



Western Cape  
Government

FOR YOU

Human Settlements



HOUSING SUBSIDIES

DO YOU EARN  
BETWEEN  
**R3 501 - R7 500p/m?**

# ARE YOU HOMEWISE? DO YOU KNOW YOUR GOVERNMENT HOUSING OPTIONS?

If you earn **R3 501 – R7 500** you could qualify for:



To apply visit your nearest Municipality or Municipal Housing office.

Be **HOMewise** and let's invest in a future that's better together.

## DO YOU EARN BETWEEN R3 501 – R7 500 PER MONTH?

If your household income falls between R3 501 and R7 500 per month, you may qualify for the one of the following government housing subsidies and programmes. To access one of these subsidies, you must be registered on the housing demand database at your nearest municipality.



### **HELP ME BUY A HOME / FINANCE LINKED INDIVIDUAL SUBSIDY PROGRAMME (FLISP)**

This subsidy can be used by first-time home buyers to purchase a property. It can also be used to purchase a serviced residential stand or build a new house on a residential stand that you already own. Subsidies are provided depending on your income bracket and can be used to reduce your monthly home loan repayments. This will make your home loan more affordable. The subsidy amount is based on your household income and ranges between R30 001 – R130 505. Once your home loan is approved, you can apply directly to the Western Cape Department of Human Settlements for a Help Me Buy a Home / FLISP subsidy.



### **ENHANCED EXTENDED DISCOUNT BENEFIT SCHEME**

If you have been renting a government property since before 1994, you can qualify for this programme. Some municipalities have already transferred much of their housing stock to tenants who have utilised the Discount Benefit Scheme. Applications and enquiries can be made directly at your nearest municipality.



### **INTEGRATED RESIDENTIAL DEVELOPMENT PROGRAMME (IRDP)**

With this subsidy you will be able to get land, service a site and build a home. It is provided to Local Municipalities. Applications and enquiries can be made directly at your nearest municipality.



## **SOCIAL HOUSING**

With this subsidy you can gain access to a rental house or apartment. Government funding is provided to Social Housing Institutions to manage the rental units. You then pay a reduced rental amount, based on your household income, to the Social Housing Institution. Enquiries and application can be made directly at your nearest municipality.



## **INSTITUTIONAL HOUSING SUBSIDY**

With this subsidy you can gain access to a rental unit or rent-to-buy opportunity. Government funding is provided to Housing Institutions to build and manage the rental units. You then pay a reduced rental amount, based on your household income, to the Housing Institution. Enquiries and application can be made directly at your nearest municipality.

Please contact the Department of Human Settlements  
for more information:

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](mailto:human.settlements@westerncape.gov.za); or  
Visit the departmental website:  
[www.westerncape.gov.za/dept/human-settlements](http://www.westerncape.gov.za/dept/human-settlements)



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