

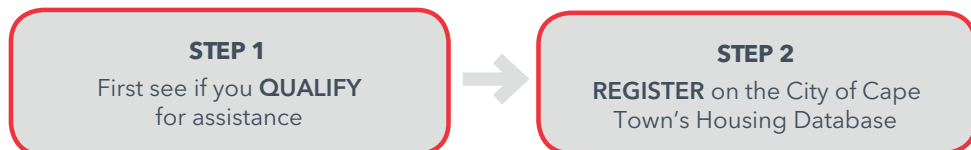
YOUR GUIDE TO HOUSING OPPORTUNITIES IN CAPE TOWN

2018



If you cannot afford to buy your own house, or you need somewhere to rent, then you may be able to get help from the government. There are programmes that provide low-income households with different types of houses, flats and serviced sites, but only if you qualify for assistance. This depends on your income and your family circumstances.

HOW CAN I GET A HOUSE?



Step 1: QUALIFY

The criteria for assistance are not the same for all housing opportunities. It depends on your income and your family circumstances, and if you want to own a house or serviced site, or you are looking for a rental unit.



R0 - R3 500 Household income



Basic qualifying criteria

For Breaking New Ground houses and serviced sites, People's Housing Process and Individual Housing Subsidies.

- R0 to R3 500 monthly income (you and your spouse/partner together)
- You must be a SA citizen or permanent resident, 18 years or older
- You must be legally able to sign a contract (for example, not have a mental illness or chronic dependence on drugs or alcohol)
- You or your spouse/partner must not have had a government housing opportunity before, anywhere in South Africa, and you must not have owned or currently own any property
- You have to be married or living in a relationship
- If you are single, you must be able to prove that you have family members who are financially dependent on you
- If you are single and you don't have any financial dependents, you must be 60 years or older, disabled or a proven military veteran

Step 2: REGISTER

If you think you qualify, then apply to have your name added to the City of Cape Town's Housing Needs Register (the housing database). Once you have registered you must make sure you keep your details, like your address and phone number, up to date so that housing officials can contact you if a housing opportunity becomes available.

How to apply

➤ Apply at www.tda.gov.za/housing or

📄 Complete the application form at any of the City's 27 housing offices, at the Walk-in Centre, 50 Wale Street, or at the Housing Information Kiosk, 2nd floor, Concourse Level (cash hall), Civic Centre, 12 Hertzog Boulevard.

IMPORTANT

- Keep your details, like your address and phone number, up to date so that housing officials can contact you if a housing opportunity becomes available. You can check your status on the Housing Needs Register by SMS: Send your ID number followed by your surname to 44108 (e.g. 7102146587089 Smith)
- It can take a long time for a housing opportunity. In that time things may change and you may no longer meet the qualifying criteria for a subsidised house. For example, you may marry someone who has already had a housing subsidy, or you may get a job that pays you more than the income limit for assistance.







WHAT KIND OF HOUSING IS THERE?

Good news: If you qualify in terms of the basic criteria and register, you could be in line for a housing opportunity.

Bad news: There are many people on the Housing Needs Register and there is not enough money to help everyone at once, so you may have to wait a long time.

A home of your own

There are different housing programmes that help people get ownership of a house or a serviced site. Some of these come from the City of Cape Town and some from the provincial and national government.

Breaking New Ground houses	Serviced sites	People's Housing Process (PHP)	Individual Housing Subsidy
			
These are new houses, built as part of housing projects by the City, provincial or national government.	The City makes available serviced sites, which do not have a house (top structure). The sites have a concrete slab, with connections for water, electricity and sewer, so people can build their own houses.	This is where people who own a serviced site organise themselves into a PHP group. They are part of deciding how their houses will be built and must also make a contribution in some way (money or labour).	You can apply for an Individual Housing Subsidy if there is an existing house or site you want to buy. For information visit the Western Cape Department of Human Settlements Walk-in Centre at 27 Wale Street, Cape Town, or call 021 483 3896.
Benefit: The house is ready to move straight into.	Benefit: You can decide what kind of house you want and build over time.	Benefit: You are part of a community and can have a say in what you want.	Benefit: You don't have to wait for a housing project.

Owning your own home or site means you have 'security of tenure'. You will get a title deed to the property and can pass on ownership to your family members in the event of your death.

You are responsible for maintaining the property and extending and improving the house if you want to. You are also responsible for paying property rates, electricity and water and sanitation charges. The City of Cape Town helps low-income households with these charges if they are on the Indigent Register.

A place to rent

The City of Cape Town supports lower-income households who need rental accommodation, but who can't afford the rentals charged by private landlords. You also may not be in Cape Town permanently, have a home or you may not want to wait for a house or serviced site.



R0 - R3 500 Household income



Community Residential Units

The City owns about 44 000 Community Residential Units (CRUs), and 12 000 hostel beds, which are rented to qualifying tenants. If you don't pay your rent, or break the rules, you will be evicted, so that another family can benefit.

Qualifying criteria

For Community Residential Units and hostel beds

- R0 to R3 500 monthly income (you and your spouse/partner together)
- You must be a SA citizen or permanent resident, 18 years or older
- You must be legally able to sign a contract (for example, not have a mental illness or chronic dependence on drugs or alcohol)
- You or your spouse/partner must not have had a government housing opportunity before, anywhere in South Africa, and you must not have owned or currently own any property



R0 - R15 000 Household income



Social Housing Units

These rental flats are built in partnership with social housing institutions, which also manage the buildings. Social housing is well maintained and managed with security and access control. You can rent the flat for as long as you need to, but your household income must stay under R15 000. If you don't pay your rent, or break the rules, you will be evicted, so that another family can benefit.

Qualifying criteria

For social housing units

- R1 500 to R15 000 monthly income (you and your spouse/partner together)

HELP, I DON'T QUALIFY!

If you want a home of your own, but you don't qualify for one of the other housing types, because your household income is too high or you have had an opportunity before, then consider GAP Housing. These are houses or flats that are built for sale, usually by private companies, to people who are struggling to afford a home.

Qualifying criteria

For GAP housing

- R3 500 to R15 000 monthly income (you and your spouse/partner together) to apply for a FLISP subsidy
- A good credit record
- Approved bond finance from a bank



R20 000 - R87 000 Once-off Subsidy



Finance Linked Individual Subsidy Programme (FLISP)

The state offers first-time home buyers a once-off subsidy of between R20 000 and R87 000*, depending on your income level, to help with the deposit and reduce your monthly bond payments.

For more information on FLISP and an application form, contact the Western Cape Department of Human Settlements helpdesk on 021 483 6488 or email Human.Settlements@westerncape.gov.za

*Reviewed by Minister of Human Settlements from time to time




"Everyone has the right to have access to adequate housing"
- The Constitution

The government assists people who qualify for housing. The City of Cape Town has funds to provide about 5 000 housing opportunities each year. National and provincial government also have housing programmes.

Remember there are many people (about 400 000 households) waiting for housing in Cape Town, so even when you do apply it takes a long time before you benefit.

Find out more

 Housing Hotline 021 444 0333

 housing.db@capetown.gov.za

-  • Walk-in Centre, 50 Wale Street (07:30 - 13:00, Monday to Friday)
- Housing Information Kiosk, 2nd floor, Concourse Level (cash hall), Cape Town Civic Centre, 12 Hertzog Boulevard (07:30 - 13:00, Monday to Friday)
- City of Cape Town Housing Offices