

City of Johannesburg Debt Relief Programme Phase 4



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



Debt Relief Programme

Introduction

The City of Johannesburg is proud to launch Phase 4 of the Debt Relief Programme; a renewed opportunity for residents and businesses to get back on track with their municipal accounts and enjoy a fresh financial start.

Running from **1 November 2025** to **31 October 2026**, this once-off initiative offers qualifying customers up to a 50% debt write-off, plus 100% interest and penalty fee waivers ensuring relief where it's needed most.

Below is a breakdown of the most frequently asked questions (FAQs) to guide you.



1. What is Debt Relief Programme?

The City of Johannesburg's Debt Relief Programme is a 12-month initiative designed to help customers who are struggling to pay their municipal accounts. It allows qualifying customers to receive partial or full debt write-offs and payment arrangements, depending on their category and affordability.

2. What is the difference between the Debt Relief Programme and prescribed debt?

The **Debt Relief Programme** is a voluntary, City-approved initiative that allows qualifying customers to apply for partial or full debt write-offs and structured payment arrangements. It is based on clear criteria and aims to rehabilitate customers while strengthening the City's financial sustainability.



Prescribed debt, on the other hand, refers to debt that has legally expired because the creditor (in this case, the City) has not taken any action to recover it for more than three years.

3. Will the Debt Relief Programme affect my credit score because of the debt write-off?

No. Participating in the **Debt Relief Programme** will not negatively affect your credit score. However, if you fail to maintain payments after receiving relief, the City will apply normal credit control actions, such as disconnections and legal recovery.

4. How long will the Debt Relief Programme run?

The programme will run for 12 months from the official launch date, 01 November 2025, to the official closing date, 31 October 2026. Customers are encouraged to apply early, as processing and verification may take time.

5. Who qualifies for the programme?

Residential Customers

To qualify, customers must:

- Own a residential property with an active account in arrears.
- Ensure the property is occupied and not used for commercial or investment purposes.
- Have a normalised meter and accurate billing record.

Relief Offered:

- 50% debt write-off.
- Remaining 50% repayable over 12–24 months via an Acknowledgment of Debt (AOD), depending on affordability.

Pensioners and ESP (Expanded Social Package) Beneficiaries.

To qualify, applicants must:

- Be registered on the City's ESP database or provide proof of pensioner status.
- Have a household income below the City's ESP threshold.
- Use the property as their primary place of residence.
- Maintain a functional and verified meter (no tampering).

Relief Offered:

- Up to 100% debt write-off (based on affordability and account verification).
- Up to 36 months to pay any remaining balance.

Small Businesses, Faith-Based Organisations, NPOs, Old Age Homes, Orphanages, and Body Corporates



To qualify, entities must:

- Have an annual turnover of R3 million or less.
- Be registered and operating within the City of Johannesburg.
- Have a verified and normalised meter (no tampering).

Relief Offered:

- 50% debt write-off on debts older than 36 months.
- Remaining 50% payable over 6–12 months via an AOD or in full.
- 100% interest and penalty fee write-off.

Large Businesses

To qualify, businesses must:

- Have a registered business account with the City.
- Have a verified and normalised meter (no tampering or illegal connections).
- Be willing to pay the remaining balance within 60 days after the write-off.

Relief Offered:

- 50% debt write-off on qualifying debt (older than 36 months).
- Remaining 50% payable within 60 days of approval.



6. Which customer categories are included?

The programme covers:

- Pensioners and Expanded Social Package (ESP) beneficiaries
- Residential customers (all income levels)
- Small businesses, faith-based organisations, NPOs, old-age homes, orphanages, and body corporates (annual turnover \leq R3 million)
- Large businesses

7. How much of my debt can be written off?

Debt write-offs vary by category and qualifying criteria:

- Pensioners/ESP beneficiaries: up to 100% write-off.
- Residential customers: 50% write-off; balance payable over 12–24 months
- Small businesses, faith-based organisations, NPOs: 50% write-off for debts older than 36 months; remaining balance payable over 6–12 months.

- Large businesses: 50% write-off for debt older than 36 months; remaining balance payable within 60 days.
- **All customers also receive 100% interest and fee waivers (for final demands, disconnection notices, etc.).**

8. Can customers who benefited from previous debt relief phases apply again?

No. Customers who have already received debt write-offs under previous City programmes are not eligible for reapplication.

Exception: Pensioners and ESP customers may reapply if they still meet the qualifying conditions.

9. How do I apply for the Debt Relief Programme?

- Walk-in Regional Customer Service Centres (Region A-G)

Customer Service Centre	Physical address
Midrand Customer Service Centre	300 15th Road, Randjiespark, Midrand
Randburg Customer Service Centre	Cnr Bram Fischer Drive and Jan Smuts Avenue, Randburg
Roodepoort Customer Service Centre	100 Christiaan de Wet Road, Florida Park
Jabulani Customer Service Centre	1 Koma Road, Jabulani
Sandton Customer Service Centre	137 Daisy Street, Sandown
Thuso House Customer Service Centre	61 Stiemens Street, Braamfontein
Lenasia Customer Service Centre	Cnr Rose Avenue and Eland Street, Lenasia Ext. 1

- The City's website: www.joburg.org.za
- Debt relief email: debtrelief@joburg.org.za

You must complete the official application form and submit all required supporting documents.

