



Western Cape
Government

Human Settlements

BETTER TOGETHER.

Frequently Asked Questions (FAQs)



Making living conditions in the
Western Cape **BETTER TOGETHER.**

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1. Where/How do I apply for a house?

In order to be considered for a housing opportunity you must be registered on a municipal housing-demand database (waiting list). Your local municipality maintains the housing database for their specific municipal area. The City of Cape Town can be contacted regarding applications for housing assistance in the greater Cape Town region:

Address: Cape Town Civic Centre,
12 Hertzog Boulevard,
Cape Town /
50 Wale Street, Cape Town

Tel: 021 444 0333

Email: housingdb@capetown.gov.za

Web: <http://www.capetown.gov.za/en/Housing/Pages/Applyforahouse.aspx>

2. How do I check the status of my subsidy application?

- You can check the status of your subsidy application by contacting the office where you made the application. This could be the Municipality, this Department or the Developer;
- The status of the application is checked on the Housing Subsidy System;
- If the application has not been approved, reasons will be provided; and
- If your application is approved, you will receive a document confirming your approval.



3. How do I apply for accommodation in the N2 Gateway project?

- All applications relating to the N2 Gateway can be made with the Developer: The Housing Development Agency (HDA).
- They can be contacted at:
Address: 129 Bree Street, Cape Town
Tel: 021 481 2900

4. How do I apply for a BNG or free house?

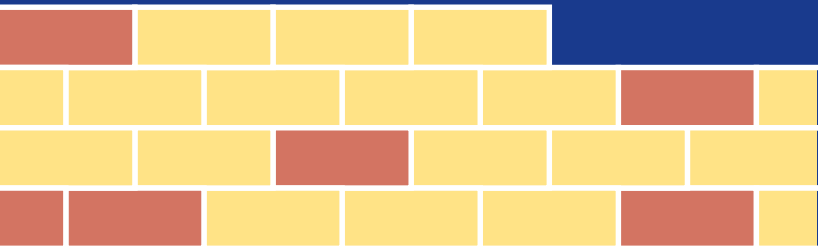
- Inquiries and applications can be directed to your local Municipality.

5. What are the qualification criteria for an Individual Housing Subsidy?

- To qualify for an Individual Housing Subsidy you need to:
 - o have been registered on the municipal housing-demand database (waiting list) for a minimum of 10 years;
 - o be over the age of 40 years and/ or have special needs (disabled) - priority applicants;
 - o be married or cohabiting with a long-term partner; or



- o be single or divorced with financial dependents;
 - o be a South African citizen, or have a South African Permanent Residency Permit;
 - o have a combined gross monthly household income that is below R3 500;
 - o have never received a subsidy from government, neither your partner; and
 - o never owned fixed residential property before.
- Applications can be submitted from April every year at the Provincial Department of Human Settlements.
 - Visit our website to find out more about applying for an Individual Subsidy <https://www.westerncape.gov.za/general-publication/individual-housing-subsidy-programme>



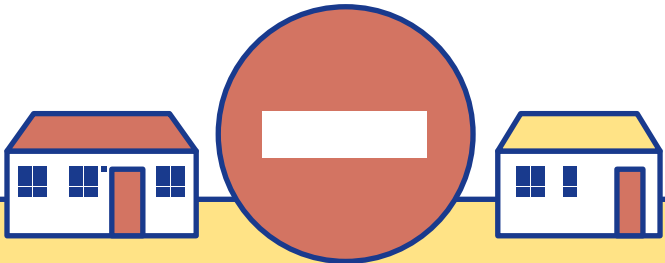
6. What is Enhanced People's Housing Process (EPHP)?

- Enhanced People's Housing Process (EPHP) is a process where beneficiaries are actively involved in the decision making of the housing process and make a contribution towards the building of their own homes;
- Visit our website for more info: <https://www.westerncape.gov.za/dept/human-settlements/services/852/27164>



7. When will EPHP projects be unblocked?

- The Department's Enhanced People's Housing Process (EPHP) section is consulted regarding the status of various EPHP projects;
- Approved beneficiaries will be advised accordingly of progress;
- Alternatively, beneficiaries are provided with the details of the appointed developer who will resolve blocked projects.



8. What is the Finance Linked Individual Subsidy Programme (FLISP)?

- The Finance Linked Individual Subsidy Programme is a government subsidy aimed at first time home buyers earning between R3501 – R15 000;
- The Department will assist you with a subsidy amount payable to the financial institution that approved your home loan;
- This subsidy amount will help reduce your monthly home loan payments to the financial institution; and
- The subsidy amount will be determined by the amount of your household income before deductions and it ranges between R20 000 to R87 000;
- Visit our website for more information on the FLISP subsidy <https://www.westerncape.gov.za/service/finance-linked-individual-subsidy-programme-flisp>

9. What are the qualification criteria for FLISP:

To qualify for FLISP you MUST:

- Have a combined gross monthly household income of between R3 501 – R15 000;
- Be a South African citizen or in possession of a permanent residence permit;
- Be competent to contract ie. older than 18 years old or legally married or legally divorced and of sound mind;
- Be married or cohabiting. If married, husband and wife must apply together; or
- Be single with financial dependants;
- Not have qualified for a government housing subsidy before; and
- Not have owned a fixed residential property before.

10. How do I apply for FLISP?

Find a property that you would like to buy;

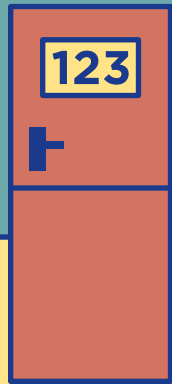
- Sign an offer to purchase;
- Apply for a home loan at a bank or SA Home Loans;
- Once you have obtained a home loan, complete the FLISP application form available at the Department or on the website and submit to the Department;
- You will receive notification whether your application for the FLISP is approved or not;
- The Department pays the subsidy directly to your bank or transferring attorney; and
- You can also apply for FLISP if you have purchased a property and it has been registered in your name for less than 12 months (applications after this window-period are currently not considered).

