

-INSIG 2 van 2016-

“Adjustment of housing allowance for employees in the Public Service who are HOME-OWNERS.”

Geagte SAOU lede

Neem asb. kennis van die volgende belangrike prosedures wat u kan volg met die aansoek van u **GEHS subsidie voordeel vir HUISEIENAARS**. Hierby ook ingesluit die skrywe ontvang vanaf die PDSA genaamd: **“Adjustment of housing allowance for employees in the Public Service who are HOME-OWNERS”**.

Neem kennis dat verskillende finansiële instellings moontlik ander reëls sal hê wat moontlik van die onderstaande prosedures kan verskil. **Maak dus seker by u finansiële instelling rondom die aspek.**

1) Afdeling A: gemerk, **persoonlike inligting**: Dit moet volledig voltooi word. (bl. 1)

2) Afdeling B: gemerk, **huiseienaars status** (bl. 2). Dui aan met 'n kruisie langs H1 of H2 of H3 wat van toepassing op u is.

- Heg dan na dié bladsy die titel-akte (**title deed**) of 'n **oorspronklike belastingcertifikaat** van die finansiële instelling waar u verband is, aan.
- **Neem asseblief kennis van die volgende belangrike inligting.** Indien werknemers (lede) na die Akteskantoor (Deeds office) gaan, is 'n bedrag van R70 betaalbaar vir 'n afskrif. Die koste kan moontlik van plek tot plek verskil.

Kliënte van Standard Bank moet asseblief die kliënte inbelsentrum skakel op **0860 123 001**.

- Hulle vra dan vir u 'n paar vrae onder andere u uitstaande bedrag, wanneer u die lening aangegaan het en wat u huislening rekeningnommer is.
- Sorg asseblief dat u inligting byderhand het, sowel as u e-pos adres waarheen hulle die belastingcertifikaat moet stuur.
- Versoek ook die operateur om asseblief te sorg dat daar 'n briefhoof van Standard bank op die belastingcertifikaat is, anders e-pos hulle dit sonder een.
- Die lid sal dan die sertifikaat moet uitdruk en dit na Standard bank toe neem vir 'n bankstempel.

Kliënte van ABSA kan ingaan na die bank en hulle druk die belastingcertifikaat in die bank uit en plaas 'n bankstempel daarop.

Ander banke: Ons het ongelukkig geen inligting oor hoe ander banke te werk gaan om 'n belastingcertifikaat te voorsien nie. Kontak asb. u Finansiële instelling om die inligting te bekom.

3) Afdeling C: *Lening/Huiseienaars status* (bl. 3):

- Merk asseblief langs L1 of L2 of L3 wat van toepassing is op u.
- Heg dan u huiseienaars belastingcertifikaat soos verkry by u finansiële instansie aan, verwys terug na Afdeling B.
- Indien u wel u belastingcertifikaat by die finansiële instansie ontvang het, maak seker dat u twee kopieë aanvra, anders moet u nog 'n kopie laat sertifiseer.

4) Afdeling D: *"Occupancy details"* (bl. 4):

- Merk in die gepaste **BLOKKIE** wat op u van toepassing is.
- Dui ook in die tweede ry **BLOKKIES** aan hoeveel persone in die huis woonagtig is.
- Vul ook u volledige adres in en die datum van okkupasie "**occupancy**".
- Onderteken en dateer die bladsy.
- Heg dan 'n **beëdigde verklaring** aan om te bevestig wie almal in die woning bly, asook dat u wel die eienaar van die woning is.
- Verseker asseblief dat die beëdigde verklaring onderteken word deur 'n **Kommissaris van Ede** en dat hulle die datumstempel daarop plaas.

Ons vertrou dat u die inligting sinvol sal vind.

Vriendelike groete

U verteenwoordiger in Onderwys

Reniël Lodewyk
Provinsiale Sekretaris



-INSIGHT 2 of 2016-

“Adjustment of housing allowance for employees in the Public Service who are HOME-OWNERS.”

Dear SAOU members

Please take note of the following essential procedures to be followed, should you wish to apply for a **GEHS home ownership subsidy**. Herewith a copy of a circular received from the DPSA in connection with: ***“Adjustment of housing allowance for employees in the Public Service who are HOME-OWNERS”***.

Take note that different financial institutes have rules and procedures that may vary from those mentioned below. **It is therefore essential that you should familiarise yourself with the way your institute functions regarding these matters.**

- 1) **SECTION A: PERSONAL DETAILS:** (p. 1) Please complete in full.
- 2) **SECTION B: HOME OWNER STATUS:** (p. 2) Indicate by making a cross next to H1 or H2 or H3, whichever applies to you.
 - Attach a copy of the title deed or an original tax certificate of the institute where your bond is registered, after this page.
 - Keep in mind that, should employees approach the Deeds office for a copy, a possible fee of R70 will be charged. (charges may vary)

Clients from Standard Bank must please phone the client call centre at **086 0123 001**.

- Various questions will be asked e.g. the outstanding amount, when the loan was initiated, and the home loan account number.
- Ensure that all information is at hand as well as an e-mail address so that the tax certificate can be forwarded to you.
- Also request the operator that the certificate is printed on a letterhead.
- The member will have to print this certificate and have it stamped at the bank.

Clients from ABSA can go to the bank directly and they will provide a stamped copy of the tax certificate.

Other banks: Unfortunately we do not know what the other banks require for members to obtain a certificate. Please contact your bank for the relevant information.

3) SECTION C: BOND/HOME LOAN STATUS (p. 3):

- Tick the relevant block L1 or L2 or L3, whichever is applicable.
- Attach your home owners tax certificate that you received from the bank. (refer to section B)
- Request two copies of your tax certificate from your bank or you will need to have another copy made and certified.

