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**KEYNOTE ADDRESS BY MINISTER OF HUMAN SETTLEMENTS, MP,
THEMBI SIMELANE, DURING THE OCCASION OF 30 YEARS
ANNIVERSARY GALA DINNER OF THE NATIONAL HOUSING
FINANCE CORPORATION
18 SEPTEMBER 2026
BIRCHWOOD HOTEL, BOKSBURG**

Programme Director, Nimrod Nkosi

Director General of the Department of Human Settlements, Dr. Alec Moemi

Chairperson and Board of the NHFC,

CEO and Executive Management,

Deputy Directors General,

Head of Departments of Human Settlements from Provinces

Stakeholders from Financial Institutions,

Non-Governmental Organisations present,

Traditional Leaders,

Property Practitioners and Developers,

Distinguished guests,

Members of the media

Ladies and gentlemen

Good evening.

I want to start by congratulating the National Housing Finance Corporation for hosting a successful 30-year anniversary summit.

We had an opportunity to take stock of where we come from 30 years ago and the profound contributions the NHFC made in the access to housing finance sector.

I promise not to be long since this programme is not about long speeches and postulations. The summit afforded us an opportunity to give speeches earlier on.

Looking back in the journey we have traversed as the entity; we can agree that the institution did not only provide a platform for access to housing finance, but it also played a key role in human settlements transformation through partnerships.

The National Housing Finance Corporation has been a critical enabler in widening opportunities in the built environment for property development and growth through entrepreneurship. It put in place programmes aimed at empowering the previously marginalized, especially women, youth and people living with disabilities.

In March last year, I officially launched the emerging developer incubator and post investment support programme of the NHFC, at the launch, we had an opportunity to engage with stakeholders, developers, and industry leaders committed to inclusive growth in the housing sector.

The incubator programme is aimed at giving practical support to emerging developers through their journey from feasibility studies and financial modeling to statutory compliance and construction oversight, and a post-investment technical monitoring as a crucial function of this initiative.

This is one of the moving stories of the evolution of NFHC of the past 30 years introduced in 2025 as a clearer demonstration of our practical commitment to making significant changes in the sector beyond bricks and mortar.

Since the expansion of the First Home Finance (FHF) for first time buyers in the rural areas, in (2) years we had built more houses in rural areas than in 30 years. We did this leveraging our strategic partnership with our traditional leaders.

Our partnership with traditional leaders is growing and is assisting us to successfully roll-out First Home Finance in rural areas. I wish to acknowledge the following traditional authorities who continue to support our efforts to restore the dignity our people:

- Inkosi Ngcobo of Amaqadi Traditional Council obusa eNanda
- Inkosi Ngcobo of Mlamula Traditional Council who is accompanied by uNdlunkulu
- Inkosi Zondi from Mpumuza Traditional Council
- Kgosi Maake Kgake of Ga-Maake Traditional Council

- Ga-Molepo Traditional Council represented by Molepo Putla and Molelemanane Maria Mankwana who are members of the Traditional Council

Our Chiefs present today brought with them Izinduna and other members of their Traditional Councils.

Bo Ndabezitha, your presence means so much to us. We will continue to count on you as we implement our Constitutional mandate and doing our level best to house the nation.

Through Zakhelikhaya programme with Cashbuild, we have managed to assist a significant number of first home buyers to have access to home ownership in the gap market.

We celebrate these stories as significant milestones of the impact made by the NHFC in the last 30 years. Notably, these milestones coincide with the 30 years anniversary of the adoption of the Constitution of the Republic of South Africa.

We finalised the White Paper Policy for Human Settlements, which aims to provide an overarching policy framework for the delivery of sustainable human settlements. The White Paper was approved by Cabinet on 4 December 2024.

The White Paper adopted the United Definition of human settlements, which is a totality of a human community, be it a village, city, towns and requires the sector to undertake a detailed situational analysis in respect of all the elements of the value chain. This includes people prioritisation of vulnerable

groups, demand, land, authorizations, amenities, infrastructure, amenities, building materials, labour, environment, and financing mechanisms.

The NHFC has over the past 30 years grown into a critical development finance institution within the human settlement sector through its financing solutions, partnerships, and programmes, it has contributed to expanding affordable housing opportunities, supporting housing institutions and developers.

This important finance institution of the Department has enabled more South Africans to take meaningful steps towards home ownership and secure of tenure.

As indicated earlier at the summit, the democratic government made a recognition of the objective reality that the housing crisis could not be solved through public funding alone. We needed an institution capable of mobilising private capital, bridging the gap between what South Africans could afford and what traditional lenders would finance.

We commend NHFC for had played this crucial role. As we enter the next phase of the next 30 years of access to housing finance, we must leverage this capacity built over time to create inclusive and integrated human settlements underpinned by spatial justice.

The more than **R13 billion** in housing finance facilitated, the **800,000** households helped to access housing opportunities and over **32,000 subsidy** approvals through the First Home Finance programme since 2019 is a testament of a functional, committed, and dedicated institution living up to our Constitutional mandate as a sector.

May we continue to serve the people of South Africa with humility through provision of decent houses.

May we, as Steve Biko said, give South Africa a more human face and in this regard, through well-located and dignified houses.

Let's celebrate this moment. May you enjoy the gala dinner. Happy 30th anniversary to the NHFC.

I thank you.