

# GOVERNMENT EMPLOYEES HOUSING SCHEME (GEHS) PRESENTATION

DATE: 1 DECEMBER 2022

Department of Public Service and Administration



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The purpose of this presentation is to appraise the Human Resource Practitioners and/or Finance, PERSAL Controllers and Employees on:

- 🏠 Overview of the GEHS,
- 🏠 Progress with GEHS implementation,
- 🏠 Housing Allowance,
- 🏠 GEHS Individual Linked Savings Facility (ILSF)
- 🏠 Housing Finance and Home Loans,
- 🏠 Housing Subsidies, and
- 🏠 Employees Enrolment



# WHAT IS GEHS...

GEHS manages **employee housing benefit that offers housing access support services** to government employees (national and provincial departments and related public institutions and entities under the Public Service Act of 1994),

Administered by Government to ensure that employees have access to adequate housing on a sustainable basis.

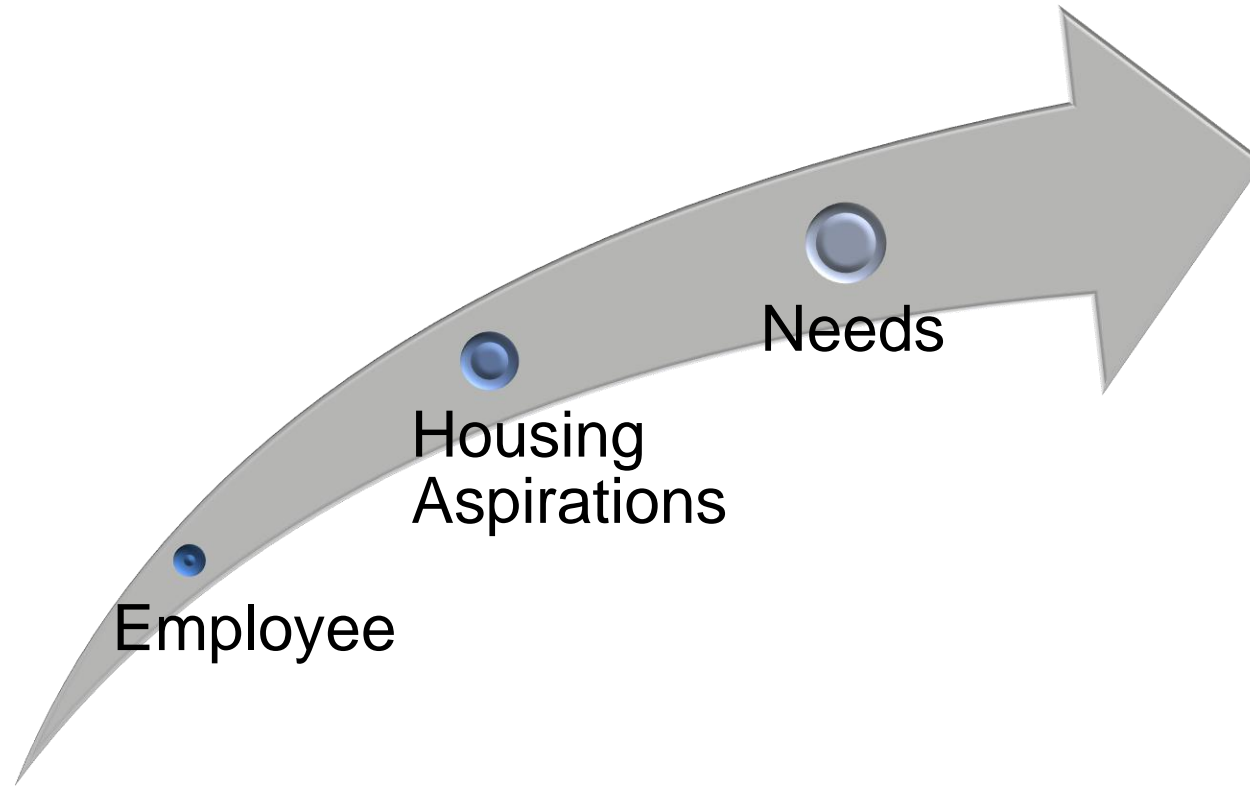


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- ⌂ Impaired credit reports,
- ⌂ Over-indebtedness of employees,
- ⌂ Debt review/debt counselling,
- ⌂ Poor creditworthiness/low credit score,
- ⌂ No credit record,
- ⌂ No deposit for a home loan,
- ⌂ Garnishee orders on salary,
- ⌂ Age/length of employment,
- ⌂ Spouses had credit problems, or could not prove their income, and
- ⌂ If Employee income was sufficient, but couldn't afford the repayments because expenses were too high and other challenges.

## DEBTBUSTERS



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# EMPLOYEES' HOUSING ASPIRATIONS: COMFORTABLE, SECURE, FUNCTIONAL AND AFFORDABLE HOMES



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**Public Service Coordinating Bargaining Council (PSCBC) Resolution 7 of 2015:** Agreement to establish a Government Employees Housing Scheme signed on **27 May 2015**.

