



**Debt Relief
Programme**

DEBT RELIEF PROGRAMME APPLICATION FORM

VALID FROM 01 NOVEMBER 2025 to 31 OCTOBER 2026 | Call Centre: 0860 Joburg (562874) Website:
www.joburg.org.za

1. TERMS AND CONDITIONS

1.1 Qualifying criteria:

- **Pensioners & ESP beneficiaries:** up to 100% debt write-off, with repayment terms of up to 36 months where applicable.
- **Residential Customers, all income levels:** Eligible for a 50% write-off. The remaining 50% can be paid through a structured payment plan in line with the city's credit control and debt collection policy (AOD) over 12 to 24 months or settled in full based on affordability
- **Large Businesses:** Eligible for a 50% debt write-off for debts older than 36 months. The remaining balance must be paid within 60 days.
- **Small businesses, churches, NPOs, old age homes, orphanages, and body corporates** may apply, provided that the turnover does not exceed the annual turnover of R3 million or less. Must provide proxy letters, 3 years' audited financials, and 6 months' bank statements. Eligible for a 50% debt write-off for debts older than 36 months. The remaining 50% can be paid through a structured payment plan in line with the city's credit control and debt collection policy (AOD) over 6 to 12 months or settled in full.
- **Interest and Fee Waivers:** All categories qualify for a 100% interest write-off, along with waivers for charges like final demand and disconnection notices, and any other sundry charges.
- **Incentives for Loyal Customers:** To encourage continued payment compliance, the **City will explore the possibility of offering non-financial incentives to customers who maintain up-to-date municipal accounts.** These may include, and are not limited to, discounted access to selected City-managed recreational and cultural facilities, such as the Johannesburg Zoo, theatres, community halls, and municipal public transport services like Metrobus and Rea Vaya, subject to availability and further inter-departmental consultation.
- Vacant properties and staff accounts do not qualify.
- **Eligibility Conditions:**

Applicants must meet the following conditions to be considered for relief:

- The market value of the residential property or combined properties owned by the applicant must not exceed R2 500 000 based on the City's Valuation Roll. The municipal valuation cap only applicable to individuals.
- Customers previously granted debt write-offs under past programmes are not eligible, except for Pensioners and ESP customers.
- The applicant must be the registered owner of the property.
- Applicants must submit a certified copy of their ID.
- Small businesses, faith-based organisations, NPOs, old age homes, orphanages, and body corporates must submit:
 - 3 years of audited financial statements
 - 6 months of bank statements
- Accounts must be normalised (i.e., no tampering, bridging, or transposed meters).
- Smart/prepaid meters must be installed where required.
- Approved accounts must enter an Acknowledgment of Debt (AOD) agreement:
Repayment terms:
 - 12–24 months for most customers
 - 36 to 60 months only for pensioners and ESP beneficiaries with a remaining balance.
 - 6 to 12 months for Small Businesses, Faith-Based Organisations, NPOs, Old Age Homes, Orphanages, and Body Corporates (Annual Turnover ≤ R3 million)

- Any post-relief non-compliance (e.g., tampering, non-payment) will result in the reversal of write-offs and the application of standard credit control measures.
- If the property is sold during the programme, any outstanding balance will be due in line with the City's clearance processes.
- If the property use is not aligned with zoning, the property will not qualify for consideration, and penalties will be imposed.

Any tampering or illegal reconnection of infrastructure will result in:

- Termination of services
- Debt reinstatement
- Enforcement of the City's normal recovery procedures

The City reserves the right to conduct a full financial assessment of applicants. Any misrepresentation will result in:

- Re-instatement of the written-off debt
- Immediate termination of services
- Applications must be submitted between 1 November 2025 and 31 October 2026.
- Applications received after the end date will not be considered.

The form should be submitted along with the following documentation:

- Certified copy of the property owner's identity document.
- Proof of income for the account holder and spouse. ESP slip if applicable
- Certified bank statement, for all accounts, held by the account holder and spouse, for a period of three months before date of application
- 3 years of recent Audited Business Financial Statements.
- Six (6) months' latest Business Bank Statement
- CIPC company registration document or proof of legal organisation registration.
- Certified ID copy of the business owner or authorised representative. Must provide proxy letters
- Signed application form (completed in full) and required documents as per qualifying criteria.

1.4 Application forms can be obtained from:

- The City's website (www.joburg.org.za);
- Requested via regional emails.
- Any nearest City Customer Service Centre.

1.5 Application forms can be submitted as follows:

- Online (www.joburg.org.za)
- E-mailed to: debtrelief@joburg.org.za
- At any City Customer Service Centre.

☐ I have read and understood the terms and conditions. I declare that all the information provided (including any attachments) is complete and correct to the best of my knowledge. I understand that any false information provided will result in my application being disqualified.

