



Home

Department of Infrastructure

MOUNTAINVIEW
Information day



Attorneys, Notaries and Conveyancers
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FIONA WILLIAMSON

PROPERTY FINANCE

SUBSIDY
FIRST HOME FINANCE



Attendance register

OOSTCO

PASSWORD

oos1@CSS##

www.mvmb.co.za



Attorneys, Notaries and Conveyancers
Cape Town | Bloubergstrand | Pretoria



FIONA WILLIAMSON



Western Cape
Government
FOR YOU



Website

<https://www.mountainviewmosselbay.co.za/>

BACKGROUND:

The Mountain View Housing Development next to Louis Fourie Road in Mossel Bay is part of the Finance Linked Individual Subsidy Programme (FLISP) where households with an income between R3 501 to R22 000 per month may qualify for the FLISP/First Home Finance subsidy if they meet the relevant criteria.

If, as a prospective purchaser, you are considered creditworthy, you will be assisted to apply for a mortgage bond and a FLISP/First Home Finance subsidy to buy your first home.

The building work consists of 149 blocks of double-storey row housing on raft foundations, divided into 725 Breaking New Ground units and 278 Finance Link Individual Subsidy Program units.

[HOME](#) [BLOG](#) [CONTACT](#) [INFORMATION SESSION](#)



MOUNTAIN VIEW HOUSING PROJECT SALES

MOUNTAIN VIEW UNITS READY FOR THE GAP HOUSING MARKET IN MOSSEL BAY.

278 Townhouses

Property for Sale in Mossel Bay

Property for Sale > Western Cape > Mossel Bay

Kwanonqaba

Mossel Bay Central

Pinnacle Point Golf Estate

All areas in Mossel Bay

Order by: Default ▾

Showing: 1 - 5 of 5



NO TRANSFER DUTY

R 429 000

2 Bedroom Townhouse



Mossel Bay Central

No 20 Fox Street, Louis Rood, Mossel Bay

First home buyers can save thousands of Rands. if you are a first time home owner and ...

