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**GUIDE FOR EMPLOYEES  
TO ACCESS  
THE HOUSING ALLOWANCE SCHEME**



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ISSUED BY the dpsa

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## TABLE OF CONTENTS

PURPOSE .....	3
WHAT IS THE HOUSING ALLOWANCE? .....	4
WHO CAN BENEFIT FROM THE HOUSING ALLOWANCE? .....	6
Home Owners.....	6
Tenants .....	6
Borrowers of home loans .....	8
HOW DO YOU BECOME A HOME OWNER? .....	10
Title deed.....	10
Instalment sale agreement .....	10
Permission to Occupy (PTO) .....	10
State Guarantee .....	11
Rates, electricity and water accounts .....	12
HOW DO YOU BECOME A TENANT?.....	13
Occupational rent .....	13
All other forms of rent.....	13
HOW DO YOU APPLY FOR THE HOUSING ALLOWANCE?.....	14
ANNEXURE A: EXAMPLE OF AN ABRIDGED RENTAL AGREEMENT .....	15
ANNEXURE B: APPLICATION FOR HOUSING ALLOWANCE SCHEME HOME OWNER .....	19
ANNEXURE C: HOUSING ALLOWANCE APPLICATION FORM FOR TENANTS ..	25

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## **PURPOSE**

The purpose of this guide is to give employees guidance on the implementation of the Housing Allowance Scheme. The guidelines briefly explain to the employee how to become a home owner or a tenant, as well as the different types of ownership and tenancies. The guidelines also explain in easy terms how to apply for the Housing Allowance.

The guide is packaged with examples of the necessary application forms and examples of the different types of proof required supporting the application. Included in this package is also an example of an abridged (shortened) rental agreement for the use of employees who wishes to formalise their informal/verbal rental arrangements for purposes of the Housing Allowance Scheme.

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## WHAT IS THE HOUSING ALLOWANCE?

Until 29 September 2004 the Employer only assisted those employees who were home owners with a bond on their property through the Home Owner Allowance Scheme.

According to the collective agreement signed in the PSCBC, i.e. PSCBC Resolution 2 of 2004, the Home Owners Allowance Scheme has been repealed and replaced with the Housing Allowance.

The Housing Allowance is a sum of money that the Employer pays every month in addition to an employee's salary in order to assist him/her to pay for the rent or an instalment on his/her home.

To qualify for the Housing Allowance a few simple rules (requirements) must be met. They are briefly the following:

- You must hold a permanent position in the Public Service. This includes fixed term contract employees.
- The Housing Allowance is payable on one home only.
- If both you and your spouse<sup>1</sup> are working for the Public Service, then only one will qualify for the Housing Allowance. You and your spouse could decide who would apply for the Housing Allowance. However, should you and your spouse for operational reasons be stationed in different magisterial districts and maintain two separate homes, then both of you could access the Housing Allowance.
- If you and a number of other independent employees, having separate rental agreements, live in one house, each employee will qualify for the Housing Allowance.
- You can either rent or own a home. If you rent a home, you must at least have a formal/written rental agreement with the person that you are renting from. If you own a home then the home must be registered either alone in your name or it could be registered in both your and your spouse's names. Closed corporations, trusts and companies unfortunately do not count.
- You and/or immediate family must live in the home.

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<sup>1</sup> "spouse"<sup>1</sup> means a person or persons registered with the Employer as the lawful husband or wife (wives) or life partner (including same sex life partner) by the employee at the time of use of the benefit, worker compensation or work facility: Provided that an employee: -

- (a) may register all spouses entered into under customary or indigenous law with the Employer;
- (b) may register only one life partner at a time with the Employer;

*(Note: In terms of the registration of only 'one life partner at a time' employees should be aware that if a new domestic partnership is established, i.e. replacement of one registered life partner with another, the onus is on the employee to terminate the registration of the previous life partner and follow the registration process in respect of the new life partner.)*

- (c) who has (a) spouse(s) registered with the Employer in terms of the recognition of Customary Marriages Act, 1998 and the Marriages Act, 1961, may not register a life partner with the Employer;

- 
- The home must be located in South Africa. If you are being transferred abroad you may under certain conditions continue to receive the Housing Allowance.

