



FIRST HOME PURCHASE PROGRAMME

Government is pleased to detail the First Home Purchase programme, effective from 1 August 2018, which aims to widen the pool of affordable housing on the market throughout Fiji. The programme, along with other housing- and lease-related initiatives in the 2018-19 Budget, will put the dream of homeownership within reach for thousands more Fijian families.

Further, Government encourages real estate developers to seize the opportunity of the increased demand that will be sparked by the programme's expansion. Through this initiative, multifamily housing complexes (with approved strata titling) will see prices subsidised, creating a lucrative investment opportunity for developers.

To be eligible, applicants must meet all of the following requirements:

- be a Fijian citizen residing in Fiji;
 - be 18 years of age or above;
 - have an annual household income of \$100,000 or less;
 - have never previously purchased or owned a home in Fiji; and
 - either:
 - meet the financial institution's loan criteria; or
 - meet FNPF homebuilding criteria under the Village/Mataqali Scheme.
- (i) Applicants with a combined annual household income of \$50,000 or less will be eligible for:
- either:
 - a grant of \$10,000 if they buy an existing house/unit; or
 - a grant of \$15,000 if they build a new house/unit; and
 - a 1% interest rate subsidy for the first three years of the loan if the commercial banks utilise concessional finance borrowed from the Reserve Bank of Fiji.

Applicants who have secured FNPF assistance under the Village/Mataqali Scheme to build a home are eligible to apply for a \$15,000 grant.

Applicants purchasing a house/unit from an approved strata title developer will be deemed to have built a new house/unit and are eligible for a \$15,000 grant.

(ii) Applicants with a combined annual household income of \$50,001 to \$100,000 will be eligible for:

- either:
 - a grant of \$5,000 if they buy an existing house/unit; or
 - a grant of \$10,000 if they build a new house/unit.
- Applicants who have secured FNPF assistance under the Village/Mataqali Scheme to build a home are eligible to apply for a \$10,000 grant.
- Applicants purchasing a house/unit from an approved strata title developer will be deemed to have built a new house/unit and are eligible for a \$10,000 grant.

Should an applicant meet the eligibility requirements, the application process is as follows:

- An application must be completed and submitted at their chosen financial institution or FNPF.
- The financial institution will forward the completed application, including all required documentation, to the Ministry of Housing and Community Development for funding approval:
 - declaration certified by Commissioner for Oaths or Justice of the Peace to confirm first home purchase and salary (or latest salary or wages slip, if applicable);
 - birth certificate;
 - taxpayer identification number (TIN) letter;
 - marriage certificate, if applicable; and
 - lease document or certificate of title.
- Approval will be received within one month of processing.
- The payment of the grant will be made directly to the financial institution.

All questions about the process above can be directed to the following numbers from Monday to Friday (8am to 4.30pm):

Diana Rokotutu: 9905 282

Anuragh Narayan: 9907 344

Joeli Mocevale: 9906 391

Hon.Premila Kumar

Minister for Industry, Trade, Tourism, Local Government, Housing & Community Development



FIRST LAND PURCHASE PROGRAMME

The First Land Purchase programme aims to widen the pool of affordable housing on the market throughout Fiji by the provision of grants to eligible applicants of up to \$10,000 for formal lease purchases. The programme, along with other housing- and lease-related initiatives in the 2018-19 Budget, will put the dream of homeownership within reach for thousands more Fijian families.

To be eligible, applicants must meet all of the following requirements:

- be a Fijian citizen residing in Fiji;
- be 18 years of age or above;
- have not previously held a residential lease or owned residential land in Fiji; and
- have an annual household income of \$50,000 or less.

