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**To: All First Home Finance Subsidy Origination Partners and Applicants**

**FIRST HOME FINANCE – NOTICE TO DECLINE AND RETURN TO APPLICANTS AND PARTNERS INCOMPLETE APPLICATIONS**

**1. Purpose**

This communiqué is intended to inform all our origination partners of a recent business decision regarding applications currently on pending status and all new incomplete applications submitted on our portal system.

**2. Background**

We have seen an increased number of First Home Finance applications submitted via our online portal system which is indicative of a positive growth of the programme both in rural and urban areas. It is therefore critical that all applications submitted by our origination partners include a complete, up-to-date, and legible set of supporting documents to enable NHFC to process and provide final outcomes timeously.

A recent analysis shows that we receive a significant number of incomplete applications, which must be placed on pending status. Attempts to follow up on outstanding documents

have yielded minimal results. Through this analysis we have identified quality challenges regarding submitted applications and we will arrange for training as a support to our origination partners to close this gap.

Due to the time-sensitive nature of these documents, applications often remain pending for extended periods, creating a cycle where some documents expire while others are still outstanding resulting in compromised turnaround times and potential adverse audit findings on the part of the NHFC.

To assist our partners with submission of full and correct applications that will help address the problem we are currently experiencing, we attach hereto an annexure which provides guidance or checklist of documents that are required when submitting a subsidy application as well as when making subsidy payment requisition. (See **Annexures A & B** attached).

### 3. NHFC Business Decision

Due to system overload concerns and the potential reputational risk associated with inefficient service delivery, we are no longer able to keep applications on pending status. We further need to indicate that we incur huge costs in conducting Deeds Register searches. In this respect, the decision being communicated is made to manage costs of implementing the Programme.

As such, we have made the decision that all currently pending applications will be withdrawn from the system, effective from **1 December 2024**. Post this date, any incomplete application will be rejected at the Quality Control stage and must be recaptured on the Online Application Portal with the correct information and required documents before it can be processed further.

#### 4. Conclusion

We urge all origination partners to please ensure that submitted applications forms are currently completed and ALL required supporting documents are submitted are current, are legible and include the required certification stamp (where applicable). This will help us process applications and provide outcome results within the communicated turnaround times. The NHFC remains committed to assist all qualifying beneficiaries with the First Home Finance Programme and we wish to thank you for your continued support.

We look forward to your understanding and compliance to our advice.

Kind regards,



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**Jabulani Fakazi**  
**Grant Facilitation Executive**