



FLISP Subsidy Guide & Checklist 2026

Criteria to payout — tick each box as you complete it.

Verified against NHFC quantum table & National Housing Code · Subsidy: R38,911–R169,265

Step 1 — Confirm You Qualify

- 1. SA citizen or permanent resident**
Valid South African ID, or a valid permanent residence permit if not a citizen.
- 2. Over 18 and legally competent to contract**
You must be an adult able to sign a binding legal agreement.
- 3. Never benefited from a Government Housing Programme**
This applies from any sphere, arm or entity of government — check your own history, not just recent years.
- 4. Never owned a home**
Checked by the NHFC against the Deeds Register — this is verified, not taken on your word.
- 5. Have an Approval in Principle for a home loan**
From an NCR-registered bank or non-bank lender, or another Policy-approved financing route.
- 6. Gross household income between R3,501 and R22,000/month**
Single or joint income — this is the band the entire subsidy scale is built on.

Note on marital status

- ✓ The current NHFC criteria contain NO marital status or dependant requirement.
- ✓ The official application form lists “Single without dependants” as a valid category.
- ✓ Older provincial pages repeating a dependant rule reflect pre-2022 policy — confirm with the NHFC directly.

Step 2 — Know Your Subsidy Amount

The subsidy runs on a 91-step sliding scale (NHFC, effective 1 April 2023): the less you earn, the more you receive.

Step	Gross monthly income	Subsidy amount
1	R3,501 – R3,700.99	R169,264.60
10	R5,301 – R5,500.99	R156,225.97
20	R7,301 – R7,500.99	R141,738.61
30	R9,301 – R9,500.99	R127,251.25
40	R11,301 – R11,500.99	R112,763.89
50	R13,301 – R13,500.99	R98,276.53



Step	Gross monthly income	Subsidy amount
60	R15,201 – R15,400.99	R83,789.17
70	R17,201 – R17,400.99	R69,301.81
80	R19,601 – R19,800.99	R54,814.45
91	R21,801 – R22,000.99	R38,911.40

- 1. Find your income band on the table above**
Use your gross monthly household income to locate your exact step and subsidy amount.
- 2. Confirm how the subsidy will be used**
It can reduce your loan amount, cover a shortfall, serve as a deposit, or pay buying costs — decide which applies to your purchase.

Step 3 — Gather Application Documents (Annexure A)

- 1. Smart Card or bar-coded ID for every adult household member**
Permanent residents: bar-coded permanent residence permit instead.
- 2. Birth certificate or ID of each financial dependant**
Dependants are not limited to biological children — can include a parent or other family member you support.
- 3. Marriage certificate or customary-union affidavit, where applicable**
Include divorce settlement or spouse's death certificate where relevant.
- 4. Proof of income matching your employment type**
Payslip if employed; 6 months bank statements + accountant's letter if self-employed; 12 months payslips if commission-only.
- 5. 3 months of bank statements verifying declared income**
Required for employed applicants to confirm the payslip income is real and consistent.
- 6. Home loan Approval in Principle or grant letter**
Or proof of own resources, or a stokvel/community savings resolution, depending on your financing route.
- 7. Signed agreement of sale for the property**
For rural PTO cases: seller's and buyer's Permission to Occupy plus a Traditional Authority approval letter.

Step 4 — Disbursement Requirements (Annexure B)

For a standard purchase, disbursement follows registration. For a self-build, the requirements below apply and payments release in stages:

- 1. Building plan approved by the municipality or Traditional Council**
Rural areas where municipalities don't approve plans use Traditional Council approval instead.



- 2. Proof of builder's NHBRC registration and house enrolment certificate**
No disbursement is made for a house not enrolled with the NHBRC, or to a builder not registered with it.
- 3. Detailed building contract with defined payment milestones**
Signed between you and the builder, specifying what triggers each payment.
- 4. Building material quotations and bank confirmation letter**
Both must be no older than 3 months at the time of submission.
- 5. Signed consent for each milestone payment, with photos**
Every milestone payment requires your written consent accompanied by photographs proving the prior stage's completion.
- 6. Signed delivery notes for materials at each stage**
Confirms materials were actually delivered before that stage's payment releases.

Step 5 — Submit Your Application

- 1. Register on the First Home Finance application portal**
Choose "I am intending to apply for myself" for individual self-service, or let your bank/bond originator apply on your behalf.
- 2. Capture your details and upload every document**
The portal lists any missing items against your profile — check this before submitting.
- 3. Submit within 30 days of saving your application**
A saved but unsubmitted application expires after 30 days.
- 4. Contact the NHFC directly with any queries**
Enquiries: firsthomefinanceenquiries@nhfc.co.za · Complaints: firsthomefinancecomplaints@nhfc.co.za

■ ■ Disclaimer

FLISP / First Home Finance criteria, subsidy amounts and document requirements are set by the NHFC and the Department of Human Settlements and change by Ministerial update. Figures here reflect the NHFC quantum table effective 1 April 2023 and the criteria published by the NHFC as at July 2026. This document is provided for general information only and does not constitute financial, legal or tax advice. Confirm current requirements with the NHFC before applying.