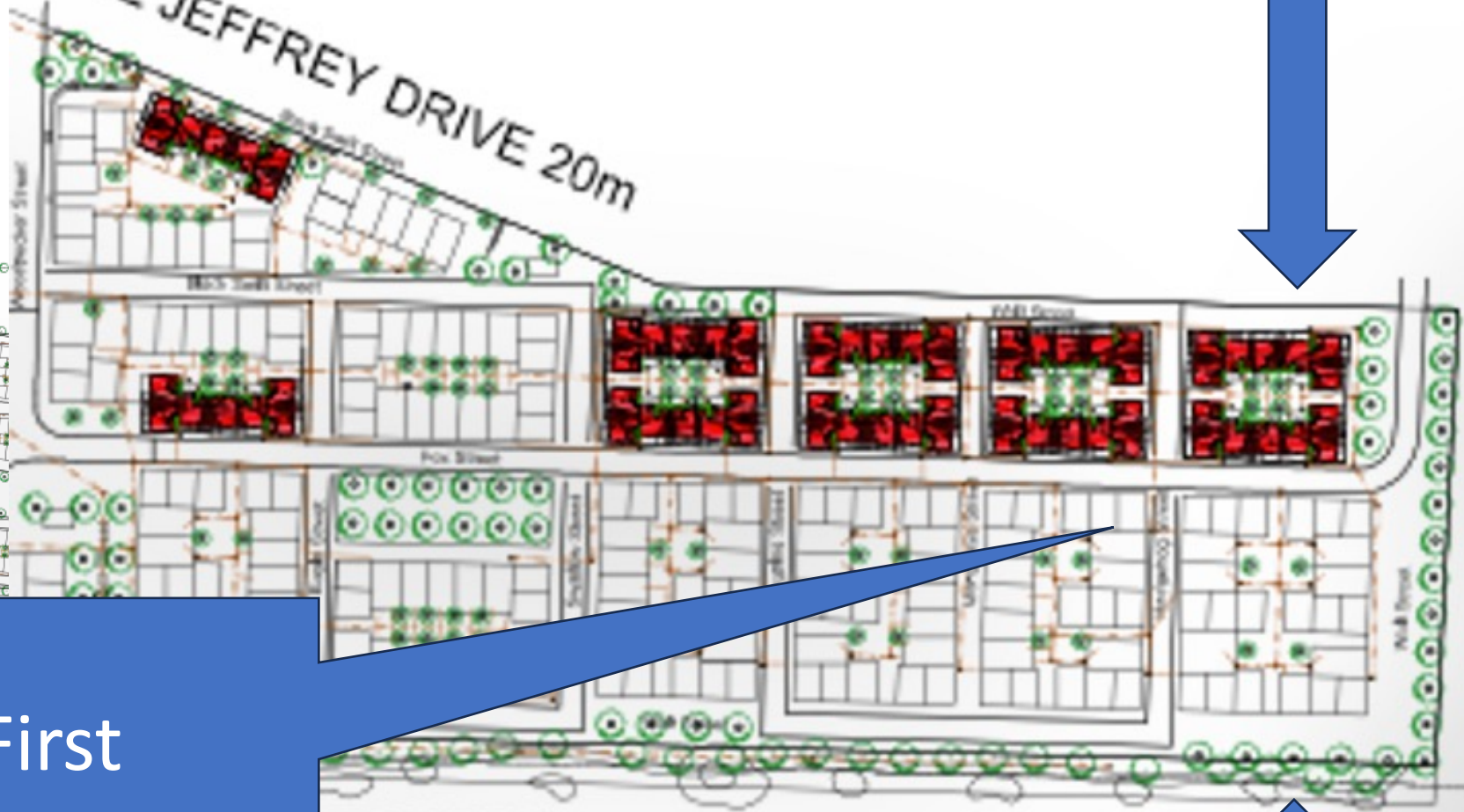
🛏️ 2 🚿 1 📏 37 m²



22508	28sqm	22597	30sqm
22510	28sqm	22598	28sqm
22525	28sqm	22599	28sqm
22542	28sqm	22600	28sqm

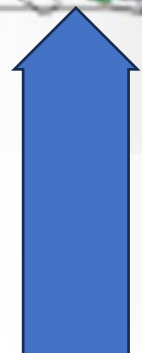
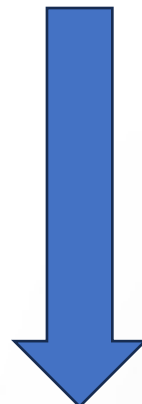
Portion D of Remainder of Eri 2001	11.5
Typical Unit Area	46sqm
Total Number of Units = 1003	4,611
Coverage	38%

BILL JEFFREY DRIVE 20m



First sales

UNITS



surveyor as per the sur
 inhole levels as per d
 s's layout drawings.

