

eTshumelo

NEWSLETTER

June 2021

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FOREWORD

BUDGET VOTE 2021/2022 HIGHLIGHTS

As part of this latest edition of Tshumelo, we wanted to highlight some of the key issues that were brought to the fore in the 2021/2022 budget vote speech. Human Settlements, because of their cross-cutting, interdepartmental, intergovernmental nature as well as backward and forward linkages economically, can have a catalytic impact on our economic recovery plans and help set us on a positive growth trajectory that will catapult us towards our developmental objectives.

We want to unlock the R150 billion worth of private development projects in the province, within the affordable housing space, that are stuck because of red tape and bureaucratic bottlenecks within the various spheres of government. We want to use human settlements as a vehicle to advance economic transformation, through initiatives such as the Gauteng Partnership Fund's Entrepreneur Empowerment Program Fund, which has already disbursed over R400 million towards 40 development projects, through offering 100%



GAUTENG PROVINCE
HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA

finance to projects that are less than R15 million in value, as active senior debt funders.

We are going to launch a fund to provide funding for first time black developers within the property development space, with a bias towards township developments and developers within the real estate and property development sectors, as part of the provincial government's township economy revitalisation programme. We want to invest in building the township real estate market, through initiatives such as formalising the township backyard rental market and working with the Estate Agency Affairs Board to promote and produce township real estate agents and agencies, which can compete within the mainstream of this sector in the long term.

To address the challenge of bulk infrastructure, which has been a huge bottleneck for many of our mega human settlements projects as well as our hostels in the province, we are looking at establishing a provincial bulk infrastructure fund and adopting a new technology for bulk infrastructure which is efficient and more cost effective. We have identified a legislative lacuna when it comes to the matter of family titles, which results after the death of an elder wherein, instead of following testate or intestate succession law and registration of title, the family continues to use a more collective family relationship to the property. We will be sponsoring a bill through the National Council of Provinces in order to address this legislative lacuna.

Another major problem we are faced with, is that there are some informal settlements that are built on private land and the owners are not cooperating with us in terms of looking to provide services and formalise them, so we are looking at using our full rights within the existing framework of Section 25 of the Constitution, whilst the amendments are still to be finalised, to expropriate that land without compensation, building the township real estate market, through initiatives such as formalising the township backyard rental market and working with the Estate Agency Affairs Board to promote and produce township real estate agents and agencies, which can compete within the mainstream of this sector in the long term.

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On the burdensome problem of illegal invasions and allocations and displacement of people as a result of that, we have put in place a pro-active, intergovernmental counter land invasion strategy, which allows us to pre-empt and prevent evictions, but also to evict with immediacy, the moment land is invaded. Part of this has been the enlisting of community safety patrollers, in partnership with the Department of Community Safety, who will help us gather intelligence from within communities that will assist us in preventing invasions.

We also want to make use of Community Development Workers, who work within communities, to gather intelligence and information that will assist us in preventing land invasions. The issue of illegal invasions and illegal occupation and allocation of houses is so complex and nuanced that we have decided that we are going to establish a Committee of Inquiry to investigate all these matters, because these are issues that date back to 1996 that require a comprehensive, systematic and methodical approach in order to resolve

Our Ikageleng Rapid Land Release program will give over fully serviced sites to qualifying beneficiaries who want to build houses for themselves and are able

to. We have developed a new policy, with a focus on the missing middle (income greater than R3 500, and less than R22 000), in order to ensure that there are more beneficiaries that qualify and are working in tandem with the FLISP programme to expand the beneficiary base in this regard. We are currently assessing 15494 sites for rapid land release, a process to be completed by the end of this month.

We are going to be spending R1.1 billion over the next financial year to upgrade informal settlements and tackle the problem of growing informality within Gauteng City Region and over the medium term expenditure framework, we will be spending R10 billion on mega human settlements projects in order to expedite housing delivery in the province, using a new model of housing delivery and technology and systems that should help us overcome some of the problems we have faced in the past on mega human settlements delivery.

These are just some of the few programmes and initiatives that were announced as part of the 2021/22 budget vote speech and we wanted to just briefly highlight them in this foreword so that you can have a clearer picture of our innovative plans for human settlements within Gauteng City Region.



Lebogang Maile, MPL Member of the Executive Council (MEC) Gauteng: Human Settlements, Urban Planning, Cooperative Governance and Traditional Affairs

Step Up



Step on It

By: Mugabe Ratshikuni

As always during the month of June, we celebrate Youth Month, in honour of the 1976 generation, which was led by dynamic young leaders such as Steve Biko and Tsietsi Mashinini amongst others. Whilst it's commendable that we see fit to honour the sacrifice that was made on our behalf by this great generation, I was left with a few questions as I was reflecting on the value of Youth Month and what it means to be a young South African in this day and age.

