



**FIRST
HOME
FINANCE**

WHAT IS FIRST HOME FINANCE (FLISP)?

First Home Finance enables qualifying beneficiaries to buy or build their first home on affordable basis in urban areas.



APPLY NOW ON: TEL: (031) 336 5444 / EMAIL: FLISP@KZNDHS.GOV.ZA



KWAZULU-NATAL PROVINCE
HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA

A **NATION** THAT **WORKS** FOR ALL



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DID YOU KNOW?

The once-off First Home Finance subsidy amount ranges between R 38 911.40 and R 169 264.60 depending on the total combined household gross income.



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FIRST HOME FINANCE QUALIFYING CRITERIA

Applicants intending to acquire residential property may apply for First Home Finance if they meet the following qualifying criteria:

- Solely or exclusively to build or to buy your first home, linked to a formal title deed;
- South African citizen with a valid ID; or permanent residents with a valid permit;
- Over 18 years and competent to legally contract;
- Have never benefited from a Government Housing Subsidy Scheme before;
- Have either an approved home loan from any major South African bank, have an approved Pension/Provident Backed Loan, have an approved loan from a registered Co-operative/Community Based Saving Scheme (Stockvel), Instalment Sale Agreement/Rent to Own or assistance via Government Employees Housing Scheme (GEHS).
- First-time home buyer, earning between R 3,501 to R 22,000 per month.

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FIRST HOME FINANCE

WHAT CAN I DO WITH FIRST HOME FINANCE?

QUALIFYING APPLICANTS CAN DO THE FOLLOWING:

- Buy a new or existing property
- Build a home on a self-owned serviced residential stand through an NHBRC registered homebuilder
- Pay for home buying costs such as transfer fees and bond registration fees or a Deposit if required, alternatively lumpsum subsidy will be paid to your home loan provider.

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