BAY MUNICIPALITY
 24 MARCH 2020
 24 MARCH 2020



NO.	DATE	REVISION DESCRIPTION

ISA PROJECT No.	18/01/LF	CO
SHEET NUMBER	Sheet 1 of 2	DISCIPLINE
		ARCHITECTURAL
		LOCATION
		ZZ

Outside view



BATHROOM

&

KITCHEN UNIT

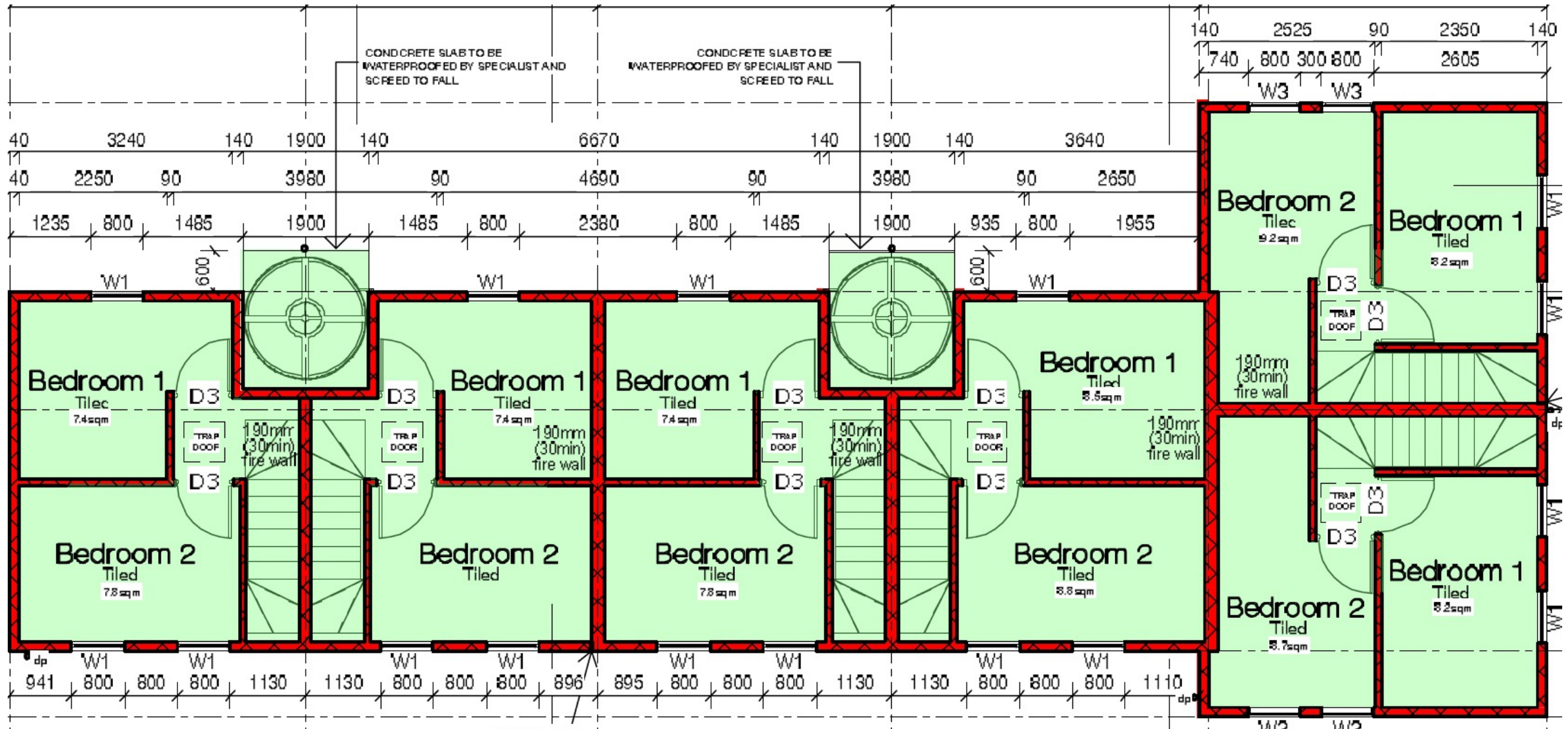




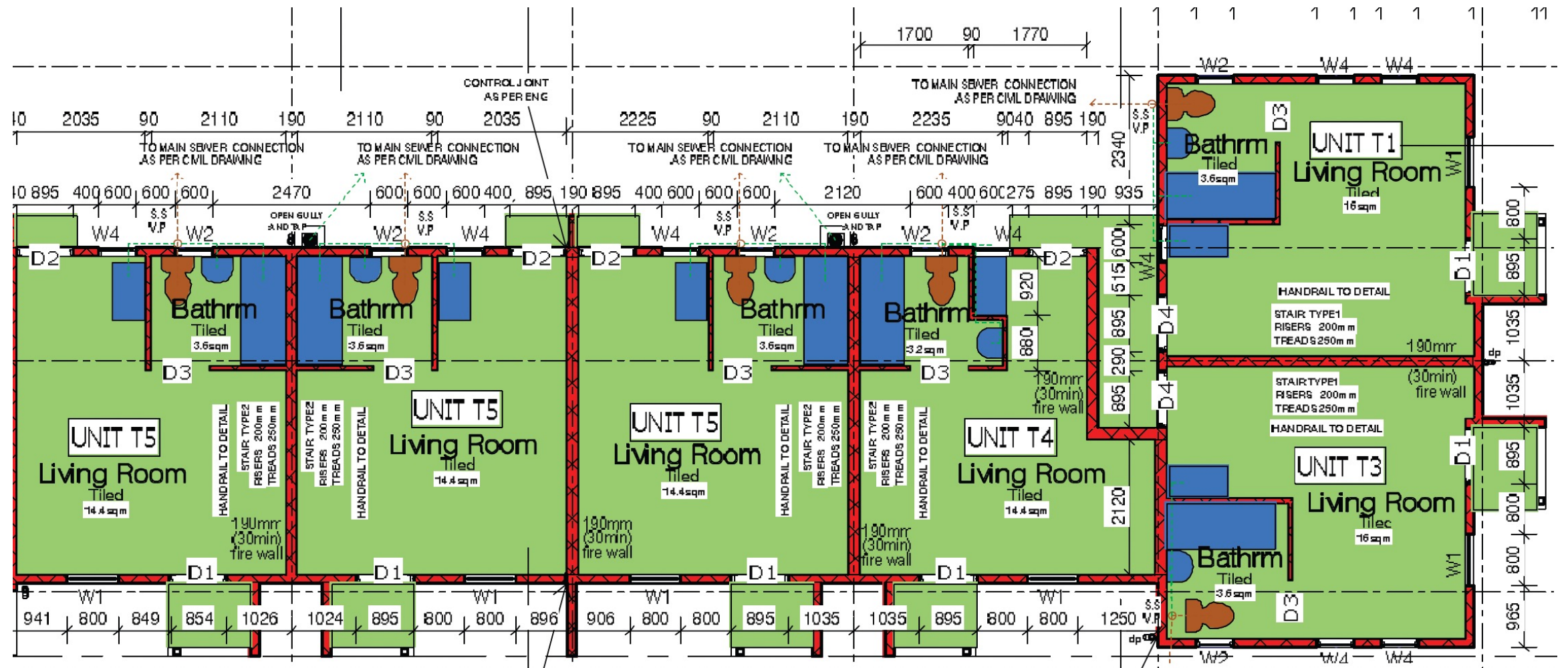




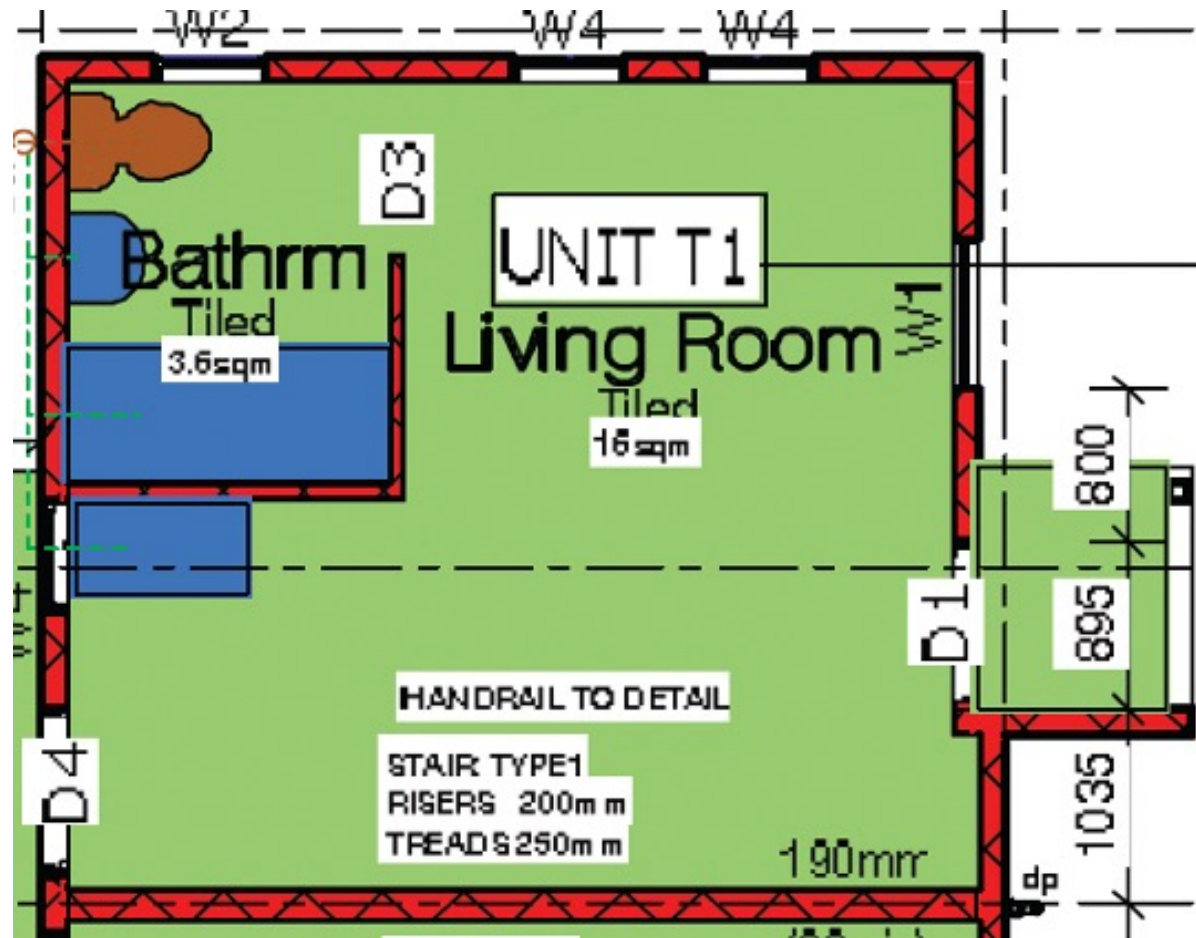
Floor sections - 1st Floor



Floor sections - Ground Floor



Ground floor



First Floor





MOUNTAIN VIEW HOUSING PROJECT SALES

MOUNTAIN VIEW UNITS READY FOR THE GAP HOUSING MARKET IN MOSSEL BAY.

FINANCE



MOUNTAIN VIEW HOUSING PROJECT SALES

MOUNTAIN VIEW UNITS READY FOR THE GAP HOUSING MARKET IN MOSSEL BAY.

**HOW MUCH MUST I EARN TO
BUY MY OWN HOME IN
MOUNTAINVIEW?**

HOW MUCH INCOME & SUBSIDY?

20
YRS

2 BEDROOMS @ R 429 000.00

30
YRS

R15 500 PM



R83 234

R14 400PM



R91 033



HOW MUCH HOME LOAN REQUIRED?

20
YRS

2 BEDROOMS @ R 429 000.00



