

## REQUIRED FORMS FOR ALL BENEFIT TYPES

(These are provided by N.H.T and should be completed and signed by the loan applicant and witnessed by a Justice of the Peace).

- **Income and Expenditure Data Sheet** (to be completed by all loan applicant(s). Justice of the Peace is not required to sign)
- **Statutory Declaration of Property Form**
- **Declaration 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 an Attorney-at-Law.

## REQUIREMENTS:

### The loan applicant must:

- Not be an NHT beneficiary or have received a benefit 15 years or more ago.
  - Be between the age of eighteen (18) to sixty-five (65) years old;
  - Be currently employed/a self-employed contributor;
  - Makes 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;
  - At the time of application for a mortgage, has accounted for the last 3 years of working life, to the satisfaction of the Trust; and
- N.B Voluntary (overseas) contributors and persons in the lowest income band (e.g. household helpers) will be required to account for the last year of their working life**
- 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 valid identification only.*

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)**

**A SAMPLE OF HOW THE POWER OF ATTORNEY DOCUMENT IS TO BE PREPARED CAN BE COLLECTED FROM ANY ONE OF OUR OFFICES.**

### The Power of Attorney must:

- Be prepared by an Attorney and signed and stamped in the presence of a Justice of the Peace or Notary Public
- NB:** *If signed by a Notary Public, the County Clerk certificate must be obtained from the County Clerk's office of the relevant State and this must be attached.*
- Be stamped by the Taxpayer Audit & Assessment Department (Stamp Duty & Transfer Tax);
  - Be recorded at the Registrar General's Department Island Record Office;
  - Be registered at the Registrar of Titles Office;
  - Be written with the following phrase included "by virtue of the Registration of Titles Act....."
  - Have the name of appointee (*i.e. person granting power*);
  - Have the name of appointed (*i.e. person acting on behalf of appointee*);
  - Have the address and occupation of the appointee.

## 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** (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) pay slips from present employer.
  4. **If self-employed:** Visit or contact the Compliance Department to ensure your contributions are current.
  5. **Proof of Age:** Certified copy of New Birth Certificate.
  6. **Acceptable means of Identification** (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).

**N.B. See overleaf for additional documents required based on benefit type being accessed.**

OPEN MARKET/HOUSE LOT/ H. O.P.E TO PURCHASE A HOUSE OR LOT

13. See items 1 – 12 previously listed overleaf.
14. **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.
15. **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.*
16. **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).*)
17. **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.
18. **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).
19. **Letter of Commitment from other financial institution** (applicable for applicant(s) who is/are also getting funds from another financial institution).
20. **Letter from Strata/Housing Cooperative** indicating payment of maintenance fees (where applicable).
21. Structural Engineer's Report – from a certified Structural Engineer (where any part of the house is 40 years and over or there are cracks in the walls or evidence of termite infestation).
22. **Statement of Account** from Vendors Attorney

BUILD ON OWN LAND/H.O.P.E. TO BUILD ON OWN LAND CHECKLIST

13. See items 1 – 12 previously listed overleaf.
14. **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.**
15. **Letter of Commitment from other financial institution** (applicable for applicant(s) who is/are also getting funds from another financial institution).
16. **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,
16. **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.**
17. 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).

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) pay slips** from present employer. **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 – 12 previously listed overleaf and items 18-26 under Open Market/House Lot/H.O.P.E 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 months to close must be submitted in this case.**

HOME IMPROVEMENT CHECKLIST

13. See items 1 – 12 previously listed overleaf.
14. **Proof of Ownership – (Registered Certificate of Title)**
15. **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
16. **Receipt showing that fees were paid requesting loan of Title** from the National Housing Development Corporation Ltd (*formally Caribbean Housing Finance Corporation*) where applicable.
17. **Approved Building Plan OR Parish Council Receipt** indicating that Plan was submitted (applicable to persons doing construction)