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To: All First Home Finance Stakeholders

FIRST HOME FINANCE: DISCONTINUATION OF ACCEPTING MANUAL SUBMISSION OF SUBSIDY APPLICATIONS

1. Purpose

This communiqué serves to inform all First Home Finance stakeholders of the business decision regarding the manual submission of subsidy applications by **third parties**. In this regard, manual submission refers to both hand-delivered and emailed FHF subsidy applications.

2. Background

The NHFC has moved away from hand delivery and receipt of applications via email. We now have a fully functional **Online Portal system** to enable automated processing of applications, which was launched in February 2022. The portal offers convenience and improved processes and turnaround times on applications. We have noted that various third parties simply email applications or hand deliver applications and do not use the Online Application Portal.

Furthermore, we have noted with concern that there are people or companies purporting to be working with the NHFC in implementing First Home Finance Programme, while the NHFC have not approved them as subsidy origination partners. They go around to various

communities sourcing applications for First Home Finance and in the process charge a fee to applicants, despite the First Home Finance Policy making in very clear that no one must be charged any fee to access the government housing subsidy.

As a State-Owned Company, the NHFC must comply with all legislation and Policy prescripts. We expect our approved partners to also comply with the First Home Finance Programme all Policy prescripts and relevant legislation.

As a result, the NHFC is communicating the following changes to all stakeholders.

3. Business Decision

Effective with immediate effect, the following will apply:

- **Manual Submissions:** All manual applications submitted by third parties will be rejected outright and returned to sender if via email.
- **Third Parties Applying on Behalf of First Home Finance Applicants:** Third parties who wish to submit applications on behalf of applicants must first apply to be approved by the NHFC through the First Home Finance Business Development Department. Before third parties are approved, the following processes will be followed:
 - Vetting process to assess whether third parties comply with the NHFC Policies, relevant legislation and First Home Finance Policy. The Business Development team will advise of the documents required for the vetting process.
 - Training on the First Home Finance Programme Policy, including documents required to be submitted with applications.
 - Training on the First Home Finance Online Application Portal

Approved partners will be required to sign a Letter of Acceptance to operate as a First Home Finance Subsidy Originator.

- **Direct Applicant Submissions:** Third parties must advise applicants to apply on their own, the First Home Finance Call Centre (Tel: 010 085 2199) is available to assist in this regard.

4. Business Development Department Contact Details

Requests for being approved as a First Home Finance origination partner must be emailed to: FHF_BD@nhfc.co.za

Kind regards,



Jabulani Fakazi
Grant Facilitation Executive