

HOUSING UNIT: BONNO NATIONAL HOUSING PROGRAMME

Mandate Statement:

To plan, facilitate, and regulate the delivery of affordable, sustainable, and quality housing solutions for low and middle-income households, contributing to inclusive urban growth, improved living standards, and socioeconomic equity.

Strategic Goals:

- Reduce the national housing backlog in the low- and middle-income segment.
- Improve access to dignified housing and basic services.
- Strengthen public-private partnerships in affordable housing delivery.
- Enhance housing affordability and financial inclusion.
- Support inclusive, safe, and resilient urban environments

Core Functions:

1. Low and Middle Income Bonno Loans

To provide affordable and accessible financing options that enable low- and middle-income individuals or families to acquire, build, or improve decent and secure housing.

Target Beneficiaries : Applicants for the Bonno National Housing Programme must be a citizen of Botswana and aged 18 years & above for normal Bonno Loans. For Bonno Loan Schemes (D4 scale & Below or Equivalent) the applicants should be aged between 18 years to 60 years.

Low-Income Households : Typically earning below the national minimum wage threshold or within the income bracket between P4,400.00 and P95,000.00.

Middle-Income Households : Those with moderate income who don't qualify for commercial loans but still struggle with housing affordability and wage threshold or within the income bracket between P95,001.00 to P282,120.00.

Loan Types:

- a) **Bonno Turnkey Development Loan Scheme:** The government, through the Botswana Housing Corporation or private sector, undertakes the responsibility of constructing homes for eligible beneficiaries. To qualify, the beneficiary must own an undeveloped or "virgin" land parcel that meets certain criteria: the plot should be fenced, cleared of vegetation (de-bushed), temporary store-room and connected to a water supply.

Loan Terms

- i. Loan amount: P 90,000.00.
- ii. Maximum Repayment period: 20 years at 0% interest.
- iii. Minimum loan instalment is P 375.00 per month
- iv. Default penalty: 10% interest on overdue payments

- b) **Bonno Home Improvement Loan Scheme:** Aimed at completing, improving and renovating existing homes to improve their quality and liveability, thereby reducing the overall housing deficit. The technical team comprising of a Technical Officer, Structural Engineer, Architect, Quantity Surveyor, and Housing Officer will assess existing structures for home improvement and prepare a detailed report for each case.

Loan Terms

- i. Maximum loan: P 60,000.00. The applicant may apply for a lesser amount depending on the outstanding work.
- ii. Maximum Repayment period: 20 years at 0% interest.
- iii. Minimum loan instalment is P250.00 per month.
- iv. Default penalty: 10% interest on overdue payments.

- c) **Bonno Turnkey Development Loan Scheme (D4 scale & Below or Equivalent):** The scheme is specifically designed to support the working class, targeting individuals earning within the range of the D4 salary scale (from P95,001.00 to P282,120.00). Its primary objective is to facilitate homeownership for this income group. The scheme is inclusive, catering to both public and non-public officers at equivalent levels.

Loan Terms

- i. Loan amounts available are P 282,000.00, P 325,000.00 and P 491,000.00.
- ii. Maximum repayment period: 20 years at 0% interest.
- iii. Minimum loan instalments are P1,175.00, P1,354.17 and P2,045.83 (corresponding to above loan amounts)
- iv. Default penalty: 10% interest on overdue payments
- v. Total loan repayment is based on the construction cost.
- vi. For first-time homebuyers or families seeking to buy affordable housing units.

- d) **Bonno Home Improvement Loan Scheme (D4 scale & Below or Equivalent):** Aimed at completing, improving and renovating existing homes to improve their quality and liveability, thereby reducing the overall housing deficit. The technical team comprising of a Technical Officer, Structural Engineer, Architect, Quantity Surveyor, and Housing Officer will assess existing structures for home improvement and prepare a detailed report for each case.