Section 1- Personal Information

Property type

- ☐ Residential property (Pensioner or ESP beneficiary)
- ☐ Place of worship
- ☐ Business property
- ☐ Non-profit organization
- ☐ Body Corporate
- ☐ Orphanage
- ☐ Old Age Home

Section 2-Account Information

COJ Account Number(s)

Choose a relevant option

- ☐ Married COP
- ☐ Single
- ☐ Married traditional
- ☐ Divorced
- ☐ Widowed

Amount in arrears on the account(s)

Section 3 - Applicant Details

First name

Last Name

Date of Birth.

DD	/	MM	/	YYYY
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ID Number

Spouse's First Name *

Spouse's Last Name

Date of Birth for the Spouse

DD	/	MM	/	YYYY
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ID Number of the Spouse

Registered Residential Address

Home Telephone Number

Work Telephone Number

Mobile Number

Fax Number

Email Address

- ☐ Application done on behalf of the property owner/s by an appointed agent
- ☐ Application by the owner
- ☐ Business / Place of Worship / Non-Profit Organization/

Do you have a bank account?

NB: If yes, please ensure bank stamped 3 months bank statement is attached with this application.

- ☐ Yes
- ☐ No

Are you employed/ unemployed?

- ☐ Employed
- ☐ Unemployed

Section 4- Employer Details

Name of employer

Occupation

Contact Person

Contact Person's Telephone Number

Country/Region

Salary pay slip attached

☐ Yes

☐ No

If a business/Place of worship/ Non-profit organization/Old Age Home/Orphanage/Body Corporate

City of Joburg Account Number(s)

Registered Name

Company Registration Number

Applicant's Names

Applicant's Position

Company Street Address

Work Telephone Number.

Cellphone Number

Fax Number

Email Address

Section 5- Disclosure & Certification

I/We certify that the information provided in my/our application and any supporting documentation is true and correct as at the date of my/our signature(s) on this application form and that the City of Johannesburg may consider this statement to be true and correct until a written notice of change is given to the City of Johannesburg.

I/We furthermore acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties included, but not limited to, a fine or imprisonment or both under the provisions of South African law and liability for monetary damages to the city of Johannesburg, its agents, successors and assigns, insurers and any other person who may suffer any loss

due to reliance upon any misrepresentation which I/we may have made on this application.

I/We acknowledge that the City of Johannesburg shall be entitled to withdraw bad debt write-off approval if such a write-off approval was based on incorrect or false information provided by me/us as part of or pursuant to this write-off application. I/we waive any and all claims which I/we may have against the City of Johannesburg, its holding company, and/or any of its subsidiaries, which claim arises from the withdrawal of the write-off approval as contemplated in this clause.

I/We indemnify City of Johannesburg, its holding company and/or subsidiaries, against any claim brought against any of them in respect of damages suffered pursuant to the withdrawal of a write-off approval as contemplated in 5.3 above.

I/We acknowledge that the City of Johannesburg is under no obligation to approve this bad debt write-off application. I/we further acknowledge that the City of Johannesburg shall apply such policies, criteria, and internal directives as may apply from me to me in the consideration of this write-off application, and that the application will be approved subject to the write-off application meeting the requirements of such policies, criteria, and internal directives.

The City of Johannesburg has the right to perform a random check or receive information required from the reputable credit bureau.

Should I/we fail to comply with the Terms and Conditions of this acknowledgment of debt write-off conditions, the City will be entitled to process an immediate block on my/our prepaid vending and process to terminate it.

The City of Johannesburg does not claim to be a financial service provider, a debt rehabilitator, or a debt counselor. The purpose of this write-off is to provide relief and assistance to customers who fall within the above conditions and criteria.

I/we do hereby declare that I/we are truly and lawfully indebted to the City of Johannesburg in an amount (referred to below). Outstanding in respect of Rates, refuse, sewer, water, VAT, interest, and other sundry charges.

Tick this box to accept the Terms and Conditions above.

Do you agree to the Terms and Conditions?

- ☐ Agree
☐ Disagree

Insert Signature:

No file chosen

Date signed

DD	/	MM	/	YYYY
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Section 6- Declaration

Applicant Names

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Date:

DD	/	MM	/	YYYY
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Spouse (or duly authorised hereto by the applicant in the event of a legal entity)

Name and Surname

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Date..

DD	/	MM	/	YYYY
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Please submit supporting documents.

Application done by owner:

1. Certified copy of the property owner's identity document
2. Proof of income for the account holder and spouse. ESP slip if applicable
3. Certified bank statement, for all accounts, held by the account holder and spouse, for a period of three months before date of application.

Choose Files No file chosen

Application done For Business / Place of Worship / Non-Profit Organization/Old Age Homes/Orphanages/Body Corporate:

1. Audited Financial Statements (3 years' latest statements).
2. Six (6) months latest Bank Statements.
3. CIPC company registration document or proof of legal organisation registration.
4. Certified ID copy of the business owner or authorised representative.

Choose Files No file chosen

CHECK LIST OF SUPPORTING DOCUMENTS SUBMITTED BY THE APPLICANT

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- ☐ Proof of income for the account holder and spouse. ESP slip if applicable
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Submit



Create your own free forms to generate leads from your website.