Not everybody will receive immediately the maximum value of the Housing Allowance because of limited funds. The good news, however, is that, as part of the agreed phasing-in process the Housing Allowance will be increased from R 100 per month over five years to the maximum, which is presently R 403. The maximum allowance will also be revised quarterly to provide for changes in the interest rate, where after it will be fixed on 1 January 2009. This means that-

- if you are a beneficiary of the repealed Home Owners Allowance Scheme that your home owners allowance will be converted into the Housing Allowance. If you received the maximum home owners allowance then you will continue to receive the maximum or if received less than the maximum, you will continue to receive this amount, which will be increased during the 5 year phasing-in period.
- if you bought a home on or after 29 September 2004 with a registered bond/home loan, you will qualify immediately for the maximum value of the Housing Allowance. If you are appointed on or after 29 September 2004 in the Public Service and repay a bond on your own home at the time of your appointment, you are for purposes of the Housing Allowance Scheme deemed to be a new home owner. You will therefore qualify for the maximum Housing Allowance;
- if you are a home owner with a paid-off/no home loan before 29 September 2004 or if you rent a home, you will start off with a Housing Allowance of R 100 per month, which will be increased during the 5 year phasing-in period.

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## WHO CAN BENEFIT FROM THE HOUSING ALLOWANCE?

If you are a home owner or a tenant you can benefit from the Housing Allowance.

### Home Owners

There are three types of owners of housing in South Africa:

- Title holders: These owners have bought in towns and suburbs that fall under the control of metropolitan, local or district municipalities (local government). They have a title deed (which is registered in the Deeds Office) to prove their ownership.
- Deferred title: These owners have purchased their homes but they only get title after they have paid off the last instalment. They have bought through instalment sale, very much like buying furniture or a car on hire purchase. This is more affordable than being a title holder because one does not have to pay the duties and the fees to transfer title into one's name.
- Traditional ownership: These owners have permission from their traditional leader to live on and use the land. Although they do not have title to the land they can build a home there, live there and use the property as if they were owners. Traditional ownership can take place only on traditional/tribal land and not on land under the control of a metropolitan, local or district municipality

You can therefore benefit from the Housing Allowance if you own a home through:

- a title deed;
- having bought it on instalment sale; or,
- permission from a traditional leader

### Tenants

You can also benefit from the Housing Allowance if you are a tenant, in other words renting a home from someone.

There are four types of tenants:

- Occupational rent: This is where a tenant is renting the home from the person he/she has bought from. Occupational rent happens because the buyer has moved into the home before the title is transferred into his/her name, and it

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usually is for a short period only, a couple of months while the Deeds Office is processing the transfer documents.

**Take note!**

The Housing Allowance as a tenant will lapse at the end of the occupational rent period. The reason being that different documentation/information is required and a different value is attached to the housing allowance as a home owner that you will receive.

In other words you have to submit two applications: one as a tenant and one as a home owner.

Please ensure that you submit your applications timeously!

- Renting from a municipality or private landlord: This is the most common rental situation and the tenant usually signs a lease agreement with the landlord/municipality, which sets out the rent to be paid and other conditions in terms of which he/she may use the home.
- Rent from family/friends: Many people rent from their family and/or their friends, and because they all stay together there is no need for them to sign a lease agreement.
- Renting from your Employer. This can take place either through:
  - State Housing – the employee is *obliged* to occupy and rent housing from the Employer in terms of PSCBC Res. 3 of 1999
  - Other Housing – the employee can *choose* to rent housing provided by the Employer in terms of PSCBC Res. 3. of 1999

You can therefore benefit from the Housing Allowance if you rent a home from:

- the seller (occupational rent);
- a private landlord or municipality;
- family or friends, provided that you formalise your rental arrangements by means of a rental agreement. An example of such a rental agreement is attached to this guide, which you may use for this purpose. You may adapt it to suit your needs (See Annexure A); and
- the Employer (state)

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## Borrowers of home loans

If you have bought a home *with a home loan*-on or after 29 September 2004, you can benefit by getting the *maximum* Housing Allowance.