000

—

R83 234

=

R345 766

R345 766.00 REPAYMENT PER
MONTH = R3 747.00



HOW MUCH HOME LOAN REQUIRED?

20

2 BEDROOMS @ R 429 000.00



SUBSIDY ON R12 490 PM INCOME

=

R 105 520.00

HOW MUCH HOME LOAN REQUIRED?

20
YRS

2 BEDROOMS @ R 429 000.00



R429 000

—

R105 520

=

R323 480

HOW MUCH HOME LOAN REQUIRED?

20
YRS

2 BEDROOMS @ R 429 000.00



R429 000

—

R105 520

R323 480 X 11,75 % X
30 YEARS

=

R323 480

EARN LESS THAN R11 000.00 PM ?

CALL A FRIEND/FAMILY MEMBER



R6 000.00



R7 000.00



R13 000.00



OS

SP

here for more information

[Apply Now](#)



Understand the SUBSIDY Value Add

INCOME	OLD	NEW
R10 000	R88 323	R122 905
R15 000	R62 340	R86 687
R22 000	R27 960	R38 911

FIRST TIME BUYER
HOME LOAN/PROPERTY
FINANCE APPROVED

EARN BETWEEN
R3 501 – R22 000

Total gross household income

MUST HAVE A FINANCIAL DEPENDENT

RSA CITIZEN

WHAT TYPE OF FINANCE?

Financial Institutions Approved Home Loans

ABSA

Nedbank

Standard Bank

First National Bank

&

SA Home Loans

Capitec Bank

As from 1 April 2022

The National Housing Code

FINANCIAL INTERVENTIONS

Help Me Buy a Home Scheme

Help Me Buy a Home Individual Subsidy

WHAT CHANGED?– THE NEW DE-LINKED FLISP POLICY AS FROM 1 APRIL 2022

As from 1 April 2022, you no longer need a finance approval from one of the major financial institutions, explains Anele Matakane of MDW INC property & home finance services.

Now, a buyer can qualify for a first-time buyer FLISP subsidy if they have financial assistance to buy a property in the form of:

- the beneficiary's pension/provident fund loan,
- a co-operative or community-based savings scheme, i.e. stokvel,
- the Government Employees Housing Scheme,
- any other Employer-Assisted Housing Scheme,
- an unsecured loan,
- an Instalment Sale Agreement or Rent-to-own Agreement.

NEXT STEPS?

