



Debt Relief with Discipline: Rebuilding Johannesburg's Financial Future Together

Johannesburg stands at a pivotal moment. As the economic heart of South Africa, our City thrives on the energy, resilience and contribution of its people. Yet, the lingering impact of tough economic conditions has left many households and businesses carrying the weight of unpaid municipal bills.

On 30 November 2025, the City of Johannesburg approved a bold and compassionate step forward the Debt Relief Programme — a lifeline for residents and businesses who want to honour their obligations, but need a fair and structured path to do so.

This is not a write-off culture. It's a call to responsibility, a practical gesture of solidarity that says: the City understands your struggle, and we are ready to meet you halfway.

A Balanced Act of Compassion and Accountability

The programme offers targeted relief — including the waiving of interest and penalties, and in qualifying cases, a partial write-off of historic debt — for customers who commit to settling their current accounts. This design ensures that assistance goes where it is needed most, while protecting the City's ability to deliver quality services to all.

Debt relief is therefore more than an act of compassion; it is a strategic intervention aimed at restoring financial balance — both for our customers and for the City's fiscal health. It invites residents to step back into good standing, rebuild their credit with the City, and sustain essential municipal services that we all depend on.

Restoring Trust Through Service and Innovation

Over the past year, we have intensified efforts to restore trust and transparency in the City's financial systems. The introduction of the e-Joburg digital self-service portal has empowered customers to take control of their accounts — to view statements, submit meter readings, and make payments with ease. Debt relief builds on this reform journey. It signals a new era of partnership

where accountability, transparency, and fairness are non-negotiable. For every resident who chooses to regularise their account, the City pledges to match that commitment with efficient service, accurate billing, and open communication.

The Fiscal Pulse of a Growing City

Municipal revenue is not an abstract figure on a balance sheet — it is the very pulse of service delivery. It powers streetlights, keeps water flowing, collects refuse, and maintains the infrastructure that keeps Johannesburg moving. When we strengthen our revenue base, we strengthen the City itself. Every payment received translates directly into cleaner neighbourhoods, safer streets, and better public services. Through this Debt Relief Programme, we are not merely settling old debts; we are re-energising the social and economic contract between the City and its residents.



Let's Rebuild Together

To every resident, business, and property owner this is your opportunity to start afresh. Visit your nearest Customer Service Centre or log into e-Joburg to check if you qualify. Let's make this programme a success story that proves what can happen when a City and its citizens pull in the same direction.

Debt relief is not the end of responsibility; it is the beginning of renewal. It is how we restore dignity to our residents, credibility to our billing systems, and sustainability to our finances.

Together, we can build a Johannesburg that is financially strong, socially inclusive, and ready for the future.

Closing Thoughts

This programme is a bridge — from hardship to hope, from arrears to accountability. It represents a new chapter in how we do finance in the City: with empathy, with integrity, and with shared purpose.

Tebogo Moraka
Group Chief Financial Officer
City of Johannesburg