subject to a maximum loan of Kshs.5, 000,000/- for single family unit and Kshs. 10,000, 000 for multiple family dwellings)

Indicate method of disbursement. Tick as applicable: Cash ☐ EPS Panels and Products ☐

Indicate preferred repayment period.....years

(Subject to a maximum repayment period of ten (10) years)

Note: After loan approval, the project supervisor appointed by the applicant will be required to recommend disbursement of the subsequent tranches after the first tranche of Kshs. 3m has been utilized on the project.

E. CURRENT STAGE OF CONSTRUCTION

Briefly describe the stage of construction achieved to-date.

If single family dwelling:.....

If multiple family dwellings:.....

(Attach photos of house showing stage of construction described above)

F. EMPLOYMENT/INCOME DETAILS

If employed, state name of employer:.....

Physical address of employer:.....

If in business business/self employed state name of your company/business:

.....

Physical Address/Location of Company/Business:

.....

G. INCOME DETAILS FOR SALARIED APPLICANTS

Salary Kshs..... per month

House Allowance/Owner occupier Kshs..... per month

Other allowances (specify) Kshs..... per month

Wife's/Husband's income Kshs..... per month

Any other income Kshs..... per month

(Specify other income) Kshs..... per month

Total monthly income Kshs..... per month

IMPORTANT: Please attach a letter/certificate from your employer to confirm the particulars indicated above.

INCOME DETAILS FOR APPLICANTS IN BUSINESS

Monthly income from Business Kshs..... per year
Income from other sources Kshs per year
(Specify the sources).....

Total monthly income Kshs..... per month

IMPORTANT: Please attach your bank statements for the last six months and/or audited accounts for the last three years to this form.

H. LOCATION OF HOUSE BEING FINANCED

Name of village/town:.....
Name of Sub Location:.....
Location:.....
Division:.....
Constituency:.....
District:.....County:.....
Name of town nearest to site of construction:.....

I. DESCRIPTION OF SITE AND SECURITY FOR LOAN**Description of Site:**

(i) (Give the Land Ref No. (L.R. No.) of the plot on which the proposed house is being constructed. L.R. No.....

Description of security:

(ii) Give the L.R. No. of the plot/property to be charged as security for the loan (security for the loan should be title deeds/leases for land in urban and peri urban areas only)

L.R.....

(Loan advanced is limited to 70% of market value of security)

Indicate your own estimate of the open market value of the security in (ii) above.

Estimated value is Kshs.....

Distance from location of security to nearest major town is.....kilometers.

J. INDICATE OTHER ACCOUNTS, IF ANY, HELD AT NHC

I hold the following accounts with NHC (fill in details as applicable)

Rural Housing Loan Account No:.....

Tenant Purchase Loan Account No:.....

Rental Scheme (Name):.....House No:.....

Other Loan Accounts (Specify):.....

Current/Previous loans with other institutions:

Name of institution:.....

I attach the following documents:

- (i) Two copies of the plan/drawing of the proposed house whose approval by the relevant authority has not expired (not more than two years since approval).
- (ii) Bills of Quantities showing estimated cost of construction based on the drawing provided in (i) above. For EPS panels and Products, loan applicants to attach the quotation issued by Manufacturing Division Sales office.
- (iii) A sketch route map showing direction to (i) the site of construction and (ii) to the property/security to be valued, if the two are different.
- (iv) For salaries applicants: A letter of introduction from your employer, two recent pay slips and certified bank statements for the last six months.
- (v) For applicants in business: Copy of certificate of incorporation/registration of business, audited financial statements for the last three years and bank statements for the last six months.
- (vi) Copy of National identity card or Passport.
- (vii) Copy of KRA PIN certificate.
- (viii) Copies of title/lease for both the site of construction and property to be offered as security for the loan, if different. Attach copies of the official search of security.
- (ix) Report of the Credit Reference Bureau for the applicant.
- (x) Any other information you deem relevant in support of your application.
- (xi) Please attach documents as proof of each source of income indicated on application form.

H. DECLARATION

I certify that the information I have given above is true and correct to the best of my knowledge and I shall take full responsibility for the supplying of the same.

APPLICANT'S SIGNATURE:.....Date:.....

WITNESSED BY:

Name of Witness:.....

Relationship:

National Identity Card No./Passport No:..... *(Please attach a copy)*

Address:.....Tel. No:.....

Email:.....

Signature:.....Date:.....

Duly completed forms should be returned to the National Housing Corporation.

I. FOR OFFICIAL USE ONLY

Loan Recommended Kshs.....