Should an applicant meet these eligibility requirements, the application process is as follows:

STEP 1: HOW TO APPLY

The application can be completed and submitted at either:

- any registered financial institution in Fiji (Housing Authority, ANZ, Bred Bank, Bank of Baroda, Westpac, HFC Bank or BSP); or
- iTaukei Land Trust Board ('TLTB') and Ministry of Lands and Mineral Resources ('MLMR') offices.
- The following documents must be attached with the application form:
 - declaration of income; attached with salary slip, if any;
 - birth certificate;
 - certified copy of a valid photo ID;
 - taxpayer identification number (TIN) letter; and
 - certified copy of a lease document.
- All completed signed application forms and supporting documents will be sent by financial institutions, TLTB or MLMR to the Ministry of Housing and Community Development in Suva ('MHCD') for verification.

STEP 2:

Immediately upon application approval, the land purchase is completed.

- All applications received by the MHCD will be registered and verified through checks with TLTB and MLMR for the validity of the lease documents.
- Approved applicants will be informed of the decision within three weeks.
- Upon approval, the MHCD will liaise with the financial institutions, TLTB or MLMR for payment purposes.
- An approved applicant will be entitled to a grant of up to \$10,000.
- Payments will be made directly to the financial institutions, TLTB or MLMR and the lease of the land will be officially transferred or issued to the applicant.

All questions about the process above can be directed to the following numbers from Monday to Friday (8am to 4.30pm):

Diana Rokotutu: 9905 282

Anuragh Narayan: 9907 344

Joeli Moceivale: 9906 391

Hon.Premila Kumar

Minister for Industry, Trade, Tourism, Local Government, Housing & Community Development



SURVEY FOR REGULARISATION OF LEASES PROGRAMME

This Government assistance will assist Fijians in surveying un-surveyed land and empower Fijians to have formal documentation for the land boundaries and registered title to the land. The programme is implemented by the Ministry of Housing and Community Development ('MHCD').

To be eligible, applicants must meet all of the following requirements:

- be a Fijian citizen residing in Fiji;
- be 18 years of age or above;
- have an annual household income of \$50,000 or less; and
- have:
 - an Approval Notice of lease for State Land for 'Residential Purpose' under his or her name; or
 - an Agreement for Lease for iTaukei Land for 'Residential Purpose' under his or her name.

Should an applicant meet these eligibility requirements, the application process is as follows:

STEP 1: HOW TO APPLY

- Application forms are available at all Legal Aid Offices and at the Ministry of Housing & Community Development, Level 2 FFA House, Gladstone Road, Suva.
- A signed application form including all the supporting documents to be submitted to the Legal Aid Office.
- The following documents must be attached to the application form;
 - declaration of income; attached with salary slip, if any;
 - birth certificate;
 - certified copy of a valid photo ID;
 - taxpayer identification number (TIN) letter; and
 - quotations from three registered land surveyors.
- The Legal Aid Office will then ensure that the form is properly filled out and all necessary documents are included, using a checklist attached to the form.
- Once this is completed, the Legal Aid Office will send the application to the MHCD in Suva for verification.
- Final approval and appointment of the surveyor will be at the MHCD's discretion to ensure survey fees are competitive.

STEP 2: PROCESS UNDERTAKEN BY THE MINISTRY OF HOUSING AND COMMUNITY DEVELOPMENT

- All applications received by the MHCD will be registered and verified through checks with the iTaukei Land Trust Board and Ministry of Lands and Mineral Resources for the validity of the lease documents.
- Upon approval, the MHCD will liaise with the surveyor approved by the MHCD to undertake the survey works.
- The MHCD will also issue a letter to the approved applicant notifying the applicant of the surveyor that will carry out the works.
- Survey works may take some months to complete depending on the location and size of the land.
- Payments will be made directly by the Government to the surveyor as per the approved payment schedule in the service agreement between the MHCD and the surveyor.
- An approved applicant will be assisted only once.

All questions about the process above can be directed to the following numbers from Monday to Friday (8am to 4.30pm):

Aminio Vetaukula	9984 239
Anuragh Narayan	9906 391
Diana Rokotutu	9905 282

Hon.Premila Kumar

Minister for Industry, Trade, Tourism, Local Government, Housing & Community Development