The latest **Determination** on Housing dated September 2018 signed on **9 November 2018** in terms of Section 5(6)(a) of the Public Service Act, 1994

**De-Linking Circular** signed on **1 November 2018**, **Withdrawal Circular**, **PERSAL Notice 337**, **Nomination of Beneficiary Form for Housing**.

The Chief Directorate: GEHS and Macro-Benefits in the DPSA – Branch: NLRRM administers, operates, and manages the GEHS.

PSCBC Consultative Committee was established which includes employers and organised labour (6 each).

Memoranda of Understanding with SA Home Loans, National Housing Finance Corporation (NHFC) on Finance Linked Individual Subsidy(FLISP) & National Treasury on Individual-Linked Savings Facility (ILSF).



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# GEHS SERVICE PROGRAMMES

## COMPREHENSIVE EMPLOYEE HOUSING ACCESS SERVICE

**Vision:** Access to affordable quality housing for all public servants  
**Mission:** To offer sustainable housing solutions to all government employees  
**Goal/Objective:** Increase homeownership among employees

### Programme 1

#### Housing Allowance

- Allowance Administration
- GEHS Individual-Linked Savings Facility (ILSF)

### Programme 2

#### Empower Employees

- Education and Advice
- Customer Care, Enrollment and Profiling

### Mandatory Enrolment

### Programme 3

#### Affordable Housing Finance

- Home Loans (Mortgage and Housing Access Loan)
- Finance Linked Individual Subsidy (FLISP)
- Payroll deductions

### Programme 4

#### Housing Stock Supply

- Housing stock Supply Homeownership (Database on affordable housing stock, Social Housing, Housing Typology)
- Rental of State/Official Housing/Private

### Programme 5

#### Stake Holder Management

- Labour (PSCBC)
- Public (National and Provincial Government)
- Private (SAHL, GEPF and other affordable housing finance institutions)
- Beneficiaries

SMS/MMS

Salary level 1-10



# Housing Allowance- Enrolment

It is mandatory for employees to enrol with the GEHS (PSCBC Resolution 7/2015 clause 4.1.4)



086 112 34 34



[www.gehs.gov.za](http://www.gehs.gov.za)

Employees enrolled with the GEHS are profiled for accurate advice and housing access support.



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🏠 The housing Allowance application consists of two parts:



**Complete an application form with relevant documentation**

&



**Enrol and print confirmation of enrolment letter**



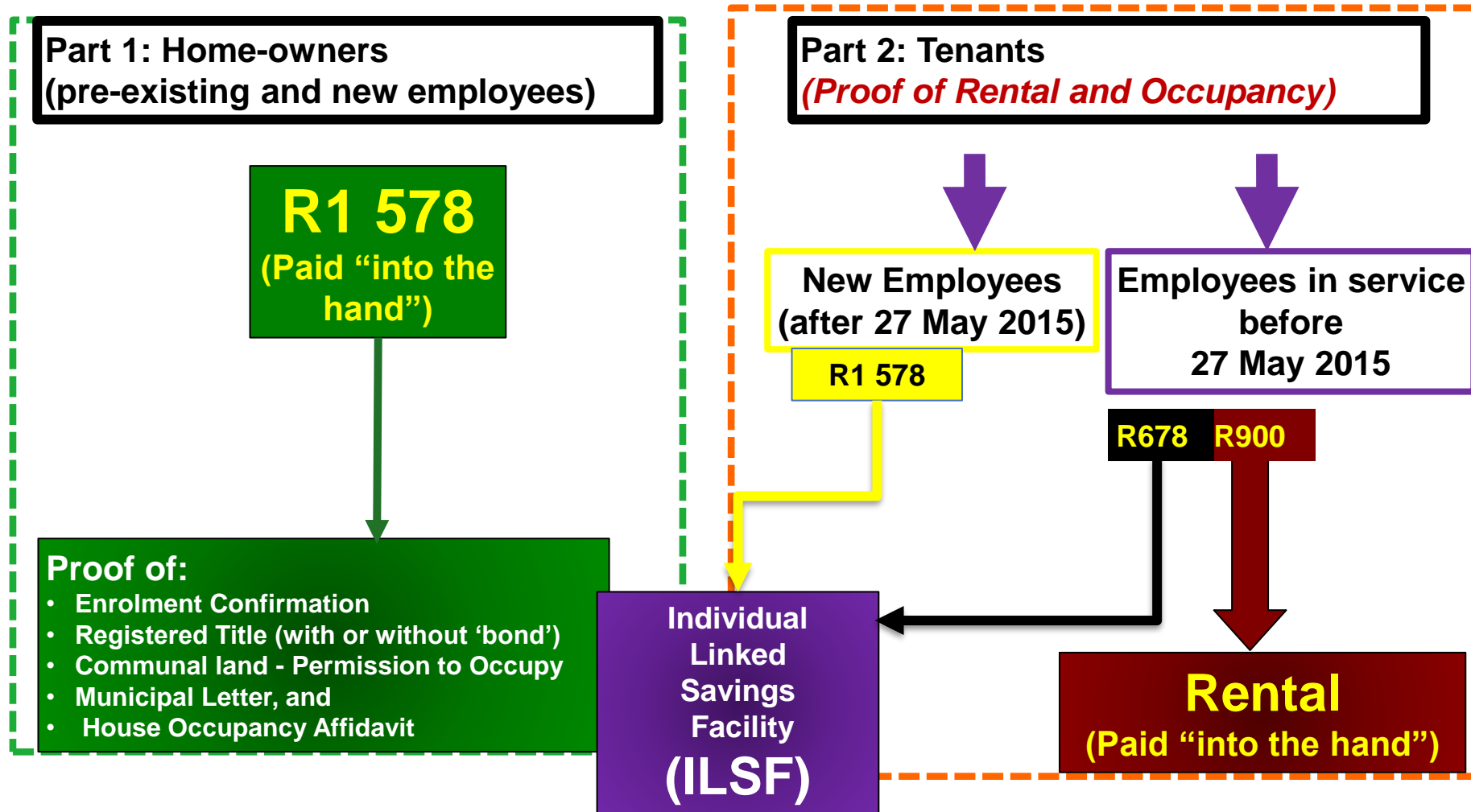
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# PSCBC Res. 7/ 2015: Structure of Housing Allowance (Value = R1 200, 00 pm with effect from 1 July 2015)