Register

MDW INC

de Waal

GET PRE-QUALIFIED

Already a member? [Login](#)

Or Signup using



Verna Pugin
Property Finance
& Subsidies

Credit Profile & Affordability



Verna Pugin
Property Finance
& Subsidies

Affordability

Bond Amount	R1 296 880 - R1 274 476
Bond Duration	
Quote Expiry	25 Oct 2022
Total Income	R25 795.41
Total Income after Tax	
Total Expenses	R3 229.17
Current Debt Payments	R10 193
Net Affordability	R7 877.83
Cash Utilization	87.48%
Money Summary	Download

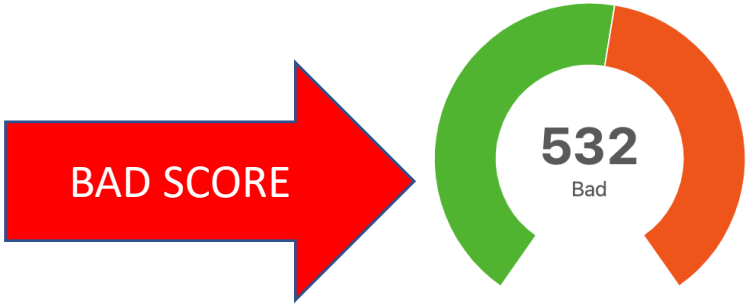


Financial

View the financial breakdown of this lead including Credit Report and 3 Months Bank verified statements

Current Report: 25 Sep 2022

Credit Report



Score	Metric	Date	Report
532	Bad	25 Sep 2022	Download

State	Completed
Total Debt	R12 939
Total Payments	R10 193
Total in Arrears	R10 689
Enquiries	7
Judgements	1
Negative Information	1



Welcome to FLISP4me

The following 4 steps lies ahead towards your Home Ownership Journey, here is what can you expect:



SMART VOUCHERS ISSUED:



PROVISIONAL VOUCHER FOR: {Name} {LastName}
ISSUED ON: {DateCreate}



FLISP
Finance Linked Individual Subsidy Programme
VOUCHER

Now First Home Finance

The Finance Linked Individual Subsidy Programme (FLISP) programme is a housing subsidy for first-time home buyers to assist with purchasing a home.

This Voucher gives the holder access to assistance to apply for the subsidy to the amount below. This voucher is a provisional voucher based on information provided by the user.



go to <https://mybondfitness.co.za>

Congratulations on successfully completing your ooba Bond Indicator. Now you know your buying power!



Certificate issued to

Name: name of client
ID No:



Certificate number

Certificate No: 1...1486
Date: 03-February-2023

90%

90% of ALL ooba home loan applications with an ooba Bond Indicator are approved by banks. Let ooba home loans give you the advantage!

The ooba Bond Indicator does not include the property transfer and bond registration costs.

Bond indicator

R 618,680

Lending Rate
Calculated at Prime

10.25%

Loan Term

20 years

The home loan amount that you may qualify for will vary should your home loan be approved at an interest rate below or above the current prime lending rate. The ooba Bond Indicator does not include the property transfer and bond registration costs. Indicative home loan amounts at a rate of 0.25% below and 0.5% above prime are shown:

10.0%

R 629,337

10.75%

R 598,213



YOU POTENTIALLY QUALIFY FOR A SUBSIDY TO THE AMOUNT OF:

R120 000.00

PRE-QUALIFICATION
ISSUED?

WHAT THEN?



Attorneys, Notaries & Estate Agents
Cape Town | 18

JANUARY 2024 VIEWINGS



VUYISILE(VUSI) GXELESHA



FIONA WILLIAMSON



Attorneys, Notaries and Conveyancers
Capetown | Johannesburg | Pretoria



Meyer

Book a property viewing

🕒 30 min

Schedule a property viewing with the Mountainview Sales team

You can book it online and select the time in my schedule that suits you the best.

You can jump the queue and get pre-qualified as a VIP Tenant - [click here get your VIP Tenant Status.](#)

Select a Date & Time

POWERED BY
Calendly

< January 2024 >

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	
14	15	16	17	18	19	
21	22	23	24	25	26	
28	29	30	31			

Time zone

🌐 Central Africa Time (09:40) ▾

PICK
A
DATE



VUYISILE(VUSI) GXELESHA



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THANK YOU!



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Verna Pugin
Property Finance
& Subsidies

www.mvmb.co.za
087 550 3589 EXT 11