45	R 12 301	R 12 500	R 81 370
46	R 12 501	R 12 700	R 80 253
47	R 12 701	R 12 900	R 79 136
48	R 12 901	R 13 100	R 78 020
49	R 13 101	R 13 300	R 76 903
50	R 13 301	R 13 500	R 75 786
51	R 13 501	R 13 700	R 74 670
52	R 13 701	R 13 900	R 73 553
53	R 13 901	R 14 100	R 72 436
54	R 14 101	R 14 300	R 71 319
55	R 14 301	R 14 500	R 70 203
56	R 14 501	R 14 700	R 69 086
57	R 14 701	R 14 900	R 67 969
58	R 14 901	R 15 000	R 66 852
59	R 15 001	R 15 200	R 65 736
60	R 15 201	R 15 400	R 64 619
61	R 15 401	R 15 600	R 63 502
62	R 15 601	R 15 800	R 62 385
63	R 15 801	R 16 000	R 61 269
64	R 16 001	R 16 200	R 60 152
65	R 16 201	R 16 400	R 59 035
66	R 16 401	R 16 600	R 57 919
67	R 16 601	R 16 800	R 56 802
68	R 16 801	R 17 000	R 55 685
69	R 17 001	R 17 200	R 54 568
70	R 17 201	R 17 400	R 53 452
71	R 17 401	R 17 600	R 52 335
72	R 17 601	R 18 000	R 51 219
73	R 18 001	R 18 200	R 50 102
74	R 18 201	R 18 400	R 48 986
75	R 18 401	R 18 600	R 47 869
76	R 18 601	R 19 000	R 46 752
77	R 19 001	R 19 200	R 45 636
78	R 19 201	R 19 400	R 44 519
79	R 19 401	R 19 600	R 43 402
80	R 19 601	R 19 800	R 42 285
81	R 19 801	R 20 000	R 41 168
82	R 20 001	R 20 200	R 40 052
83	R 20 201	R 20 400	R 38 935
84	R 20 401	R 20 600	R 37 818
85	R 20 601	R 20 800	R 36 702
86	R 20 801	R 21 000	R 35 585
87	R 21 001	R 21 200	R 34 468
88	R 21 201	R 21 400	R 33 351
89	R 21 401	R 21 600	R 32 235
90	R 21 601	R 21 800	R 31 118
91	R 21 801	R 22 000	R 30 001

Western Cape Government
Human Settlements
FOR YOU

HOME WISE

HELP ME BUY A HOME/FLISP

1. WHAT YOU GET

If your household income is between R3,501 and R22,000 per month, you may qualify to purchase your first home using the Help Me Buy a Home / FLISP subsidy. See the sliding scale to determine your subsidy amount.

This subsidy can be used by first-time home buyers to:

- Buy an existing house / apartment
- Buy a serviced residential site (ie. plot of land with access to basic services - Applicants must be registered on the Western Cape Housing Demand Database).
- Build a house on a serviced residential site, if the site was not acquired through a government housing subsidy in the past. Note that your builder must be registered with the National Home Builder Registration Council (NHBRC) to ensure building and safety standards.

Applicants can access this subsidy using one of these options:

FINANCE OPTIONS	REQUIREMENTS
Mortgage Loan	An approved home loan. You can also apply retrospectively, i.e. if you purchased a residential property and it has been transferred into your name not longer than 6 months ago.
No fee or no interest loan	An interest free loan from a lender e.g. stokvel, an employer, family member, etc.
Pension-backed loan	A loan provided by a financial institution secured by your pension savings. Your pension fund and the financial institution must have entered into an arrangement.
Rent to Buy	Agreement with your Landlord to purchase the property you have been renting. You should only apply for the subsidy at the point of purchase and you have secured the necessary finance to make the purchase.
No financial Contibution Required	If the subsidy amount that you qualify for is equal to, or greater than, the purchase price of the property. The subsidy can also be used to cover transfer, bond registration costs, or a shortfall on the bond.
Cash	From your own savings.

2. WHAT YOU NEED TO QUALIFY

1. Your gross household income is between R3,501 and R22,000 per month, ie. Basic household income, plus housing allowance where applicable.
2. You are a South African citizen or have a permanent residency permit
3. You are over 18 years and competent to contract
4. You are married or cohabiting OR single with financial dependents
5. You haven't received a government housing subsidy before
6. You haven't owned fixed residential property before

3. HOW TO APPLY

Once your finance is secured to purchase your first home, contact the Department of Human Settlements to complete the application form.

- Visit 27 Wale Street, Cape Town
- Call the Help Desk on 021 483 6488/0611/8984/0623/2060 (Monday to Friday from 07:30 15:00)
- Email human.settlements@westerncape.gov.za; or
- Visit the departmental website: www.westerncape.gov.za/dept/human-settlements

You can also contact your nearest municipality regarding this programme.

Step	Income band		
	Lower	Higher	Subsidy Amount
1	R 3 501	R 3 700	R 130 505
2	R 3 701	R 3 900	R 129 388
3	R 3 901	R 4 100	R 128 272
4	R 4 101	R 4 300	R 127 155
5	R 4 301	R 4 500	R 126 038
6	R 4 501	R 4 700	R 124 921
7	R 4 701	R 4 900	R 123 805
8	R 4 901	R 5 100	R 122 688
9	R 5 101	R 5 300	R 121 571
10	R 5 301	R 5 500	R 120 454
11	R 5 501	R 5 700	R 119 338
12	R 5 701	R 5 900	R 118 221
13	R 5 901	R 6 100	R 117 105
14	R 6 101	R 6 300	R 115 988
15	R 6 301	R 6 500	R 114 871
16	R 6 501	R 6 700	R 113 754
17	R 6 701	R 6 900	R 112 637
18	R 6 901	R 7 100	R 111 521
19	R 7 101	R 7 300	R 110 404
20	R 7 301	R 7 500	R 109 287
21	R 7 501	R 7 700	R 108 170
22	R 7 701	R 7 900	R 107 054
23	R 7 901	R 8 100	R 105 937
24	R 8 101	R 8 300	R 104 820
25	R 8 301	R 8 500	R 103 703
26	R 8 501	R 8 700	R 102 587
27	R 8 701	R 8 900	R 101 470
28	R 8 901	R 9 100	R 100 353
29	R 9 101	R 9 300	R 99 237
30	R 9 301	R 9 500	R 98 120
31	R 9 501	R 9 700	R 97 003
32	R 9 701	R 9 900	R 95 886
33	R 9 901	R 10 100	R 94 771
34	R 10 101	R 10 300	R 93 654
35	R 10 301	R 10 500	R 92 537
36	R 10 501	R 10 700	R 91 420
37	R 10 701	R 10 900	R 90 304
38	R 10 901	R 11 100	R 89 187
39	R 11 101	R 11 300	R 88 070
40	R 11 301	R 11 500	R 86 954
41	R 11 501	R 11 700	R 85 837
42	R 11 701	R 11 900	R 84 720
43	R 11 901	R 12 100	R 83 603
44	R 12 101	R 12 300	R 82 487