# Housing Allowance – Withdrawal process

## Features of the ILSF

- Administered by the GEHS Office.
- National Treasury is the Funds Manager.
- Saved funds earn interest.
- The tax deduction is deferred until the withdrawal of funds.
- ILSF balances are currently appearing on employees' pay slips.

## Withdrawal conditions

- Becoming a homeowner (inheritance, married in COP, De-linking).
- Requires savings as a deposit toward purchasing a home.
- For retirement or medically boarded
- Employee dies (All Tenants-Nomination of Beneficiary Form).
- For a contract that expired (contract employees).

## Withdrawal process

- **Step 1:** Employee must be enrolled with GEHS.
- **Step 2:** Employee gets an application from HR and submits all docs to HR Office.
- **Step 3:** HR Processes Withdrawal Application
- **Step 4:** PERSAL Automated 'Payment' Process begins..`
- Payment within 2 months of capturing

## ISLF Forfeited Funds

PSBC Resolution 7 of 2015 employees who:

- **Resign, or**
- **Dismissed, or**
- **Not enrolled.**
- DPSA issued a circular on 20 October 2021 on the above statement.



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- 🏠 **Assist Employees to Enrol** with the GEHS and access benefits.
- 🏠 Housing Allowance Administration- Process Applications for GEHS Employees.
- 🏠 **GEHS ILSF Withdrawals – Process employee withdrawal applications (retirement, medical boarding, contract ending, death).**
- 🏠 Process Payroll deductions for installments and subsidies – Enables employees to benefit from lender’s discounts on home loans and how to access FLISP.
- 🏠 Check all documents and date stamp them before capturing.
- 🏠 Consult the GEHS on the interpretation and/or application of the GEHS policies on behalf of the employees.
- 🏠 Compliance with Policies, Determinations, Circulars, and other prescripts regarding Housing Allowance.
- 🏠 Ensure that the contents of **ALL** Housing Allowance documents and prescripts are brought to the attention of **all** employees.



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# Frequently Asked Questions/Statements

Questions:	Answers/Statements
I don't need to enroll, application is enrolment.	<b>FALSE,</b> EVERYONE must enroll, qualifying apply.
I don't have savings because I didn't apply.	<b>FALSE,</b> HR responsible for application issuing.
I was <b>transferred</b> from another department and I don't have savings.	<b>FALSE,</b> New department is responsible.
I resigned and started with a new department and now I want to withdraw.	Forfeit
I must call GEHS for Housing Allowance enquiries and they pay savings.	<b>FALSE,</b> HR responsible.
Will I qualify for Housing Allowance if I buy a stand and build for myself?	Yes, build within 12 months
Will I qualify for Housing Allowance if I build a shack?	Yes, in formal settlement with municipal services.

**! NB:**

**Retirements, medical boarding, and ending contracts must be given a Withdrawal Form and attached relevant documents.**

# IMPORTANT GEHS CONTACT DETAILS

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## GEHS Website & Online Enrolment

[www.gehs.gov.za](http://www.gehs.gov.za)

Enrolment, Education, and Support

0861 12 34 34

GEHS Enquiries (**HR ONLY**), and Housing Stock Supply

[gehs@dpsa.gov.za](mailto:gehs@dpsa.gov.za)  
012 336 1133

Employee's Complaints

[gehscs@dpsa.gov.za](mailto:gehscs@dpsa.gov.za)

National Housing Finance Cooperation (NHFC)-FLISP

0100852199  
[flisp@nhfc.co.za](mailto:flisp@nhfc.co.za) or  
[flispenquiries@nhfc.co.za](mailto:flispenquiries@nhfc.co.za)



SA Home Loans

0860 2 4 6 8 10



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**THANK YOU!**