





What the NHFC does

NHFC supports the Breaking New Ground (“BNG”) Strategy of the National Department of Human Settlements by facilitating and funding the development of sustainable human settlements and the eradication of informal settlements.

Funding

- Providing wholesale funding to intermediaries for small home improvement loans to households.
- Funding long-term project finance to social housing and private rental landlords.
- In partnership with others, providing bridging funding for the development of affordable homes, particularly integrated developments.
- Providing retail home loans to the lower end of the housing market through various channels.

Facilitation

- Implementing risk enhancement mechanisms to encourage active participation in the low- to middle-income housing market.
- Promoting an enabling environment in the low- to middle-income housing market through advocacy and involvement in policy development.
- Improving access to housing finance for the low- to middle-income housing market to improve their living standards.



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Profile of the National Housing Finance Corporation Limited

Mandate

The National Department of Human Settlements established the National Housing Finance Corporation Limited ("NHFC") as a Development Finance Institution in 1996 with the principal mandate of broadening and deepening access to affordable housing finance for the low- to middle-income households.

The Corporation supports BNG and achieves its mandate and supports BNG by:

- making housing finance accessible and affordable for the low- to middle-income households through a range of financial instruments; and
- facilitating the development of a viable and sustainable low- to middle-income housing finance market.

Vision

To be the leader in development finance for the low- to middle-income housing market.

Mission

Provide innovative and affordable housing finance solutions to the low- to middle-income market.

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