4) SECTION D: OCCUPANCY DETAILS (p. 4):

- Tick the block that applies to you.
- Indicate in the second row's block how many people occupy the house.
- Fill in the address of the house and the date of occupancy.
- Remember to sign and date at the bottom of the page.
- Attach an affidavit to state all the residents residing at your home and that you are the owner of the house.
- Ensure that the affidavit is signed by the Commissioner of Oaths and that the document is stamped.

We trust that you will find this information helpful.

We thank you

Yours in Education.

Reniël Lodewyk
Provincial Secretary



the dpsa

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TO ALL HEADS OF NATIONAL AND PROVINCIAL DEPARTMENTS AND PROVINCIAL ADMINISTRATIONS

ADJUSTMENT OF HOUSING ALLOWANCE FOR EMPLOYEES IN THE PUBLIC SERVICE WHO ARE HOME-OWNERS

1. The Minister for the Public Service and Administration will in terms of sections 3(5)(a) and 5(6)(b) respectively of the Public Service Act, 1994, as amended, issue an Amended Determination on Housing inclusive of the adjustment of the housing allowance, the establishment of the Government Employees Housing Scheme (GEHS) and other related matters. A copy of the Amended Determination will be furnished once approved.
2. The adjustment gives effect to the provisions of Clause 4.5.2 of the Public Service Coordinating Bargaining Council (PSCBC) Resolution 7 of 2015 as indicated hereunder:-
 - 2.1. All employees who are home-owners and are eligible for the housing allowance shall receive the increased amount of R1 200-00 per month effective from 1 July 2015, subject to submitting the required documentation as indicated in paragraph 4 supra of this circular.
3. A home-owner is:
 - 3.1. An employee with registered title over a residential property with a mortgage 'bond' or home loan; or
 - 3.2. An employee with registered title over a property without a mortgage 'bond' or home loan over such a property; or
 - 3.3. An employee residing on communal land with a valid permission to occupy (PTO) certificate shall be deemed to be a home-owner, and
 - 3.4. An employee and/or his/her immediate family who/ that is/ are occupying the house in question.
4. The necessary instruction has been communicated to PERSAL to adjust the housing allowance for home-owners. A new PERSAL code is to be created for this purpose. The

Human Resources (HR) section of each Department has to capture the amended housing allowance of R1 200-00 per month on the PERSAL system after the employee has submitted the following:

- 4.1. A completed and signed application form, attached hereto titled "GEHS Employee Enrolment: housing allowance for home owners"
 - 4.2. the necessary proof that he/she is a home-owner as indicated in paragraph 3 supra of this circular, and occupies the house concerned.
5. In terms of Clause 4.1.4 of the PSCBC Resolution 7 of 2015 it is mandatory for all employees who wish to use the services offered through the GEHS to enroll with the Scheme.
 6. The HR section of each Department must file the completed application form, together with all the required supporting documents and safeguard them on the employees personal file.
 7. To minimize interpretation and application disputes, all National and Provincial Departments and Provincial Administrations are required –
 - 7.1 to ensure that the contents of this Circular have been brought to the attention of all employees to enable them to submit the required forms as indicated in paragraph 4 supra before or on 31 January 2016; and
 - 7.2 to submit a completed name-list (format herewith attached) on *excel spreadsheet* to the DPSA, via email to gehs@dpsa.gov.za, before or on 31 March 2016.
 - 7.3. ensure that the capturing on PERSAL is completed expeditiously to enable the payment of the increased housing allowance, including back pay to 01 July 2015, is effected without delay.
 8. Please note that additional expenditure incurred as a result of implementing the adjustment to the housing allowance, must be defrayed from the existing departmental budget allocations.


DIRECTOR-GENERAL
DATE: 01/12/2015

C1	C2	C3	C4	C5	C6	Nr
						Initials
						Surname
						Persal Number
						ID Number
						Completed Application Form
						Printout of Enrollment Confirmation Form
						Proof of Home- Ownership
						Capture date on Persal



GEHS EMPLOYEE ENROLMENT: HOUSING ALLOWANCE APPLICATION FOR HOME-OWNERS

INSTRUCTIONS

- 1 Employees who are home owners should complete this application form.
- 2 Complete and tick the boxes that apply to you.
- 3 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.
- 4 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

Surname		Initials	
Department		Component	
ID no			
PERSAL No			
Contact No	Work		
	Home		
	Cell		

SPOUSE'S DETAILS

Surname		Initials	
ID No			
Employer			
Work address			
Contact No	Work		
	Home		
	Cell		

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	
H1	The title to the property is in my name		Title deed OR Ghost Deed Report* OR an original Tax Invoice from the financial Institution**			
H2	I have permission from the traditional leader to occupy state/tribal land		Permission To Occupy Certificate (PTO)			
H3	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	Indicate the number	Proof to be attached to this application form	Tick the applicable box if attached		Proof is attached
				Yes	No	
Myself			A sworn affidavit			
My spouse						
My dependants						
My spouse & dependants						
Date of Occupancy						
The full residential address of the home is:	Province					
	Municipality					
	Town					
	Suburb/Village					
	Street Name & Number Unit Name					

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) Confirm that by completing this enrolment I give my consent and permission to the GEHS to verify, profile and cross check my information against other sources;</p> <p>(c) Acknowledge that I could be disqualified from the Housing Allowance 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>(d) 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>(e) Declare that the home is occupied as indicated in the form.</p>	
Employee Signature	Date

FOR OFFICIAL USE ONLY

Employee PERSAL No									
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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

Signature of official authorised to approve the Housing Allowance	
Name in print	
Disignation	
Date	
Capture on PERSAL	