### **REMEMBER!**

**If you are a beneficiary of the repealed Home Owners Allowance Scheme your home owners allowance will be converted into the Housing Allowance. If you received the maximum home owners allowance then you will continue to receive the maximum or if received less than the maximum, you will continue to receive this amount, which will be increased during the 5 year phasing-in period.**

There are three types of home loans:

- Mortgage home loan: To get this type of loan you cede the property as security to the bank. If you stop paying your instalments the bank can repossess the house and sell it to someone else to get its money back.
- Non-mortgage secured home loan: To get this type of loan you cede your retirement policy, or your life assurance policy, or other movable assets (like furniture, motor cars, etc.) to a financial institution. If you stop paying your instalments the financial institution can cash in your policies or sell your movable assets to get its money back.
- Unsecured home loan: To get this loan you do not have to cede any asset to the financial institution. To cover its risk the financial institution will charge you a high interest rate.

Mortgage loans are provided mainly by banks or companies like-

- ABSA,
- Standard Bank,
- Nedbank,
- Peoples Bank,
- First National Bank,
- Investec Bank and
- SA Home Loans.

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Please consult your personnel office for a comprehensive list, if required.

Non-mortgage secured and unsecured home loans could also be obtained through the National Housing Finance Corporation (NHFC) funded lenders/intermediaries, usually in rural areas, inner city developments, etc. These institutions are-

- Greenstart Home Loans (Pty) Ltd
- ABC Cash Plus Ltd
- Peulwana Financial Services (Pty) Ltd
- Grand Finance Company
- Blue Dot Finance Company (Pty) Ltd
- Blue Incremental Housing Finance (Pty) Ltd
- Agishana Credit Company/Great North Credit Company
- Mpumalanga Housing Finance Company
- Welisa Finance (Pty) Ltd
- Ithala Bank
- Masikeni Credit Corporation
- Protea Finance (Pty) Ltd
- Sumex Housing Finance
- Beehive (Pty) Ltd

It is important to understand that all these loans have to be home loans and that they must be for the purpose of owning a home. Normal micro loans are excluded and do not count as home loans.

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## HOW DO YOU BECOME A HOME OWNER?

### Title deed

If you would like to buy a home you can either look in the property sections of the newspapers or view houses that are on show. You will usually have to talk to an estate agent who is helping the owner to sell the home, and who is acting on behalf of the owner. These houses could be existing houses in existing suburbs or they could be new houses in new developments. Sometimes, when you buy a new house in a new development, you will only be shown a show house and the plans of the house, because the house has not been built yet - this is called buying 'off plan'.

When you have decided on the home that you want and agreed to the selling price, you sign a **Deed of Sale**, which is a legal contract between you and the seller for the purchase of the home.

When you buy a home in suburbs that fall under the control of a municipality, ownership of the home is when the title is transferred into your name (i.e. you have full title). Once you/your financial institution have paid the price to the seller the title will be transferred to your name. A special lawyer, called a conveyancer, will 'carry across' the title by getting you to sign the necessary documents and lodging them at the Deeds Office where the registrar of deeds will formally register the property in your name. If you have a mortgage loan the bank's claim to your property will be written into the title deed.

### Instalment sale agreement

In some cases, for instance in inner cities in high rise buildings, the owner or developer will sell to you by means of an instalment sale. You will not have full title until you have paid off the last instalment. You sign an **instalment sale agreement**, which is a legal contract between you and the seller of the home.

### Permission to Occupy (PTO)

If you want to own a home on land under the control of a traditional leader you will first have to get his permission. The procedure might be different in different parts of the country - you will have to enquire with your traditional leader what the procedure is. For instance in KwaZulu-Natal, the traditional leaders will give you the following documents to indicate that you have their permission to occupy land:

- Recommendation from traditional leader to the KZN Department of Traditional and Local Government Affairs for issuing of permission to occupy certificate.
- Site Inspection Certificate.

- 
- Sketch of the site.

You must submit these documents to the KwaZulu-Natal Department of Traditional and Local Government Affairs in Ulundi, who will then issue a **Permission to Occupy (PTO)**. The PTO proves that you 'own' the land in the traditional area.

Therefore, in order to become a home owner you must either

- Have your name on the title deed of the home; or
- Sign an instalment sale agreement with the seller; or
- Get a Permission to Occupy certificate from the Provincial Government of the province where you have your traditional home

You will then be able to show that you are a home owner and that you qualify for the housing allowance.

