



PROMOTION OF ACCESS TO INFORMATION ACT

SECTION 14 MANUAL

NATIONAL HOUSING FINANCE CORPORATION LIMITED ("NHFC")

(1996/005577/06)

(State Owned Enterprise ("SOE"))

(Subsidiaries and Investments are reflected in Annexure 1)

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1. MANDATE, VISION AND MISSION

The National Department of Housing (now Department of Human Settlements) established the National Housing Finance Corporation Limited (NHFC) as a Development Finance Institution in 1996 with the principal mandate of broadening and deepening access to affordable housing finance for the low to middle income households.

The Corporation achieves its mandate by:

- making housing finance accessible and affordable for the low- to middle-income households through a range of financial instruments; and
- facilitating the development of viable and sustainable low- to middle-income housing finance market

Mission:

to provide innovative and affordable housing finance solutions to the low- to middle-income market

Vision:

to be the leader in development finance for the low- to middle-income housing market.

The NHFC defines its end-user target market as the low- and middle-income housing market as any South African household with regular monthly income between R1 500 and R15 000. This market sector is able to contribute towards its housing costs, but finds it hard to access bank-funded housing finance

2. OPERATIONS

The scope of NHFC's Funding Program extends to entities and/or housing projects delivering the following:

- housing projects or financial intermediaries which benefit the NHFC target market's housing and housing finance needs
- development of social housing and/or rental housing project through Social Housing Institutions (SHI) and/or private rental landlords
- wholesale finance extended to intermediaries for retail home loans and small home improvement loans to the lower end of the housing market

The NHFC provides the following forms of funding:

2.1. Commercial:

Lends through intermediaries with the following product offerings:

- micro lending:
 - funding is availed to end-users through intermediaries to households with monthly incomes between R1 500 and R15 000 for loan amounts up to R10 000 for housing related spending; and
- home ownership:
 - funding is availed, through intermediaries, to end-users requiring Buy or Rent-to-buy their own homes, and whose household monthly income is between R1 500 and R15 000

2.2. Projects:

The NHFC provides housing finance funds to the following entities:

- intermediaries that provide rental and bonded housing options to end-users;
- private companies or municipal entities set up by municipalities to fulfill their housing mandate

The housing finance funding that is provided may be to a maximum of 90% of the costs of a housing project, the client is required to provide equity for the balance

2.3. Social Housing

The NHFC funds Social Housing Institutions (SHI), these entities provide access to rental housing to households with monthly incomes between R3 000 and R15 000

2.4. Retail

The NHFC has implemented a retail mortgage bond option for people with household incomes between R1 500 and R15 000 and provides the funding through employers.

3. CONTACT DETAILS:

Contact Details and the person to whom requests pursuant to the act should be made:

Head of Public Body	:	Mr Samson Moraba Chief Executive Officer NHFC
Designated Information Officer	:	Mr A William Legal Advisor NHFC
Street Address	:	The Isle of Houghton, Old Trafford 3 11 Boundary Road, Houghton
Postal Address	:	PO Box 31376 Braamfontein 2017
Telephone Number	:	+ 27 11 644 9862
Fax Number	:	+27 11-484 0081
Email Address	:	adamw@ nhfc.co.za
Website	:	www.nhfc.co.za

4. THE SOUTH AFRICAN HUMAN RIGHTS COMMISSION'S GUIDE ON HOW TO USE THE PROMOTION OF ACCESS TO INFORMATION ACT

Enquiries regarding the Guide should be addressed to the South African Human Rights Commission, the contact details of which are as follows:

Postal Address	:	South African Human Rights Commission Promotion of Access to Information Act Unit Research and Documentation Department Private Bag 2700 Houghton 2041
Telephone	:	+27 011 484 8300
Fax	:	+27 011 484 0582
Website	:	www.sahrc.org.za
E-mail	:	PAIA@sahrc.org.za

5. INFORMATION AUTOMATICALLY AVAILABLE

The following categories of records are automatically available and you need not request this information in terms of the Act.

Any request for the documents below should be directed to the General Manager: Corporate Communications and Marketing at +27 11 644 9829 or DelcaM@nhfc.co.za.

- annual reports;
- newsletters;
- booklets;
- pamphlets/brochures; and
- any other literature intended for public viewing which may be published from time to time

6. INFORMATION AVAILABLE IN TERMS OF OTHER LEGISLATION

Records are available in terms of legislation pertaining to a wide range of matters, including but not limited to:

