



**MINISTRY
HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA**

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NATIONAL ASSEMBLY

QUESTION FOR WRITTEN REPLY

QUESTION NUMBER: 5250 (NW5892E)

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QUESTION:

Ms M Dlamini (EFF) to ask the Minister of Human Settlements:

(a) What measures has her department put in place to ensure that citizens are not exploited by private financial institutions, such as SA Home Loans, in their pursuit of home ownership, particularly in relation to high interest rates, unfair lending practices and the risk of foreclosure and (b) how does her department monitor compliance with consumer protection frameworks in the housing finance sector? NW5892E

REPLY:

(a) The Department of Human Settlements, through the Office of Disclosure, monitors the lending patterns and practices of financial institutions in respect of home loans in terms of the **Home Loan and Mortgage Disclosure Act, 2000 (Act No. 63 of 2000)**. In compliance with this Act, financial institutions are required to disclose information on home loan applications received, scored, approved, and declined. This information is submitted both annually and quarterly, in line with regulations issued under Section 12 of the Act and the reporting formats approved by the Minister.

(b) The Office of Disclosure collates and analyses the information provided by financial institutions to detect any unfair or discriminatory lending practices. Based on this analysis, the

Office prepares quarterly and annual reports that reflect the performance of financial institutions within a specific reporting period.

In addition to this monitoring role, the Office receives and addresses complaints and queries from members of the public relating to home loans, particularly cases involving declined applications or dissatisfaction with the practices of financial institutions. To strengthen consumer protection, the Office has also undertaken awareness campaigns at municipal level and through consumer education initiatives. These efforts are aimed at ensuring that the public is informed of their rights and of the role of the Office in safeguarding them against unlawful or exploitative practices in the housing finance sector.