## State Guarantee

When purchasing a home one is required to pay a cash deposit, monies that one does not necessarily have. To this end you could access the State Guarantee Scheme, which seeks to promote home ownership by obtaining a 100% home loan/bond. In this case the State (Minister of Finance) guarantees *maximum* 20% of your loan/bond. Such a guarantee is only issued to financial institutions that have agreements with the State.

### Note

It is not a pre-requisite to obtain a State Guarantee to secure a bond/home loan. You could secure a bond without a State Guarantee

There are however certain rules that should be complied with, e.g.:

- 
- The loan should be used to buy or build a dwelling or to effect immovable improvements.
  - You should be-
    - a contributing member of pension fund; and
    - 21 years of age with one year's service, but if you are older than 55 years of age you must have at least 10 year's pensionable service.
  - The property must be permanently occupied by yourself, your spouse, dependent children and other dependants (if applicable).

The guarantee is redeemable in the event when you resign from the Public Service, pass away or become insolvent. In the case of resignation you are indebted with the balance of the guarantee. This amount is usually deducted from the pension monies you receive at resignation. If insufficient it is recovered directly from you. In the case of death, a claim will be lodged against your estate. Should you for some reason become insolvent, your department should determine the outstanding balance of the guarantee, which must be redeemed with the financial institution. It might happen that your property could be sold in execution to cover the debt.

**IMPORTANT!**

Please consult your personnel office should you enquire further detailed information on the State Guarantee and procedures to apply for a guarantee.

## **Rates, electricity and water accounts**

When you move into your home you will, as a property owner, have to pay rates to the municipality. You will also have to pay the municipality for the electricity and water that you use on the property – unless you are using a pre-paid meter for the electricity, in which case you will only pay a once off fee and then each time that you buy electricity with your pre-paid card. The municipality will send you an account every month for the rates, and also for the electricity and water consumed.

If you have bought an apartment in a high-rise inner city building the ownership of this unit will be subject to a sectional title scheme. If you live in a sectional title scheme, the body corporate will send you an account each month to pay your electricity and water as well as a levy – this levy includes rates owed to the council.

Depending on the procedures in different parts of the country you may have to pay a fee to the traditional leader for the land you are occupying.

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## HOW DO YOU BECOME A TENANT?

### Occupational rent

When you buy a home it can some times take up to 90 days before title is registered in your name. In this situation you do not have to wait until registration before you move into your new home – if the seller agrees you can move in, or take occupation, before registration, and pay occupational rent to the seller. The occupational rent is set out in the Deed of Sale between you and the seller

### All other forms of rent

If you would like to rent a home you can either look in the property sections of the newspapers or view houses that are on show. You will usually have to talk to an estate agent who is helping the owner to rent the home, and who is acting on behalf of the owner. Sometimes you can talk directly to the owner, especially if you would like to rent from family or friends, and usually you will be able to make your own arrangements with family and friends, independent of an agent. As a public servant you might also be required to rent State Housing; or you might be offered Other Housing that you can rent from the Employer.

The rent that you pay to these landlords is written into the **lease agreement** that you sign with them. In the case of family and friends, where there is usually no lease agreement, you can use a shortened lease agreement that will be provided with the Housing Allowance application form. Most landlords usually issue an **occupancy certificate** when they hand over the keys to their tenants on the day of occupation. The tenant will be responsible for the cost of electricity and water consumed in their home.

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## HOW DO YOU APPLY FOR THE HOUSING ALLOWANCE?

If you benefited from the repealed Home Owners Allowance Scheme, you will qualify for the Housing Allowance. You need not to reapply for the Housing Allowance. Your department will send you a letter informing you of this change and requesting you to verify specific information in a confirmation form.

If you are applying for a Housing Allowance as a home owner, you must complete the Housing Allowance Application Form for Home Owners (see Annexure B).

If you are applying for a Housing Allowance because you are a tenant you must complete the Housing Allowance Application Form for Tenants (see Annexure C).

The supporting documents (evidence) that should be attached to your application are clearly indicated on the application forms. See Sections B and C on Annexure B (for home owners) and Section B on Annexure C (for tenants) for the documentation relevant to your application.

### **Important hints!**

Read the instructions carefully.

Ensure that you fill in all the required information.

Attach all the supporting documentation (evidence) to your application.

