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**kwazulu-natal department  
of human settlements**



**@kzndohs**



#### CONTACT DETAILS

For further information on any of the mentioned programmes :

Tel : 031 336 5300 / 5173 / 5195 / 5280

#### ADDRESS YOUR APPLICATIONS TO :

Human Resource Development  
The Department of Human Settlements  
Private Bag X54367  
DURBAN  
4000

#### PHYSICAL ADDRESS :

14th Floor  
Eagle Building, Murchies Passage  
353-363 Dr Pixley Kaseme Street  
Durban, 4000

## OWN YOUR HOUSE

## DO NOT SELL YOUR HOME FOR SHORT-TERM BENEFITS



**KWAZULU-NATAL PROVINCE**

**HUMAN SETTLEMENTS  
REPUBLIC OF SOUTH AFRICA**

## WHAT DOES THE LAW SAY ABOUT THE SELLING OF BNG/RDP HOUSES?

Section 10A of the National Housing Amendment Act 4 of 2001 restricts the voluntary selling of Government-subsidised houses. The legislation was established to put an end to the illegal sale of BNG/RDP houses by beneficiaries who prolong the housing backlog by selling houses at a price below the market value and then returning to live in informal settlements.

However the Act also makes provisions for beneficiaries who want to sell their houses within the limits of the law.

## WHAT DOES THE LAW SAY ABOUT LEGALLY SELLING A BNG/RDP HOUSES?

According to the Act a beneficiary can only sell their house once they have lived in it for a minimum of eight (8) years. In an instance when a beneficiary decides to sell their House first priority to buy the house in question should be given to the state, i.e. the Provincial Department of Human Settlements or the local Municipality.

## WHERE CAN I APPLY FOR A BNG/RDP HOUSE?

Applications for BNG/RDP houses can be made at any Provincial Department of Human Settlements or Municipality

## WHO QUALIFIES TO APPLY FOR A STATEFUNDED HOUSE?

To apply for a BNG/RDP house, the applicant must:

- Be a South Africa citizen or in possession of a permanent residence permit.
- Earn below R3000.00 per month.
- Have not previously benefited from Government.
- Be in possession of all the relevant documents

**Keep your house and Say NO to the  
Illegal Sale of BNG/RDP houses!**

## OWNING A HOUSE: Your Key to Economic Development



Owning a house comes with a number of benefits such as:

### A HOUSE INCREASES IN VALUE

Unlike many other assets like a car that may decrease, the value of a home increases with time.

### TITLE DEED: PROOF OF OWNERSHIP

A title deed is a document that proves that you own a house. You will receive your title deed after receiving your house. It is important to understand that it is illegal to sell your BNG/RDP house until you have received your title deed.

### INFORMATION CONTAINED IN THE TITLE DEED

- The names and ID number of the owner.
- A full description of the property, including its measured size.
- All conditions restricting the use or the sale of the property.

## USE YOUR HOUSE TO OBTAIN FINANCE

A home equity line of credit helps homeowners to obtain financing, such as study loans, personal loans etc. Once you are a homeowner and have an asset that has a value, you are able to use this as surety or collateral. Collateral is something that helps “secure” a loan. When you borrow money, you agree that your lender can take your house and sell it to get their money back should you fail to repay the loan.

Do not be tempted by offers of cash loans either, even if you need money. If you loose your house you may never be able to be a homeowner again.

Make sure that you understand any legal documents that you are asked to sign, and get legal advice before you sign anything that will put your house at risk.

## YOUR HOUSE IS YOUR CHILD’S INHERITANCE

Every parent would like to leave a legacy for their children and a house can be that legacy. Your child can live happily and safely in your house once you are deceased.

## THE IMPORTANCE OF LEAVING A WILL

This is a legal document wherein the homeowner records what should happen after they have passed away. If the homeowner has dependants, she/he will stipulate how the appointed person will manage the house so that his or her family will not be evicted when he/ she is no longer here.

A will is drawn up by a lawyer in consultation with the homeowner. The lawyer keeps a copy and gives another copy to the homeowner. Upon the death of the homeowner, the lawyer will communicate the contents of the will to the surviving family.

A will assists in avoiding fights between family members who want to claim the house.