

## + ENTITIES THAT REPORT TO THE MINISTER OF HUMAN SETTLEMENTS

Name of entity	Legislative mandate	Financial relationship	Nature of operations
<b>Estate Agency Affairs Board (EAAB)</b>	Regulate, maintain and promote the standard of conduct of estate agents; issue fidelity fund certificates to qualifying applicants; prescribe the standard of education and training of estate agents; investigate complaints lodged against estate agents; manage the Estate Agents Fidelity Fund	The EAAB is empowered in terms of the enabling legislation to raise fees and levies from estate agents.	Regulator
<b>Community Schemes Ombud Services (CSOS)</b>	To provide a dispute resolution service for community schemes, monitor and control the quality of all sectional title schemes governance documentation and to take custody of, preserve and provide public access to scheme governance documentation	The Department provides operational grant funding. The CSOS is empowered through enabling legislation to generate funding from: levies and fees for services rendered, based on cost recovery; interest derived from investments.	Regulator
<b>Housing Development Agency (HDA)</b>	Acquire, hold, develop and release land and landed properties for human settlements development	The Department provides operational funding to the HDA to defray overhead and operational costs. The HDA also charges fees for development services rendered to public sector clients on a cost recovery basis.	Development implementing agency
<b>National Housing Finance Corporation (NHFC)</b>	Mobilise funding into the human settlements space in partnership with a broad range of institutions. It also provides wholesale finance and acts as a fund and risk manager	The Department provides capital funding to the entity from time to time to expand its lending activities. The institution funds its operations from interest and fees derived from the lending activities.	Development finance institution
<b>National Home Builders Registration Council (NHBRC)</b>	Provide housing consumers with warranty protection against defects in new homes, and provide protection against any failure by builders to comply with their obligations in terms of the Housing Consumer Protection Measures Act, 1998 (Act 95 of 1998)	The NHBRC is empowered to raise registration and enrolment fees in terms of the enabling legislation.	Regulator
<b>National Urban Reconstruction and Housing Agency (NURCHA)</b>	The mandate of NURCHA is to ensure the availability of bridging finance to small, medium and established contractors that build low-income and moderate-income housing and related community facilities and infrastructure	The Department provides capital funding to the institution from time to time, to allow it to expand its lending activities. The institution funds its operations from interest and fees derived from the lending activities.	Development finance institution

<b>Rural Housing Loan Fund (RHLF)</b>	The RHLF is a development finance institution, which was established in August 1996 as an association not for gain. The organisation is mandated to empower low-income households in rural areas to access housing credit. It operates as a wholesale lender and thus attains its mandate by providing loans (through retail intermediaries) to its target market. The loans are used for incremental housing purposes	The Department provides capital funding to the institution from time to time, to allow it to expand its lending activities. The institution funds its operations from interest derived from the lending activities.	Development finance institution
<b>Social Housing Regulatory Authority (SHRA)</b>	Regulate and support the social housing sector, in order to accelerate delivery of sustainable and financially viable social housing projects. SHRA is responsible for the disbursement of institutional investments and capital grants to social housing institutions	The Department provides the SHRA with operational grant funding, the Institutional Investment Grant and the Restructuring Capital Grant.	Regulator