If your form is incomplete or if supporting documents are not attached then your form will be returned to you. This will delay the approval of your housing allowance and the eventual payment of the allowance.

### **Remember!**

**You are responsible to ensure that your application is complete and all required documents attached.**

**If you need help or further information, please contact your personnel office for assistance.**

Visit also the dpsa website [www.dpsa.gov.za](http://www.dpsa.gov.za) for an electronic copy of this document or the *Determination on Housing*

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**ANNEXURE A: EXAMPLE OF AN ABRIDGED RENTAL AGREEMENT**

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**ABRIDGED (FAMILY/FRIEND) LEASE AGREEMENT**

Entered into by and between:

.....THE LANDLORD Address: .....  
AND

.....("TENANT")

Start Date:.....200.....

Description of premises leased at above address: ..... ("PREMISES")

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**TERMS AND CONDITIONS**

**1. DURATION**

This LEASE shall commence on .....200..... and continue for an initial period of .....  
Month/s/week/s upon the expiry of which it shall continue indefinitely subject to termination by either party  
giving the other..... calendar month/s/weeks notice in writing of such termination.

**2. RENTAL**

2.1 The rental for the PREMISES shall be R.....per month.

2.2 The rental shall be banked to ..... BANK, ....., account number ..... or at  
such other place as the LANDLORD may notify the TENANT.

2.3 The LANDLORD shall be entitled to increase the rental at any time after the expiry of the initial  
period of the lease by giving the TENANT 1 (ONE) calendar month's notice.

**3. USE OF PREMISES**

3.1 The TENANT shall have the right of reasonable use, having regard to the rights of all other lessees  
and/or other occupiers of the LANDLORD, of the common areas, toilets and other conveniences  
and facilities provided by the LANDLORD. The TENANT shall use the PREMISES only for  
residential purposes.

3.2 The TENANT shall not be entitled to sub let the PREMISES or cede any of its rights hereunder.

3.3 The TENANT shall not be entitled to alter or add to the PREMISES or any of the installations  
therein contained without the prior written consent of the LANDLORD.

3.4 The TENANT shall not affix objects to the PREMISES by means of nails, screws or otherwise  
without the written consent of the LANDLORD. The TENANT shall not be entitled to change the  
locks to any doors to the PREMISES or in respect of the furnishings/equipment therein.

**4. SERVICES**

**4.1 Inclusive Rental**

The rental includes the TENANT'S right to use of the furnishings/equipment and services  
hereinafter provided for, save to the extent that this agreement expressly provides for the payment  
of additional charges therefore.

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## 4.2 Furnishings/Equipment

- 4.2.1 The Tenant shall be entitled to use the furnishings/equipment situated on The PREMISES and detailed on Schedule "1" hereto, for the duration of this agreement.
- 4.2.2 Ownership of the furnishings/equipment used by the TENANT in terms of 4.2.1 shall at all times remain vested in the LANDLORD.
- 4.2.3 The TENANT shall use the said furnishings/equipment with such care as to ensure that it remains at all times in good order and repair, fair wear and tear only excepted, and shall at the termination hereof return such furnishings/equipment to the LANDLORD in like good order and condition, fair wear and tear only excepted.

## 4.3 Telephone

- 4.3.1 If the PREMISES are supplied with a telephone extension, the tenant has access to the telephone for usage.
- 4.3.2 All outgoing calls made by the TENANT on the PREMISES shall be charged by the LANDLORD to the TENANT.
- 4.3.3 The TENANT shall not be entitled to install or otherwise use direct telephone or other communication systems from the PREMISES other than via a cell phone.
- 4.3.4 If the TENANT fails to pay any amount due to the LANDLORD in respect of telephone charges, rental or any other amount in terms hereof, the LANDLORD shall be entitled to refuse the TENANT the use of the telephone services herein provided for.

## 4.4 Number of persons on the premises

It is recorded that The number of persons to be permanently housed on The PREMISES is.....and this may not be varied without the written consent of the LANDLORD.

