

PEOPLE WHO BENEFIT

Rural Housing Loan Fund, working with its intermediary lenders, enables people to access housing credit to address various housing needs such as extension of an existing house, building a new house and doing other improvements to a house.

Below are examples of what people do with loans they access from the RHLF approved intermediaries:

Jafta Family, Nqambeni Village (Eastern Cape)

The Jafta family resides in the Nqambeni Village which is situated in Mnquma Local Municipality in the Eastern Cape Province. The family's daughter, Yonela Jafta borrowed R 8,000.00 from Real People Holdings via a Building material Store in Butterworth. She used the money to purchase concrete stones, sand, bags of cement and bricks in order to start building a new house. The materials have already been delivered as shown in the photographs. Construction has not yet been started since Yonela still wants to add more building material before starting the house.



Yonela works as clerk at Ukhahlamba District Municipality and rents a place at Lady Grey to be closer to the place of work. She only visits home at Nqambeni when she is off during week-ends. Although Yonela does not stay at home full time, she is keen to add living space for the benefit of the household. In her household there is Yonela's great grandmother (Nomfengu Jafta) aged 91years and her grandmother (Nokqobozana Jafta) aged 76years (shown in the photographs). There are also 5 children permanently living in the household: Yonela's younger sister who is still at school, 2 aunt's children and 2 uncle's children.



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Mfundidi Family, Boitekong (North West)

Mr. Sandile Francis Mfundidi of Boitekong outside Rustenburg in the NorthWest Province. He stays here with his parents, wife and two children.

Sandile borrowed an amount of R5 500 loan from Elite to extend an RDP house that belongs to his parents. He used the loan to add four rooms to the house in order to create enough living space so that he and his wife and their two children can live with his parents. The four additional rooms are not made of brick and mortar but are made from an alternative building technology material. This proved to be more cost effective as he could only qualify for a loan of R5 500.

At the time of the visit Sandile had just been retrenched. He, however, affirmed his commitment to ensure that his loan is repaid. His wife is also employed and would assist Sandile in repaying the loan while Sandile looks for a new job.





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Mbatha Family, Boitekong (North West)

Mr. Sello Collen Mbatha of Boitekong outside Rustenburg currently lives in a tin shack with his wife, mother and three children. He works as a labourer at Murray & Roberts.

Sello took a loan of R6 000 from Elite to start building from scratch a new brick and mortar house. He has engaged the services of a local builder to help him build this house. The house is not yet complete and still needs further work. Sello told us that he will go to Elite again to apply for another loan in order to complete the house.

Although the family is still living in a tin shack, everybody in the family is excited about moving into the new permanent house.



