



the dpsa

Department:
Public Service and Administration
REPUBLIC OF SOUTH AFRICA

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Ref: GEHS/15/16/02/22

**TO ALL: Heads of National Departments;
Heads of Provincial Administrations, and
Heads of Provincial Departments**

**Government Employees Housing Scheme:
Partnership with GEPF/ PIC to deliver Housing Finance Access Service
through SA Home Loans (Pty) Ltd (SAHL)**

1. The Government Employees Housing Scheme (GEHS) has been established in line with Resolution 7 of 2015 of the Public Service Co-ordinating Bargaining Council (PSCBC).
2. With the over-arching goal of increasing sustainable home-ownership among employees, the GEHS is poised to **improve employees' access to affordable housing finance** by implementing the following initiatives:
 - a. *Educating employees on housing finance and facilitating financial rehabilitation for employees with impaired credit records;*
 - b. *Improving access to housing finance by aggregating demand of employees and negotiating with financial institutions;*
 - c. *Offering payroll deductions for home-loan repayments to registered financial institutions who participate in the GEHS; and*
 - d. *Provide transactional support by linking employees to lenders as well as facilitating access to government housing programmes and/or subsidies.*
3. The DPSA has now partnered with the Government Employees Pension Fund (GEPF), acting through the Public Investment Corporation (PIC), to provide specially arranged home finance opportunities for government employees enrolled with the GEHS. To this end, the SA Home Loans (Pty) Ltd is designated as the delivery entity under the DPSA/ PIC partnership for the GEHS Housing Finance Access Service – as outlined in the attached General Notice to employees.

Staatsdiens en Administrasie . Ditirelo tsa Puso le Tsamaiso . Ditshebeltso tsa Mmuso le Tsamaiso . uMnyango wemiSebenzi kaHulumeni nokuPhata

Muhasho wa Tshumelo ya Muvuso na Vhulanguli . Kgoro ya Ditirelo tša Mmušo . Ndzawulo ya Vutirela-Mfumo na Valawuri

LiTiko le Tebasebenti baHulumende nekuPhatsa . ISebe leNkonzo kaRhulumente noLawulo . UmNyango wemiSebenzi kaRhulumente nokuPhata

4. **SA Home Loans (Pty) Ltd is a registered financial institution specialising in the provision of home loans.** Since its inception in 1999, SAHL has grown to be recognised as South Africa's best home loan provider. To date, SAHL has provided home loans to over 20 000 government employees. Through the partnership between GEHS, the GEPF and the PIC the goal is to deliver affordable housing finance to more government employees.
5. Accordingly, SA Home Loans (Pty) Ltd has developed a home loan package specially designed for government employees and will embark on a national campaign from March 2016 to ensure awareness by government employees of the home loan package offered. This awareness campaign shall include home finance presentations in departments to:
 - share information about the SA Home Loans product offered,
 - educate employees about home finance, and
 - distribute packaged information to employees
6. The tailor-made home loan offer is available from SAHL from 15 February 2016
7. Your department is therefore requested to assist the SAHL team, who will be visiting your department and/or workplaces, in accessing employees in your department and workplaces in order to ensure that the GEHS-arranged beneficial opportunities can reach all employees.

Should you have any enquiries and/or require any further elucidation in the above regard, kindly contact **Mr Joseph Leshabane (Head: GEHS)** on 012 402 4386 or joseph.leshabane@dpsa.gov.za

Regards,



Mashwahle Diphofa
Director-General
Department of Public Service and Administration

Date: 22/02/2016

GENERAL NOTICE TO ALL GOVERNMENT EMPLOYEES

Government Employees Housing Scheme (GEHS): Housing Finance Access Service

1. The Government Employees Housing Scheme (GEHS) is implementing the housing finance service to support access to affordable housing finance by government employees.

The service includes the following initiatives:

- a) Educating employees on housing finance and facilitating financial rehabilitation for employees with impaired credit records;
 - b) Improving access to housing finance by aggregating demand of employees and negotiating with financial institutions;
 - c) Offering payroll deductions for home-loan repayments to registered financial institutions who participate in the GEHS; and
 - d) Provide transactional support by linking employees to lenders as well as facilitating access to government housing programmes and/or subsidies.
2. In regard to supporting employees' access to housing finance, the Department of Public Service and Administration has partnered with the Government Employees Pension Fund (GEPF), acting through the Public Investment Corporation (PIC), to provide a specially arranged home finance opportunity for government employees enrolled with the GEHS, within applicable terms and conditions.
 3. The tailor-made home loans will be available from SA Home Loans (Pty) Ltd, which is a registered financial institution specialising in the provision of home loans. To date, SAHL has provided home loans to over 20 000 government employees. In the first instance, SAHL will offer mortgage-based ("bonds") home loans and later non-mortgage ("no bond") short term loans will be offered.
 4. To apply for the GEHS/ GEPF housing loan offer, employees must contact SA Home Loans on 0860 2 4 6 8 10 or www.sahomeloans.com

Issued by:

The Department of Public Service and Administration

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REPUBLIC OF SOUTH AFRICA



GEHS
Government Employees
Housing Scheme