## 5. LIMITATION OF LIABILITY

### 5.1 The TENANT shall:

- 5.1.1 have no claim of any nature whatsoever against the LANDLORD for any loss, damage or injury which it may directly or indirectly suffer (except where caused through the gross negligence of the LANDLORD) by reason of any latent or patent defect in the PREMISES or any damage or destruction to the PREMISES, furnishing and/or equipment; theft from the PREMISES; and, defect or disrepair of the PREMISES and/or the furnishings/equipment.
- 5.1.2 not be entitled to withhold or defer payment of any amounts due in terms hereof;
- 5.1.3 under no circumstances have any claims against the LANDLORD for consequential loss, howsoever caused.

## 6. BREACH

- 6.1 If the TENANT fails to make payment of any amount due in terms hereof or commits any other breach of this agreement and does not remedy the latter mentioned breach within 3 (THREE) days of being asked to do so, then the LANDLORD shall be entitled to terminate this agreement, eject the TENANT from the PREMISES and retake possession of the furnishings/equipment used by the TENANT in terms hereof. If the TENANT disputes the LANDLORD's' right to terminate this agreement and remains in occupation then the LANDLORD shall be entitled to continue to receive payment of the rental and other amounts due in terms hereof without prejudice to its contention that this agreement has been terminated.
- 6.2 The TENANT shall pay interest on all amounts overdue in terms of the lease at the prime overdraft rate of The Standard Bank of South Africa Limited plus 4%. The interest shall be calculated from the due date of such amount to the actual date of payment thereof.

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**7. WHOLE AGREEMENT**

This agreement constitutes the whole agreement between the parties and no variation hereto shall be of any force or effect unless reduced to writing and signing by the LANDLORD and the TENANT. No consensual termination of this agreement shall be of any force of effect unless reduced to writing and signed by the LANDLORD and the TENANT.

**8. NON-WAIVER**

No relaxation or indulgence which any of the parties may afford to the other/s shall in any way prejudice or be deemed to be a waiver of the rights of the indulgent party and shall not preclude or stop the indulgent party from exercising all or any of its rights hereunder and, in particular but without limiting or derogating from the a foregoing, any cancellation hereof or accrued right of cancellation hereof.

**9. JURISDICTION**

The TENANT consents to the jurisdiction of the Magistrate's Court or otherwise competent jurisdiction in respect of any action or proceedings which may be brought against it by the LANDLORD; provided that the LANDLORD shall be entitled to bring proceedings which would, but for the foregoing, fall outside the jurisdiction of the Magistrate's Court.

**10. STAMP DUTY**

In terms of Section 14 of the Stamp Duties Act No. 77 of 1968, the tenant hereby agrees to pay the stamp duty in terms of this agreement of lease and the service agreement on signature hereof on demand. The amount of the stamp duty to be paid in terms hereof, as well as any penalties thereon as determined by the Receiver of Revenue shall be final and binding.

PLACE \_\_\_\_\_ DATE \_\_\_\_\_

\_\_\_\_\_  
TENANT FULL NAME

\_\_\_\_\_  
WITNESS

PLACE \_\_\_\_\_ DATE \_\_\_\_\_

\_\_\_\_\_  
LANDLORD FULL NAME

\_\_\_\_\_  
WITNESS

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**ANNEXURE B: APPLICATION FOR HOUSING ALLOWANCE  
SCHEME HOME OWNER**



## HOUSING ALLOWANCE APPLICATION FORM FOR HOME OWNERS

### INSTRUCTIONS

- 1 Employees who became home owners on or after 29 September 2004 should complete this application form.
- 2 Complete and tick the boxes that apply to you.
- 3 Please see the list of documents in Sections B and C, which **must** be attached to your application. If necessary please refer to the Employee Guide on the Housing Allowance for physical examples.
- 4 Ensure that you have completed and signed the form and attached all the documents required since lacking information may delay the payment of your application.
- 5 If you experience difficulty to complete this application form, please do not hesitate to contact your personnel office for assistance.

