

LENDER

CONTACT

PROVINCE of OPERATION

Bayport Financial Services	Tel: 0861 056 056 Email: clientservice@bayport.co.za www.bayportfinance.co.za	Nationally - all provinces (mainly through building merchant)
Makoko Finance	Tel: 079 918 7606/074 981 8737 Email: makokofinance@gmail.com www.makokofinance.wozaonline.co.za	Gauteng & Limpopo
Thuthukani Housing Finance	Tel: 012 804 1443 Email: info@tfsmail.co.za www.thuthukani.co.za	Mpumalanga; Free State; Western Cape; Gauteng & Limpopo
Lehae Housing Finance	Tel: 058 623 0466	Free State
Lendcor Group	Tel: 086 000 3030 Email: info@lendcorgroup.co.za www.lendcor.co.za	Nationally - all provinces (mainly via building material stores)
Norufin Housing	Tel: 018 381 9900 Email: maria@norufin.co.za www.norufin.co.za	North West; Limpopo; Free State; Gauteng & Northern Cape
Homefin Financial Services	Tel: 0861 000 808 Fax: 086 669 1360 Email: info@home-fin.co.za Web: www.home-fin.co.za	Nationally
Igatsha Rural Development (IRF)	Tel: 082 264 9637 Email: info@irdf.co.za Web: www.irdf.co.za	Kwa-Zulu Natal
Kabo Financial Services	Tel: 018 013 0357 Mobile: 079 591 5993 Email: bailebasadi@gmail.com	North West
Ibuild Homes Loans	Tel: 021 701 7106 Email: info@buildhomeloans.com Web: www.ibuildhomeloans.com	Gauteng and Western Cape
Real People (PTY)	Tel: 086 110 1724 www.realpeople.co.za	Nationally - all provinces (mainly via building materials stores and branches)
Home Improvement Finance	Tel: 021 851 6357 / 84 Email: homeimprovefin@gmail.com www.bradburyfin.co.za	Western Cape and Gauteng province

Postal Address

PO Box 645
Bruma
2026

Physical Address

1st Floor, NHFC Building
The Isle Houghton
Old Trafford 3
11 Boundry Road
Houghton

Telephone: + 27 (0) 11 621 2500
+ 27 (0) 11 644 9898
Facsimile: + 27 (0) 11 621 2520
mmothobi@rhlf.co.za

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**A Facilitator Of Incremental
Housing Finance**

WHAT IS RURAL HOUSING LOAN FUND

Rural Housing Loan Fund (RHLF) is one of the Human Settlements Development Finance Institutions established by government to address housing development issues. RHLF is in the process of being consolidated to the National Housing Finance Corporation as a first step towards establishing a new Human Settlements Development Bank.

Vision

RHLF is a world class rural housing social venture capital fund that creates new financial arrangements and opportunities for rural families to improve their housing, economy and living environments.

Mission

RHLF's mission is to empower people in rural areas to maximise their housing choices and improve their living conditions with access to housing credit from sustainable retail lenders—both commercial lenders and community based organisations.

MANDATE

RHLF's mandate is to facilitate access to incremental housing loans to low income earners in order to enable them to improve their housing conditions in rural areas and small towns as well as tribal land in South Africa.

Key components of the RHLF mandate are as follows:

- Loan usage: new house, extension, fixed improvement to a house, connecting to utilities; water harvesting, fencing, productive housing; purchasing of land by individuals or groups for residential purposes.
- Rural areas: tribal/communal land, farm areas, small towns.
- Low income currently set at maximum of R15 000 p.m.
- To support the implementation of the government's rural development programme —ensure that RHLF funding reaches priority rural nodes

Examples of what borrowers accomplish with RHLF facilitated loans:

**Mrs Maya Masekeng Sannah,
Phuthaditjaba,
Maluti - a- Phofung Municipality
Free State Province**

Mrs Maya Sannah Masekeng is married and lives with her husband as well as two grandchildren, one of whom is still attending school. The Masekeng family lives in an old house built before 1994 by the government.

The family obtained it during the 1970s and the house has electricity, running tap water and a flush toilet. Mrs Masekeng is a pensioner, she receives a social grant for elderly. She took a loan of R4 995 from a RHLF approved intermediary, Lehae Housing Finance and used the loan to put floor tiles and paint the house (as in picture below). She mentioned that she is happy with the service received from Lehae and says she is planning to build rental rooms in the yard later in 2017.



**Mr Mluleki Mraqo,
Mpheko location,
King Sabata Dalindyebo Local Municipality,
Eastern Cape Province**

Mr Mraqo Mluleki is 65 years old. He is married with 5 children, all of whom have moved out from his home, but he still lives with his four grandchildren. The family lives in a small house with access to electricity and harvests rain water using a Jojo tank and uses a bucket system. Mr Mluleki took a loan of R2 500 in January 2017 from a RHLF approved intermediary, Lendcor Group through a Build It material store to build a new three roomed house (as it is depicted on the picture).

The borrower is pensioner receiving social grant for the elderly. He is using the loan and his savings to complete building the house. Mr Mraqo stated that the existing house was too small for the family, mostly when his children came to visit during the holidays.



**Mrs Memme Ramesela,
Lekubu Village,
Zeerust, Ramotshere Moiloa Local Municipality
North West Province**

Mrs Memme Ramesela is a widow and she lives with her five children, the youngest one is at crèche. They live in a shack with access to electricity, public tap water outside the yard and uses a pit latrine toilet. Mrs Ramesela took a loan of R3 200 in November 2016 from a RHLF approved intermediary, Kabo Financial Enterprise to purchase additional roofing material for her new house that she is currently building.

She stated that she is building the house alone as her children are unemployed and she only receives a pension grant and child grants. Mrs Ramesela mentioned that the shack is small and cold during the cold weather and looks forward to occupying her brick and mortar house when is completed.

