

# OPERATIONAL POLICY AND LEGISLATIVE REFORMS WITHIN HS

## RHLF ANNUAL WORKSHOP

The Lakes Hotel & Conference Centre

23-24 MARCH 2017

By

**Vuyisani Moss**



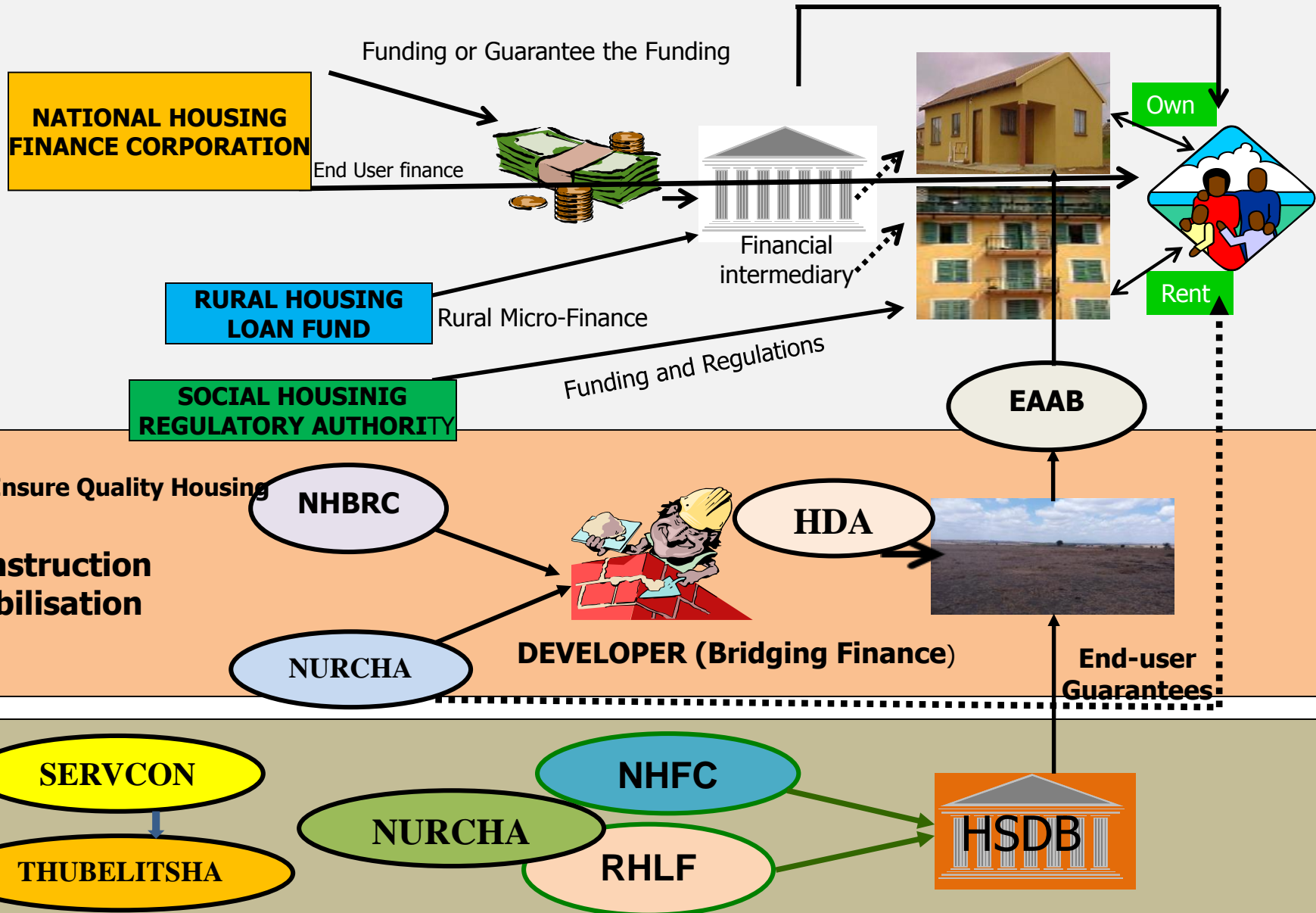
human settlements

Department:  
Human Settlements  
REPUBLIC OF SOUTH AFRICA

# RATIONALE TO POLICY AND LEGISLATIVE DEVELOPMENT

- ❖ The strategic trajectory of the NDHS is to review and improve the existing housing **instruments** and **programmes** to fast track the **delivery**;
- ❖ Progressive legislative frameworks and strategic interventions are an imperative and are aligned to **NDP**;
- ❖ A well-functioning property market is underpinned by sound **responsive** policies and legislative frameworks.
- ❖ Affordable housing market in particular is a component of a greater housing market, in which **several interventions** have been introduced by the state to **enable** the functioning of the market