- | | |
|---|--|
| <ol style="list-style-type: none">1. Access to Public Premises and Vehicles Act (Act 53 of 1985)2. Basic Conditions of Employment Act No. 75 of 1997;3. Companies Act No. 61 of 1973;4. Compensation for Occupational Injuries and Diseases Act No. 130 of 1993;5. Constitution of SA, Act No 108 of 1996;6. Credit Agreements Act No. 75 of 1980;7. Custody and Administration of Securities Act No. 85 of 1992;8. Debt Collectors Act No. 114 of 1998;9. Employment Equity Act No. 55 of 1998;10. Housing Act No. 107 of 1997;11. Income Tax Act No. 58 of 1962;12. Labour Relations Act No. 66 of 1995;13. Medical Schemes Act No 131 of 1998;14. Occupational Health and Safety Act No. 85 of 1993;15. Pension Funds Act No 24 of 1956; | <ol style="list-style-type: none">16. Prevention of Organised Crime Act No. 121 of 1998;17. Public Finance Management Act No. 1 of 1999;18. Preferential Procurement Policy Framework Act of 2000;19. Corruption Act (Act of 1992);20. Prevention and Combating of Corruption Activities (Act No 12 of 2004);21. Auditor-General Act (Act of 1995);22. Public Protector Act Not 12 of 1995);23. Broad Based Black Economic Empowerment Act;24. Promotion of Equality and Prevention of Unfair Discrimination Act No. 4 of 2000;25. Protected Disclosures Act No. 26 of 2000;26. Skills Development Act No. 97 of 1998;27. Skills Development Levy Act No. 9 of 1999;28. Stamp Duties Act No. 77 of 1968;29. Value Added Tax Act No. 89 of 1991;30. Unemployment Insurance Act No. 63 of 2001; and31. National Credit Act, Act 34 of 2005. |
|---|--|

7. RECORDS THAT MAY BE REQUESTED IN TERMS OF THE ACT

For ease of reference, the form to be used to request access to a record is attached hereto as Annexure 2. The list below reflects the NHFC's records per department:

7.1. CORPORATE COMMUNICATIONS & MARKETING

- 7.1.1. Documents relating to public communications;
- 7.1.2. Documents relating to internal communications;
- 7.1.3. Brochures, Newsletters and Advertising Materials;
- 7.1.4. Public relations Policies and Procedures;
- 7.1.5. Brand management; and
- 7.1.6. Communications and public relations.

7.2. COMPANY SECRETARIAT

Applicable statutory documents such as, but not limited to:

- 7.2.1. Certificate of Incorporation and Certificate to Commence Business;

- 7.2.2. Memorandum and Articles of Association;
- 7.2.3. Statutory returns and records;
- 7.2.4. Share Register and Share Certificates; and
- 7.2.5. Attendance Registers and Directors Registers.

7.3. ENTERPRISE WIDE RISK

- 7.3.1. Risk Management Policy and Framework
- 7.3.2. Risk Management Plans;
- 7.3.3. Risk Register and Mitigation Plans;
- 7.3.4. Compliance Framework and Monitoring Plans;
- 7.3.5. Assurance Plans; and
- 7.3.6. Anti-money laundering and Fraud Prevention Policy

7.4. CREDIT

- 7.4.1. Credit Policies and Procedures.

7.5. FINANCE AND SUPPORT SERVICES

- 7.5.1. All accounting records as required by the Companies Act, 1973;
- 7.5.2. Asset register;
- 7.5.3. Finance and Lease Agreements;
- 7.5.4. Copies of all Income Tax Returns and other tax returns and documents; and
- 7.5.5. Internal and External Audit Reports.

7.6. PROCUREMENT

- 7.6.1. Procurement Policy and procedures.
- 7.6.2. National Treasury guidelines on procurement
- 7.6.3. Companies proposals
- 7.6.4. Suppliers personal information
- 7.6.5. Purchase requisitions books
- 7.6.6. Contract Register
- 7.6.7. Contracts administration and contracts management
- 7.6.8. BBBEE scorecards
- 7.6.9. Practice Notes
- 7.6.10. Supplier Performance Scorecards
- 7.6.11. Supplier Database
- 7.6.12. Bidding Documents
- 7.6.13. Rating Certificates
- 7.6.14. Tax Clearance Certificates of suppliers

7.7. HUMAN RESOURCES AND INDUSTRIAL RELATIONS

- 7.7.1. Employee recruitment records;
- 7.7.2. Records and contracts entered into with the employees;
- 7.7.3. Records pertaining to employee benefits;
- 7.7.4. Records pertaining to statutory obligations of the NHFC as employer;
- 7.7.5. Documents pertaining to Human Resources Policies and Procedures;
- 7.7.6. Documents pertaining to staff performance reviews;
- 7.7.7. Documents pertaining to the development of employees;
- 7.7.8. Documents relating to appointments, promotions, disciplinary actions and termination;
- 7.7.9. Documents pertaining to industrial relations; and
- 7.7.10. Collective agreement entered into with the Union.

7.8. INFORMATION MANAGEMENT AND TECHNOLOGY

- 7.8.1. Information standards, procedures and guidelines;
- 7.8.2. Licensing agreements;
- 7.8.3. Disaster Recovery Plan; and
- 7.8.4. Audit of Systems

7.9. INSURANCE AND DISABILITY

- 7.9.1. Liability Insurance Policies;
- 7.9.2. Funeral Insurance Scheme;
- 7.9.3. Group Life Insurance Policy;
- 7.9.4. Disability scheme;
- 7.9.5. Records pertaining to claims and details of insurance cover.