What can we learn from the likes of Biko and Mashinini, that will help young South Africans become relevant, impactful leaders in this current era? Why aren't we seeing more young leaders emerging in the different sectors of South African society? Where are the Bikos of our age? There are a few things we can learn as a nation from Biko et al. Firstly, leadership is about rising to the occasion and providing the courage and vision to address a specific need or issue in society. Biko's generation took the lead as Biko and his generation of young leaders took a stand against a system that was geared towards impoverishing and marginalising young black South Africans, to the benefit of a small elite.

They challenged the status quo and refused to accept things "as they are." In other words, they refused to believe that the system that they grew up under was unchangeable and immovable, but instead sought to aggressively change it through their actions. As young South Africans, we have an education system that is still geared towards the impoverishment and marginalisation of young black South Africans.

We have an economic system that is structured in such a manner that it keeps the majority of young black South Africans out of the formal economy. We have a labour system which has prevented the majority of young black South Africans from getting work. We have a political system that has empowered a small black and white minority at the expense of the majority of

South Africans (most of whom are young black people). The question to be asked is: what are young people going to do? Are they going to just keep complaining, moaning and whingeing or are they, like the Biko generation, going to rise up with courage, vision and conviction and seek to change the status quo? Basically, do young people want to be a generation of followers, waiting for someone else to provide a solution for them, or do they want to be a generation of leaders, who take the initiative, show some creativity and ingenuity and lead society in bringing solutions to its most pertinent problems?

Biko and his generation were also a daring generation, not afraid to boldly go where others hadn't gone before. In the words of the poet Ralph Waldo Emerson, "do not go where the path may lead, go instead where there is no path and leave a trail." This type of pioneering leadership attitude is what young people need as a generation. The problem is that most of what is taught in society is geared towards making young people followers as opposed to leaders, conformists as opposed to trailblazing, nation-shaping contrarians.

Most universities teach people what to think, as opposed to how to think, as a simple example. Very few of the different learning centres of society teach us to "go where there is no path and leave a trail." This is what Biko and the 1976 generation did and as a result they have left a trail that we are still trying to follow as a nation today. South Africa needs an injection of fresh ideas, innovation, new products, inventions and institutions, and this can only happen when the youth of today take up the mandate to lead in the various sectors of society. We need young entrepreneurs to emerge in order to build new industries and create jobs. We need young leaders in politics, in education, in the arts, in media to be opinion leaders etc. Like the Biko generation, young South Africans need to step up and step on it. The time to lead and make a difference is now.

FLISP

SUBSIDY



Gauteng human settlements is encouraging all first time home buyers to apply for Financial Linked Individual Subsidy Programme (FLISP) subsidy to assist in buying the home. The reports by property analytics firm Lightstone has indicated single women as the largest group of home buyers in the country. The aim of the FLISP subsidy is to assist the missing middle buyer to qualify for a loan through reducing their bond repayments, cover a short fall between the qualifying loan and the total house price.

During the 2020/21 financial year, the National Housing Financial Corporation (NHFC) processed 2,815 applications for FLISP and of these 2,120 were approved with a total value of R111 million. This has triggered over R1 Billion value of home loans approved by different banking institutions. Over R60 million has been disbursed to 1,136 beneficiaries

Minister for National Human Settlement honourable Lindiwe Sisulu during her budget vote tabled, that The Human Settlements Development Bank (HSDB) has been established and its role is to assist our first time buyers and working-class people to purchase their own houses. The Bank will do this by mobilising a wide range of funding and providing bonds for what would normally have been the unbankable sector”.

MEC for Human settlements Lebogang Maile on his 2021/22 budget vote said, “We have developed a new policy, with a focus on the missing middle (income greater than R3 500, and less than R22 000), in order to ensure that there are more beneficiaries that qualify and are working in tandem with the FLISP programme to expand the beneficiary base in this regard.

The subsidy may be used to acquire a residential property in one of the following ways, to buy a new or old residential property, to buy a vacant serviced residential-stand, linked to an NHBRC registered homebuilder contract; or to build property on a self-owned serviced residential stand, through an NHBRC registered homebuilder and to build a property on a tribal stand available through permission to occupy (PTO), linked to an NHBRC registered homebuilder with a building contract.