# INSTITUTIONAL ENVIRONMENT

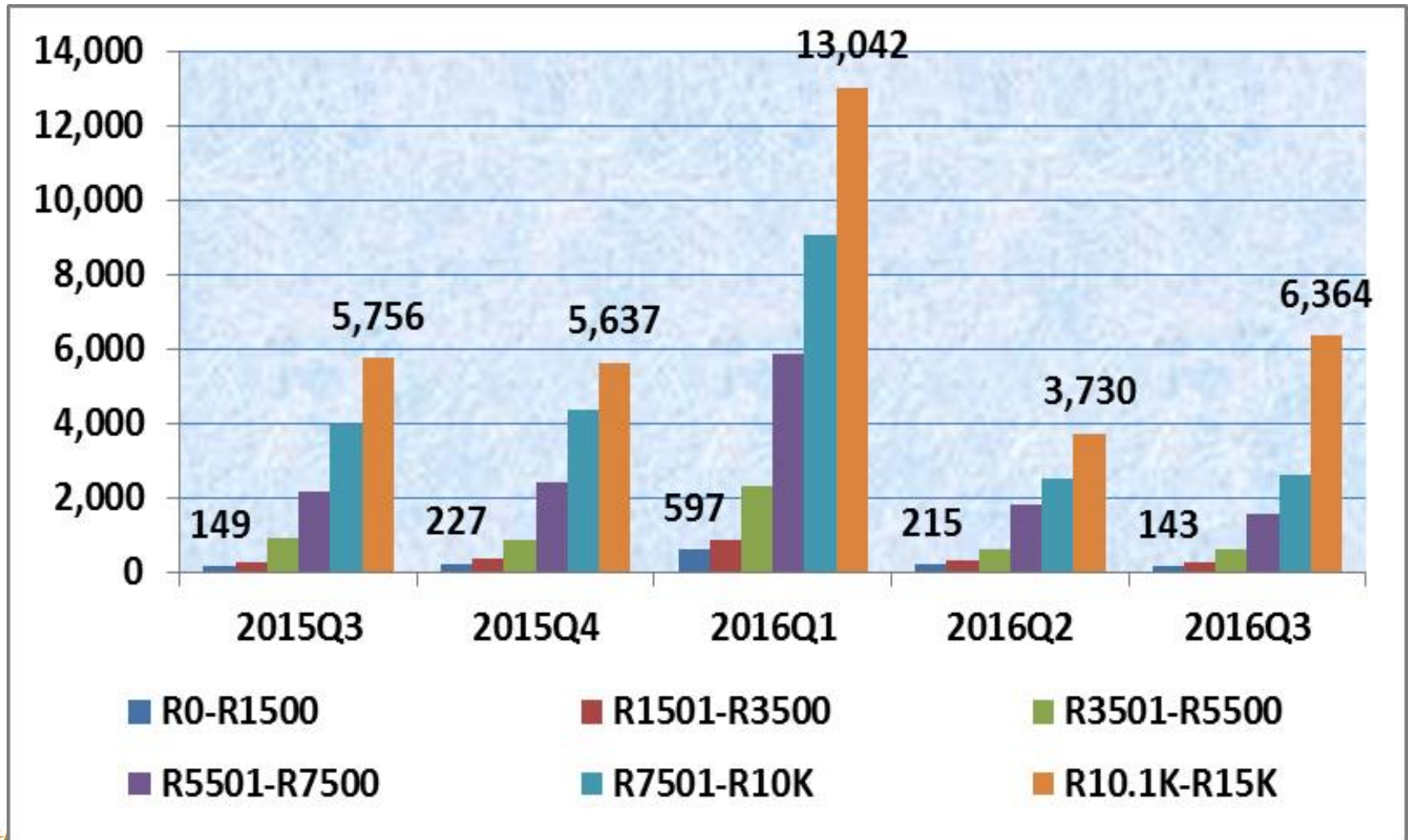


# POLICY AND LEGISLATIVE IMPROVEMENTS

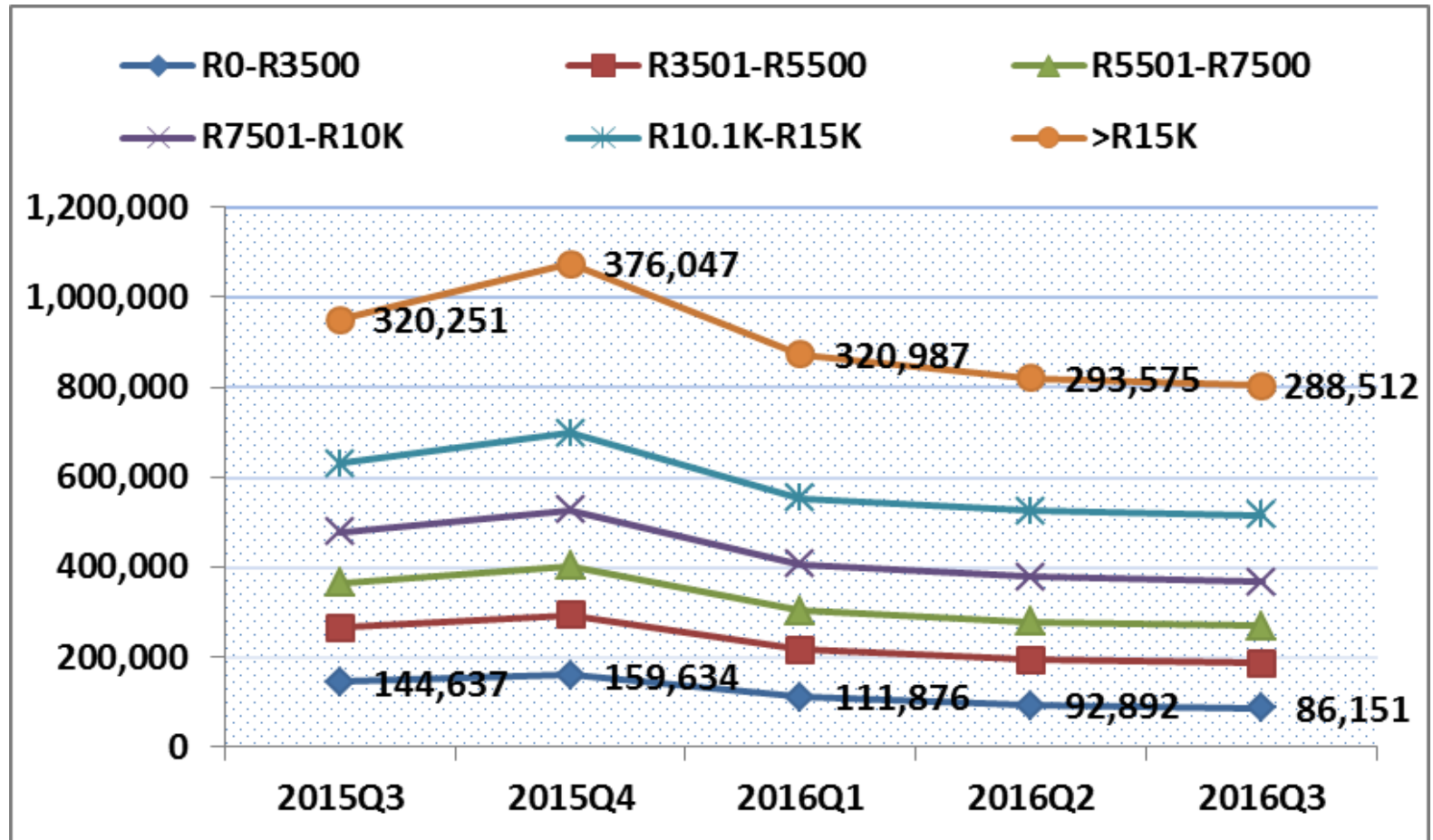
- COMMUNITY REINVESTMENT BILL (shelved)
- HUMAN SETTLEMENTS DEVELOPMENT BANK BILL
- HOME LOAN AND MORTGAGE DISCLOSURE BILL
- PROPERTY PRACTITIONERS BILL
- PREVENTION OF ILLEGAL EVICTION AND UNLAWFUL OCCUPATION AMENDMENT BILL
- HUMAN SETTLEMENTS BILL (WHITE PAPER)



# NO. OF DEV. CREDIT LOANS BY INCOME Q-Q



# NO. OF UNSECURED LOANS BY INCOME Q-Q



# LENDER AND UNSECURED LOAN CAP

Bank	Max. Amount	Max. Term (Months)
Absa	R150 000	84
Standard Bank	R120 000	42-60
Nedbank	R120 000	60
FNB	R150 000	60
African Bank	R180 000	84
Capitec	R230 000	84



# THANK YOU!!!!

## COMMENTS?

## QUESTIONS?

Email: [Vuyisani.Moss@dhs.gov.za](mailto:Vuyisani.Moss@dhs.gov.za)