11. Do military veterans qualify for a housing subsidy?

- Yes, military veterans do qualify for a housing subsidy;
- To qualify you must be on the Department of Military Veterans database and your household income must not exceed R10 416 per month;
- You are a South African citizen or have a South African Permanent Residency Permit;
- You are 18 years or older; and you are married or living with a partner.

12. What is my erf number?

- An erf number is a legal property description (usually a series of numbers) as it appears on the Title Deed;
- Your erf number can be confirmed by the Developer of the project;
- The Developer could be the Municipality or the Department, or an organisation representing the Municipality or the Department.



13. What is a Title Deed?

- It is a legal document which proves that you are the owner of the property;
- Each privately owned property has its own Title Deed, which contains all the details pertaining to the property.

These details are:

- The names of existing owner as well as the previous owner;
- A description of the property;
- The purchase price of the property paid by the existing owner;
- All conditions restricting the use of and for the re-sale of the property;
- You will receive a Title Deed once your property is fully paid;
- If you have a mortgage bond over the property, the bank will hold the Title Deed until the property is fully paid; and

- To obtain a copy of your property's Title Deed you can contact the Deeds Office for further assistance:
 - Physical Address:
New Revenue Building
90 Plein Street,
Cape Town,
8001
 - Postal Address:
Private Bag X9073,
Cape Town,8000
Tel: 021 464 7600
Fax:021 464 7725/ 27

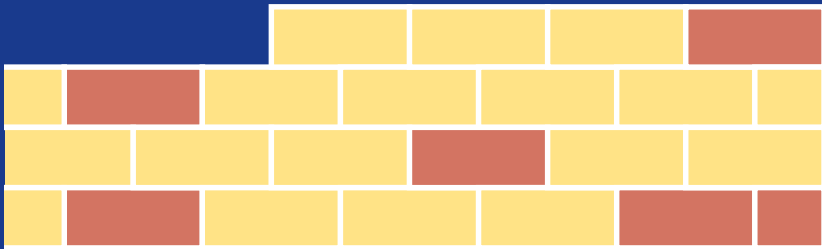


14. When will my property be registered/when will my Title Deed be ready for collection?

- When the transfer is complete the property will be registered on your name;
- You can check the status of the registration and Title Deed with the organisation responsible for the project. This could be the Municipality, the Developer or the Department; and
- In the case of a property that has not yet been registered, please refer to the relevant Municipality, Developer or the Department for further information and advice.

15. Can I sell my house without my Title Deed?

- No, in order to sell your house, proof of ownership is required in the form of a Title Deed; and
- The transfer of a house can only be done through an attorney (conveyancer).



16. How do I give my house to someone else?

- The sale, donation or change in ownership of a house can only be done through an attorney (conveyancer);
- Please obtain legal assistance.

17. If I am renting a government property, will I eventually own it?

- No, unless your lease agreement states that the property is rent-to-buy.

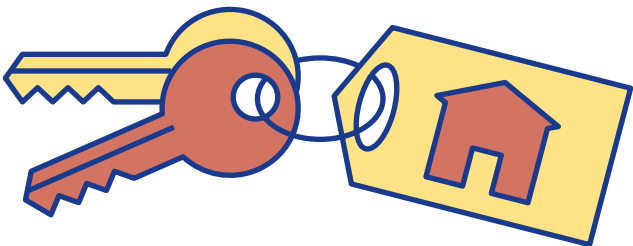
18. What happens when an approved beneficiary dies before he/she occupies the house?

- In this case you must contact the organisation that is responsible for the project. This could be the Municipality, Developer or the Department.



19. My mother/father has died, how do I transfer the house to my name?

- The transfer will depend on what is stated in the deceased's Will and Testament; and
- If there is no Will, you must contact the Master of the High Court for further assistance.
- They can be contacted at:
Address: the Dullah Omar Building,
45 Castle Street, Cape Town, 8000
Tel: 021 832 3000.



20. What are the rights and responsibilities of Landlords and Tenants?

- The rights and responsibilities of Landlords and Tenants are stated in the Rental Housing Act 50 of 1999;
- If you are a Landlord or Tenant and experience any problems you can contact or visit the Department's Rental Housing Tribunal for assistance;
- The Rental Housing Tribunal call centre number is 0860 106 166. You can also visit our website <https://www.westerncape.gov.za/general-publication/rental-housing-tribunal> to find out more about our Rental Housing Tribunal

21. Contact details:

Department of Human Settlements Helpdesk

Helpdesk hours: 07:30 to 15:00

Tel: 021 483 6488 / 3112 / 0623 / 0611/ 2060

Fax: 021 483 3844

Email:

human.settlements@westerncape.gov.za

Physical address:

27 Wale Street, Cape Town, 8001.

Rental Housing Tribunal

Tel: 0860 106 166

Fax: 021 483 7216

SMS: 31022

Please call me: 079 769 1207

Alternative contact details:

Tel: 021 483 5020 / 2396

Fax: 021 483 3313

Email: rht.enquiries@westerncape.gov.za

Department of Human Settlements Helpdesk
Tel: 021 483 6488 / 3112 / 0623 / 0611/ 2060
Fax: 021 483 3844
Physical Address: 27 Wale Street, Cape Town,8001

www.westerncape.gov.za

Afrikaans and isiXhosa versions of this publication
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