10. What documents do I need to apply?

Depending on your customer category, you'll need:

Customer Category	Required Documents
Pensioners and Expanded Social Package (ESP) Beneficiaries	<ul style="list-style-type: none">•Certified copy of South African ID (registered property owner)•Proof of pension or social grant (SASSA letter, pension slip, or bank statement)•Proof of meter normalisation or prepaid meter installation (if applicable)
Residential Customers (All Income Levels)	<ul style="list-style-type: none">•Certified copy of ID (registered owner)•Proof of income or affordability (latest payslip, bank statement, or employment letter)• Proof of normalised or prepaid meter installation (if applicable)
Small Businesses, Faith-Based Organisations, NPOs, Old Age Homes, Orphanages, and Body Corporates (Annual Turnover ≤ R3 million)	<ul style="list-style-type: none">•Certified copy of business registration certificate or NPO registration document•Certified copy of owner's or director's ID•Three (3) years of audited financial statements (must be recent)•Six (6) months of recent bank statements•Proof of meter normalisation (no tampering) if applicable•Letter of authority or resolution authorising applicant to act on behalf of the entity

Customer Category	Required Documents
<p>Large Businesses</p>	<ul style="list-style-type: none"> •Certified copy of company registration certificate (CIPC) •Certified copy of director's or authorised representative's ID •3 years latest audited financial statements •Six (6) months of the latest bank statements •Proof of meter normalisation or prepaid meter installation •Letter on company letterhead confirming authority to enter an Acknowledgment of Debt (AOD)
<p>General Requirements</p>	<ul style="list-style-type: none"> •Account must be active and in the property owner's name. •No meter tampering or illegal connections •Completed and signed official application form •Payments must be made into the City's official prepayment account once approved

11. I previously applied for Debt Relief how do I follow up on my application outcome?

Visit your nearest Customer Service Centre

- Go to any City of Johannesburg Customer Service Centre with your account number.

Contact Joburg Connect

- Call 0860 562 874 (JOBURG) or email debtrelief@joburg.org.za.
- Provide your account number, reference number, and date of application when following up.

Check for SMS or Email Notifications

- Approved or declined applicants will receive an official SMS and/or email notification from the City once processing is complete.

12. When do customers make payment arrangements before or after the write-off?

Application review:

- The City verifies your eligibility, meter status, and supporting documents.

Approval stage:

- Once approved, you will receive confirmation of your approved write-off amount and the balance to be repaid.

Signing an Acknowledgement of Debt (AOD):

- Before the debt write-off is processed, you must sign an AOD outlining your repayment terms (e.g., 6, 12, or 24 months).

Processing of write-off:

- After you sign and commit to the AOD, the approved portion of your debt is written off in the system.

Important:

- Customers who fail to sign the AOD or make the first agreed payment will not receive the write-off benefit.
- The City monitors all approved accounts for 12 months to ensure payment compliance.

13. What process must I follow to fix meter tampering before I apply, and how long does it take?

If your meter has been **tampered with, bridged, bypassed, or is transposed**, you must normalise it before you can qualify for the Debt Relief Programme.

Here's the step-by-step process:

Step 1: Report the tampering

- Visit your nearest Customer Service Centre or call Joburg Connect (0860 562 874) to report the tampering.
- A reference number will be issued for tracking.

Step 2: Inspection and verification

- A City technician will be scheduled to visit your property to inspect and verify the tampering.
- The team will assess the extent of damage or irregularity and confirm the required corrective action (e.g., meter replacement, rewiring, or recalibration).

Step 3: Meter normalisation

Depending on the findings, the City will either:

- Replace the transposed meter with a new one (preferably a smart or prepaid meter), or
- Correct the existing meter and update its readings in the

billing system.

- In a case of illegal connection, bypass, or bridge, the new service connection process must be followed for installation of a new meter and fines will be issued accordingly.

Step 4: Receive confirmation

How long does it take?

- The inspection and normalisation process usually takes between up to 30 working days, depending on:
 - Availability of meter stock,
 - Workload in your area, and
 - Complexity of the tampering issue.

Important Notes:

- Write-off will not be granted until your meter is fully normalised and verified.
- Ensure you keep your reference number and proof of normalisation when submitting your Debt Relief application.

14. Do customers apply for prepaid meters before or after the Debt Relief application?

- Customers must apply for prepaid or smart meters before applying for Debt Relief.
- Your meter must be normalised and verified (no tampering or faults) to qualify.
- Visit your nearest Customer Service Centre to apply for a prepaid or smart meter.

