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City of Johannesburg Metropolitan Municipality  
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## **MEDIA RELEASE**

**To : News Editors**  
**From : Kgamanyane Maphologela**  
**Director: Communications & Stakeholder Management**  
**Date : 30 October 2025**

### **City of Johannesburg to launch Phase Four of the Debt Relief Programme**

The City of Johannesburg (CoJ) has introduced a Debt Relief Programme aimed at assisting financially struggling residents and businesses to settle outstanding municipal accounts, while restoring financial sustainability to the City.

The initiative forms part of the City's broader commitment to improving revenue collection, promoting social justice, and ensuring that ratepayers in arrears are provided with a fair opportunity to normalise their municipal accounts.

The City will launch Phase Four of its Debt Relief Programme on 1 November 2025, following Council approval on 30 October 2025. This once-off, 12-month intervention is designed to offer targeted financial relief to qualifying municipal account holders who remain burdened by historical debt – while promoting a renewed culture of payment responsibility and sustainable revenue management.

Building on the achievements and lessons of the previous phases in 2019, 2021, and 2022, the City has redesigned the programme to strike a balance between compassionate assistance for struggling customers and sound financial governance. The updated framework introduces expanded eligibility criteria, stricter compliance mechanisms, and innovative customer incentives to encourage ongoing payment discipline.

Member of the Mayoral Committee (MMC) for Finance, Cllr Loyiso Masuku, said the programme underscores the City's commitment to creating a caring and inclusive administration that recognises the economic hardships faced by households and businesses in recent years.

“We understand that many residents and small businesses have endured financial strain due to tough economic conditions. The City’s Debt Relief Programme is an opportunity for customers to bring their accounts up to date without facing punitive measures. It’s about giving residents a fourth chance to rebuild trust and strengthen their relationship with the City,” said Cllr Masuku.

“Phase Four is not just about writing off old debt – it’s about giving residents and businesses a realistic path to financial recovery while strengthening the City’s revenue base,” said the Cllr Masuku, adding that, “we are building a culture where fairness, accountability and responsible service consumption coexist.”

The Debt Relief Programme offers qualifying customers the chance to:

- Apply for **partial or full interest and penalty write-offs** on arrears;
- Enter into **affordable payment arrangements** to settle outstanding balances;
- Ensure continued **access to essential City services**; and
- **Regularise accounts** to avoid disconnections and legal action.

All categories will further benefit from a 100% interest write-off and waivers on final demand, disconnection and miscellaneous charges. Eligible customers include residential, business (small and large), faith-based organisations, NPOs, old-age homes, orphanages, body corporates, City’s Staff and Councillors who meet the set criteria and demonstrate a willingness to maintain payment discipline going forward.

Tailored relief across customer categories - under Phase Four, relief measures will be differentiated according to customer categories and affordability levels:

- **Pensioners and Expanded Social Package (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, with the balance repayable over 12 to 24 months.
- **Small businesses, faith-based organisations, NPOs, old-age homes, orphanages and body corporates (turnover less than R3 million):** Eligible for a 50% write-off on debt older than 36 months, with the remaining balance payable within 6-12 months.
- **Large businesses and consumers:** May qualify for a 50% write-off on debt older than 36 months, with the balance payable within 60 days.

**Eligibility Criteria and Compliance** - to qualify for relief, applicants must meet the following minimum requirements:

- Property value must not exceed R2.5 million (per the City’s Valuation Roll).
- Applicant must be the registered property owner and submit a certified copy of their ID.
- Accounts must be up to date from the date of application, with current charges fully paid.
- Metering must be normalised, with no tampering, and smart prepaid meters must be installed.
- Relief will be granted based on actual meter readings, not estimates.
- Small businesses and non-residential entities must provide three years of audited financial statements and six months of bank statements.

- Vacant properties and staff accounts previously granted relief will not qualify.

Approved accounts will undergo a 12-month portfolio monitoring process to track compliance and payment behaviour. Any breach of agreement will result in reversal of the relief and reinstatement of the original debt.

### **Loyalty Reward Scheme**

In a first for the City, Phase Four introduces a Loyalty Reward Scheme to recognise and reward consistent payers. Customers with fully up to date accounts may receive discounts of up to 25% at City-owned recreational and cultural facilities, including the Johannesburg Zoo, Braamfontein and Jabulani Theatres, community halls, Metrobus and Rea Vaya services.

This innovative incentive underscores the City's commitment to building positive relationships with compliant customers, while promoting civic pride and shared responsibility.

### **A Commitment to Sustainable Support**

The City remains steadfast in its mission to balance social support with financial sustainability, ensuring that vulnerable households are assisted without compromising the City's ability to deliver essential services.

"This programme is not just about recovering revenue – it's about restoring dignity and rebuilding trust between the City and its residents. We encourage all eligible customers to come forward and work with us toward a sustainable future for Johannesburg," added Cllr Masuku.

The City remains committed to financial sustainability, efficient service delivery and ensuring that all residents can enjoy the benefits of a well-managed, people-centered City.

"Debt relief is not an act of leniency; it is a strategic intervention to reset the City's financial ecosystem – giving residents a fourth chance to do the right thing, while empowering the City to collect what is due," concluded Cllr Masuku.

**Application Process** - Customers can apply through multiple convenient channels as of 1 November 2025:

**Online:** [www.joburg.org.za](http://www.joburg.org.za)

**Email:** [debtrelief@joburg.org.za](mailto:debtrelief@joburg.org.za)

**Call Centre:** Request for information on the process

**In person:** Visit any **Category A Revenue Customer Service Centre** across the City's seven regions (table below).

The City urges all customers to take advantage of this limited-time opportunity by visiting the nearest Customer Service Centre or accessing application forms via the City's official website: [www.joburg.org.za](http://www.joburg.org.za).

<b>Customer Service Centre</b>	<b>Physical Addresses</b>
Midrand Customer Service Centre	300, 5 <sup>th</sup> Road, Randjiespark, Midrand
Randburg Civic Customer Service Centre	Cnr Bram Fischer Drive and Jan Smuts Avenue
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, Sandton
Thuso House Service Centre	61 Stiemens Street, Braamfontein
Lenasia Civic Customer Service Centre	Cnr Rose Avenue & Eland Street, Lenasia Ext.1

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