### SECTION A: PERSONAL DETAILS

#### EMPLOYEE'S DETAILS

<b>Surname</b>		<b>Initials</b>	
<b>Department</b>		<b>Component</b>	
<b>ID no</b>			
<b>PERSAL No</b>			
<b>Contact No</b>	<b>Work</b>		
	<b>Home</b>		
	<b>Cell</b>		

#### SPOUSE'S DETAILS

<b>Surname</b>		<b>Initials</b>	
<b>ID No</b>			
<b>Employer</b>			
<b>Work address</b>			
<b>Contact No</b>	<b>Work</b>		
	<b>Home</b>		
	<b>Cell</b>		

SECTION B: HOME OWNERSHIP STATUS						
Reference code	I am a owner because-	Tick the applicable box		Proof to be attached to this application form	Tick the applicable box if proof is attached	
					Yes	No
<b>H1</b>	The title to the property is in my name			Title deed OR Ghost Deed Report* OR an original Tax Invoice from the financial Institution**		
<b>H2</b>	I have permission from the traditional leader to occupy state/tribal land			Permission To Occupy Certificate (PTO)		
<b>H3</b>	I have bought property on instalment sale (i.e. like a hire purchase)			Instalment Sale Agreement		

For Official Use	
Proof is attached	
Yes	No

\* A Ghost Deed Report is a print out from the Deeds Office, which can be obtained from a lawyer/legal firm responsible for the property transaction or the Deeds Office.

\*\* The Tax Invoice from the financial Institution should at least indicate the-

- Name(s) of the bond holder
- Property particulars
- Registration date
- Bond/home loan details

SECTION C: BOND/HOME LOAN STATUS						
Reference code	I am a owner because-	Tick the applicable box		Proof to be attached to this application form	Tick the applicable box if attached	
					Yes	No
L1	I am repaying a bond/home loan to a financial institution			An original Tax Invoice* from the financial Institution OR a letter from the NHFC funded lender/intermediary		
L2	My bond/home loan is paid off			No proof required		
L3	I bought my home without a home loan			No proof required		

For Official Use	
Proof is attached	
Yes	No

\* The Tax Invoice from the financial Institution should at least indicate the-

- Name(s) of the bond holder
- Property particulars
- Registration date
- Bond/home loan details

\*\* A letter from the National Housing Finance Corporation (NHFC) funded lender/intermediary. See Employee Guide on Housing for an example of a *pro forma* letter

SECTION D: OCCUPANCY DETAILS						For Official Use	
The home is occupied by-	Tick the applicable box		Proof to be attached to this application form	Tick the applicable box if attached		Proof is attached	
				Yes	No	Yes	No
Myself			A sworn affidavit				
My spouse							
My dependants							
My spouse & dependants							
<b>Date of Occupancy</b>							
<b>The full residential address of the home is:</b>							

SECTION E: CONFIRMATION, ACKNOWLEDGEMENT, UNDERTAKING AND DECLARATION	
<p>I the undersigned-</p> <p>(a) Confirm that the information in this application form is accurate;</p> <p>(b) Acknowledge that I could be disqualified from the Housing Allowance Scheme should the information provided be false and/or inaccurate in which event the employer may recover any monies over paid and institute disciplinary action and/or lay criminal charges (depending on the seriousness of the situation);</p> <p>(c) Undertake to inform the employer should there be any changes in my situation as a home owner and occupancy of my home; and</p> <p>(d) Declare that the home is occupied as indicated in the form.</p>	
<hr/> <b>Employee Signature</b>	<hr/> <b>Date</b>

**FOR OFFICIAL USE ONLY**

Employee PERSAL No

Employee is a home owner in category

H1	H2	H3	Do not comply
----	----	----	---------------

Employee's loan status falls in category

L1	L2	L3	Do not comply
----	----	----	---------------

The home is occupied according to the requirements in the Determination on Housing

Yes	No	Do not comply
-----	----	---------------

Application for Housing Allowance is-

Approved

PERSAL Code assigned <i>(tick the applicable code)</i>		Corresponding Reference Code in Section B
0545	Housing All: New Owner >29/9/04	L1
0546	Housing All: Home paid-up/no loan	L2 & L3

OR

Declined

Reasons *(if declined)*

Signature of official authorised to approve the Housing Allowance	<input type="text"/>
Name in print	<input type="text"/>
Designation	<input type="text"/>
Date	<input type="text"/>

**INSTRUCTIONS**

Inform employee of the outcome of his/her application	Prepare decline letter with reasons	<input type="text"/>
	Prepare letter of approval	<input type="text"/>
Capture on PERSAL	<input type="text"/>	<input type="text"/>

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**ANNEXURE C: HOUSING ALLOWANCE APPLICATION FORM FOR  
TENANTS**



## HOUSING ALLOWANCE APPLICATION FORM FOR TENANTS

### INSTRUCTIONS

- 1 Employees who are/became tenants on or after 1 January 2005 should complete this application form.
- 2 Complete and tick the boxes that apply to you.
- 3 Please see list of documents in Section B, which **must** be attached to your application. If necessary please refer to the Employee Guide on the Housing Allowance for physical examples.
- 4 Ensure that you have completed and signed the form and attached all the documents required since lacking information may delay the payment of your application.
- 5 If you experience difficulty to complete this application form, please do not hesitate to contact your personnel office for assistance.

