

Debt Relief Programme 2025/2026 – Full Eligibility, Relief & Documentation Matrix

CUSTOMER CATEGORY	RELIEF BENEFIT	KEY ELIGIBILITY CONDITIONS	REQUIRED SUPPORTING DOCUMENTS	REPAYMENT TERMS
Pensioners & ESP Beneficiaries	<ul style="list-style-type: none"> Up to 100% write-off 100% interest & penalties waived 	<ul style="list-style-type: none"> Registered property owner Pensioner or active ESP Property ≤ R2.5M market value Account in arrears Normalised meter & verified readings Smart/prepaid meter required. 	<ul style="list-style-type: none"> Certified ID copy Proof of income + spouse 3-month certified bank statements ESP slip (if applicable) 	Up to 36 months, (Maximum)
Residential Customers (All Income Levels)	<ul style="list-style-type: none"> 50% write-off 100% interest waived 	<ul style="list-style-type: none"> Registered property owner Property market value ≤ R2.5M Account in arrears Normalised meter & verified readings Smart/prepaid meter required. 	<ul style="list-style-type: none"> Certified ID copy Proof of income (applicant + spouse) 3 months bank statements 	12–24 months, (Maximum)
Small Businesses (≤ R3M turnover)	<ul style="list-style-type: none"> 50% write-off (debt older than 36 months) 100% interest waived 	<ul style="list-style-type: none"> Registered business Turnover ≤ R3M Operating on the property Normalised meter 	<ul style="list-style-type: none"> CIPC registration 3-year audited financials 6-month bank statements Certified ID of owner/rep Power of Attorney if agent applies 	12–24 months, (Maximum)
Faith-Based Organisations (FBOs)	<ul style="list-style-type: none"> Same as small businesses 	<ul style="list-style-type: none"> Recognized religious institution Turnover ≤ R3M 	<ul style="list-style-type: none"> Registration proof 3-year audited financials 6-month bank statements Certified ID of owner/rep Power of Attorney if agent applies 	6–12 months, (Maximum)
Non-Profit Organisations (NPOs)	<ul style="list-style-type: none"> Same as small businesses 	<ul style="list-style-type: none"> Registered NPO Turnover ≤ R3M 	<ul style="list-style-type: none"> NPO certificate Audited financials (3 years) 6-month bank statements Municipal bill Authorized representative ID 	6–12 months, (Maximum)
Old Age Homes	<ul style="list-style-type: none"> Same as small businesses 	<ul style="list-style-type: none"> Registered care facility Turnover ≤ R3M 	<ul style="list-style-type: none"> Facility registration proof 3-year audited financials 6-month bank statements Certified ID of owner/rep Power of Attorney if agent applies 	6–12 months, (Maximum)
Orphanages	<ul style="list-style-type: none"> Same as small businesses 	<ul style="list-style-type: none"> Legally registered child-care facility Turnover ≤ R3M 	<ul style="list-style-type: none"> Registration certificate 3-year audited financials 6-month bank statements Certified ID of owner/rep Power of Attorney if agent applies 	6–12 months, (Maximum)
Body Corporates	<ul style="list-style-type: none"> Same as small businesses 	<ul style="list-style-type: none"> Turnover ≤ R3M AGM resolution required 	<ul style="list-style-type: none"> Registration proof AGM resolution 3-year audited financials 6-month bank statements Certified ID of owner/rep Power of Attorney if agent applies 	6–12 months, (Maximum)
Large Businesses	<ul style="list-style-type: none"> 50% write-off (not more than 36 months arrears) 100% interest waived 	<ul style="list-style-type: none"> Normalised meter & verified consumption Registered & operating business 	<ul style="list-style-type: none"> CIPC docs Audited financials (3 years) Bank statements (6 months) Municipal account Company resolution if represented 	Balance due within 60 days



A message brought to you by: City of Johannesburg
Group Finance: Communications and Stakeholder Management