7.10. LEGAL AGREEMENTS AND CONTRACTS

- 7.10.1. Documents pertaining to but not limited to any actual, pending or potential litigation, arbitration or investigation; and
- 7.10.2. Legal agreements pertaining to a range of matters, including but not limited to:
 - 7.10.2.1. Loan Facility Agreements;
 - 7.10.2.2. Shareholder Agreements;
 - 7.10.2.3. Joint Venture and Partnership Agreements; and
 - 7.10.2.4. Agreements with Contractors, clients and suppliers.

7.11. PROJECTS

- 7.11.1. List of customers; and
- 7.11.2. Contracts entered into with customers.

7.12. COMMERCIAL

- 7.12.1. List of customers;

7.12.2. Contracts entered into with customers; and

7.12.3. Credit Policy

7.13. RETAIL

7.13.1. Marketing material;

7.13.2. Borrower education;

7.14. RESEARCH AND DEVELOPMENT

7.14.1. Contracts and agreements; and

7.14.2. Technical publications.

7.15. BUSINESS STRATEGY, PLANNING AND PERFORMANCE MANAGEMENT

7.15.1. Contracts and agreements; and

7.15.2. Technical publications

SUBSIDIARIES

- 1. GATEWAY HOME LOANS (PTY) LTD (DORMANT)**
1998/021452/07

- 2. GATEWAY HOME LOANS (PTY) LTD (DORMANT)**
2000/011900/07

- 3. CAPE TOWN COMMUNITY HOUSING COMPANY (PTY) LIMITED**
1998/022050/07

INVESTMENTS

The NHFC holds the following shares. The records of these Companies are kept by their respective registered offices, which is as follows:

- 1. TRUST FOR URBAN HOUSING FINANCE**
15,3% shareholding
UCS House
209 Smit Street
Braamfontein
2017

- 2. HOUSING INVESTMENT PARTNERS (PTY) LIMITED**
25% shareholding
2nd Floor Summit Square
15 School Road
Cnr Rivonia Road
Morningside
Sandton
2196

ANNEXURE "2"

REQUEST FOR ACCESS TO RECORD OF PUBLIC BODY

(Section 18.1 of the Promotion of Access to Information Act, 2000
(Act No. 2 of 2000))

[Regulation 10]

A. Particulars of private body

The Head:

.....
.....
.....

B. Particulars of person requesting access to the record

- (a) *The particulars of the person who requests access to the record must be given below.*
- (b) *The address and/or fax number in the Republic to which the information is to be sent must be given.*
- (c) *Proof of the capacity in which the request is made, if applicable, must be attached.*

Full names and surname:

.....

Identity number:

Postal address:

.....

..... Fax number:

Telephone number:..... E-mail address:

Capacity in which request is made, when made on behalf of another person:

.....

C. Particulars of person on whose behalf request is made

This section must be completed ONLY if a request for information is made on behalf of another person.

Full names and surname:

.....

Identity number:

D. Particulars of record

- (a) *Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.*
- (b) *If the provided space is inadequate, please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios.***

1. Description of record or relevant part of the record:.....
.....
.....
2. Reference number, if available:.....
3. Any further particulars of record:.....
.....
.....

E. Fees

- (a) *A request for access to a record, other than a record containing personal information about yourself, will be processed only after a **request fee** has been paid.*
- (b) *You will be notified of the amount required to be paid as the request fee.*
- (c) *The **fee payable for access** to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.*
- (d) *If you qualify for exemption of the payment of any fee, please state the reason for exemption.*

Reason for exemption from payment of fees:.....
.....
.....

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:
.....
.....

Form in which record is required:.....
.....
.....

Mark the appropriate box with an X.

NOTES:

- (a) *Compliance with your request in the specified form may depend on the form in which the record is available.*
- (b) *Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.*
- (c) *The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.*

1. If the record is in written or printed form:	
copy of record*	inspection of record

2. If record consists of visual images (this includes photographs, slides, video recordings, computer-generated images, sketches, etc.):				
view the images	copy of the images*	transcription of the images*		
3. If record consists of recorded words or information which can be reproduced in sound:				
listen to the soundtrack (audio cassette)	transcription of soundtrack* (written or printed document)			
4. If record is held on computer or in an electronic or machine-readable form:				
printed copy of record*	printed copy of information derived from the record*	copy in computer readable form* (stiffy or compact disc)		
*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? Postage is payable.			YES	NO

G. Particulars of right to be exercised or protected

*If the provided space is inadequate, please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios.***

1. Indicate which right is to be exercised or protected:
2. Explain why the record requested is required for the exercise or protection of the aforementioned right:

H. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

Signed at..... this day of 20.....

.....
SIGNATURE OF REQUESTER/PERSON ON WHOSE BEHALF
REQUEST IS MADE