Loan Terms

- i. Maximum loan: P 90,000.00. The applicant may apply for a lesser amount depending on the outstanding work.
- ii. Maximum Repayment period: 20 years at 0% interest.
- iii. Minimum loan instalment is P375.00 per month.
- iv. Default penalty: 10% interest on overdue payments.
- v. Total loan repayment is based on the construction cost.

2. Land and Property Transactions

- i. **Plot Cession** refers to when a landowner cedes (gives up) part of their land to another party (e.g., government, municipality, or private person).

Plot Cession Process:

- Typically done when part of a plot is **donated, sold, or reserved** for public or private use.
- Requires:
 - Surveyor's diagram
 - Consent from the land board or authority
 - Cession agreement (legal document)
 - Registration at Deeds Registry or Land Authority

- ii. **Transfers** usually refer to the legal process of transferring ownership of land or property from one person/entity to another.

Plot Transfer Process:

- Full ownership is transferred from one person to another.
- Requires:
 - Title Deed or Certificate of Rights
 - Sale agreement
 - Clearance certificates (rates, taxes)
 - Land board approval or Deeds Office registration
 - Payment of transfer duty/stamp duty

3. Regulatory Oversight

- Enforce compliance with building codes, housing standards, and affordability criteria.
- Ensure transparency and equity in beneficiary selection and housing loan allocation.

4. Land Allocation Recommendations

- Receiving Land applications, maintaining applications waiting list and recommending beneficiaries for Land allocation to Department of Lands.
- Facilitates for land servicing including provision of basic infrastructure and utilities to Bonno Plots.

5. Community Empowerment & Stakeholder Engagement

- Engage communities in planning and decision-making processes.
- Promote local employment and skills transfer through housing projects.

6. Sustainability & Resilience

- Promote green building technologies and climate-resilient design.
- Support urban densification and smart land use to prevent sprawl.

7. Integrated Poverty Alleviation & Housing Programme: Brick Moulding Projects in Phase IV Industrial and Monarch.

- a) **Brick Production:** The Brick moulding Projects have engaged Poverty Alleviation beneficiaries from Department of Social and Community Development in employment that is paid at a rate of P35/bag of cement and 3 bricks/bag to facilitate the beneficiaries to save money and collect building materials towards constructing their own houses.

Products Mix

- 6-inch Block
- 4 ½ inch Brick
- Stock Brick
- Interlocking pavers
- Standard Pavers

- b) **Sales & Delivery:** To various clients in COF & within 30km radius (Clients; Individuals, Private, Government entities and Companies)

- c) **Housing Construction:**

- Monitor Material acquisition
- Issue Bricks
- Supervise construction of Beneficiaries Houses (conduct joint inspection)

- d) **Skills Transfer:**

- Imparting trade skills on day-to-day operations of Brick Yard to Beneficiaries
- Schedule trainings and workshops

8. Service Standards

PROCESS	STANDARD
a. Bonno Loan Application	1 Month
b. Bonno Plot Conversion	5 days
c. Bonno Plot Transfers	1 Month

9. Service Fees and Products

TYPE OF SERVICE	FEE
Bonno Replacement of Certificate of Rights	BWP 150.00
Bonno Lost ALSP provisional Letter	BWP 50.00
Bonno conformation letter of ownership	BWP 50.00
Bonno Plot Transfer	BWP 750.00
Bonno Service Levy	BWP 50.00
Bonno Plot Conversion	Ratio of Plot size

PRODUCT TYPE	UNIT PRICE
a. 6-inch Block	BWP 7.00
b. 4 ½ inch Brick	BWP 6.50
c. Stock Brick	BWP 1.20
d. Interlocking pavers	BWP 1.20
e. Standard Pavers	BWP 1.20

10. Contacts

OFFICE LOCATION	TELEPHONE NUMBER
a. Civic Centre Head Quarters	(+267) 2411950
b. Phase IV Ward Office	(+267) 2411871
c. Gerald Estates Wards Office	(+267) 2411874
d. Monarch Ward Office	(+267) 2411896
e. Selepa Ward Office	(+267) 2411733
f. Tatitown Ward Office	(+267) 2411947
g. Somerset Ward Office	(+267) 2411909