### SECTION A: PERSONAL DETAILS

#### EMPLOYEE'S DETAILS

<b>Surname</b>		<b>Initials</b>	
<b>Department</b>		<b>Component</b>	
<b>ID no</b>			
<b>PERSAL No</b>			
<b>Contact No</b>	<b>Work</b>		
	<b>Home</b>		
	<b>Cell</b>		

#### SPOUSE'S DETAILS

<b>Surname</b>		<b>Initials</b>	
<b>ID No</b>			
<b>Employer</b>			
<b>Work address</b>			
<b>Contact No</b>	<b>Work</b>		
	<b>Home</b>		
	<b>Cell</b>		

SECTION B: RENTAL STATUS						
Reference code	I am a tenant because-	Tick the applicable box		Proof to be attached to this application form	Tick the applicable box if proof is attached	
					Yes	No
R1	I pay occupational rent to the person I am buying my home from			Offer to purchase/ Deed of Sale which includes the occupational rent clause		
R2	I rent a home from a private landlord/ municipality			Rental Agreement		
R3	I rent a home from family or friends			Rental Agreement		
R4	I am obliged to occupy and rent State Housing as defined in Part XVI of Annexure B to PSCBC Res. 3 of 1999			Rental Agreement		
R5	I am voluntary occupying and renting Other Housing in terms of a departmental policy defined in Part XVI of Annexure B to PSCBC Res. 3 of 1999			Rental Agreement		

For Official Use	
Proof is attached	
Yes	No

SECTION C: OCCUPANCY DETAILS						For Official Use	
The home is occupied by-	Tick the applicable box		Proof to be attached to this application form	Tick the applicable box if attached		Proof is attached	
				Yes	No	Yes	No
Myself			A sworn affidavit				
My spouse							
My dependants							
My spouse & dependants							
<b>Date of Occupancy</b>							
<b>The full residential address of the home is:</b>							

SECTION D: CONFIRMATION, ACKNOWLEDGEMENT, UNDERTAKING AND DECLARATION	
<p>I the undersigned-</p> <p>(a) Confirm that the information in this application form is accurate;</p> <p>(b) Acknowledge that I could be disqualified from the Housing Allowance Scheme should the information provided be false and/or inaccurate in which event the employer may recover any monies over paid and institute disciplinary action and/or lay criminal charges (depending on the seriousness of the situation);</p> <p>(c) Undertake to inform the employer should there be any changes in my situation as a home owner and occupancy of my home; and</p> <p>(d) Declare that the home is occupied as indicated in the form.</p>	
<hr/> <b>Employee Signature</b>	<hr/> <b>Date</b>

**FOR OFFICIAL USE ONLY**

Employee PERSAL No

Employee is a tenant in category

R1	R2	R3	R4	R5	Do not comply
----	----	----	----	----	---------------

The home is occupied according to the requirements in the Determination on Housing

Yes	No	Do not comply
-----	----	---------------

Application for Housing Allowance is-

Approved

PERSAL Code assigned <i>(tick the applicable code)</i>		Corresponding Reference Code in Section B
0547	Rental	(R1 –R5)

OR

Declined	<input type="text"/>
Reasons <i>(if declined)</i>	<input type="text"/>

Signature of official authorised to approve the Housing Allowance	<input type="text"/>
Name in print	<input type="text"/>
Designation	<input type="text"/>
Date	<input type="text"/>

**INSTRUCTIONS**

Inform employee of the outcome of his/her application	Prepare decline letter with reasons	<input type="text"/>
	Prepare letter of approval	<input type="text"/>
Capture on PERSAL	<input type="text"/>	<input type="text"/>