20 BILLION RAND

**DAN TLOOME
PROJECT TO BENEFIT
THE PENURIOUS AND MIDDLE CLASS**

By: Sithembiso Mkhize

MEC for Human Settlements, Urban Planning and Co-operative Governance and Traditional Affairs (COGTA), recently handed-over houses in Dan Tloome development in Rand West local municipality, west of Johannesburg.

Dan Tloome development project is expected to yield 22 101 units consisting of mixed housing opportunities with mix tenure (rental and ownership) with socio economic amenities like churches; 2 filling stations; clinics and medical facilities; creches; hospital and Dan Tloome precinct area.

This Mega City project development will consist of 5400 houses and 16600 walk-ups with various typologies like RDP/BNGs; pensioners and people living with disabilities, military veterans housing; social rental units; bonded & affordable housing; rental stock.

It will also include all necessary amenities like 13 schools that will be build; community centres; various retail in shopping centers, neighbourhood centers; student accommodation; Dan Tloome Industrial park which is 25Ha and Urban Farming that's will take 25Ha. Some of the beneficiaries, Johnny (76) and Dorothy (72) Macuphe who benefited from Dan Tloome development project were handed over the keys to their new home.

The Macuphes said that this is the day the Lord has made for them to celebrate life. "We guess Christmas came early for us; we are truly blessed" said the old couple.

They further said that after living under the roof of their daughter's house for many years, they finally have a place they call home. We are grateful to have a home of our own at this age. This is going to be our children's main home, even though they have their own houses, they can now visit us here and they will know this is their home, the Macuphes couple concluded.



RESPONSE

TO HOUSING BACKLOG

By Luzuko Pongoma



The Gauteng Department of Human Settlements will continue to find ways to improve its response to the housing challenge in the province.

This was said by Gauteng MEC for Human Settlements, Urban Planning and CoGTA, Lebogang Maile, during the service delivery visit in the West Rand.

MEC Maile did a symbolic handover of over 400 title deeds to elderly people of Reitvallei and Chief Mogale in the West Rand District Municipality.

“You now own these important assets and you can be able to use them as collateral. They will also live in their houses with dignity being sure that they own them,” said MEC Maile.

MEC Maile also said that government was happy that it was able to ensure that it was making strides as the has been challenges in making sure that people are getting title deeds at the same time.

“There are conditions prescribed by law such as proclaiming a township before issuing title deeds. That is why we are visiting all the municipalities so that they can help speed up the process, where possible lift the conditions that are in place that makes it difficult for us to move with speed in distributing title deeds to the people,” he said.

He said that the Gauteng Provincial Government was committed in ensuring that it does not only give people title deeds but also help those who want to build for themselves through its rapid land release program that gives people serviced stands.

MEC Maile said the stands will have water, sanitation, electricity and roads. He said the province is faced with a problem of huge immigration with 300 000 people coming to the province every year and a backlog of 1 million people who need houses.

“We are under severe pressure as government because there are projects that have not been completed and we require R12 billion to complete them. That is why we will convert some of the project into rapid land release and give to people who will complete them because we want to move with speed in solving the housing challenges of the people,” he said.

MEC Maile also handed over houses at the Dan Tlomme mega project which has over 1 100 completed units that the Department is going to handover to deserving and qualifying beneficiaries.

The MEC urged the new home owners to take care of their houses and fix them when something is broken and not wait for the government as they are now their properties.

“Do not sell the houses, they must also benefit your descendants,” he said.

MEC Maile also visited the Montrose Mega project in which work has stopped and said the Department will act to ensure the infrastructure needed for the project to continue will be fast-tracked.

Benefits of Investing In a Property in Your

YOUTH

Youthful people in the 21st century have some reservations about purchasing a home. Find out what are the main benefits of investing in a property in your youth.



1. Accessibility and inspiration

Complexity in purchasing a home always exist, but the more time passes, the greater the obstacle in finding the time and desire to do all the work that the search for a home entails. During youth and early adulthood, you tend to be at liberty and the eager desire to buy a home can be a strong ally for you to see and explore your options. This more intense and passionate demand can be the key to getting a dream property at an affordable price.



2. Mortgage for youthful people

Another great benefit is the fortunate access to offers that are aimed solely at younger groups. Many banks or credit organisations have very specific options for their younger clients, offering specific benefits, which may be linked to bigger mortgages (which may reach 80% of the total property) and lowered commissions, particularly for those in this age group. Thus, the mortgage that a youthful person can obtain for the acquisition of their home can be much more beneficial and present better conditions than the one acquired later in life.



3. Reductions and incentives

Still in line with the benefits of mortgages, we also find one that correlates to a rather large decline in monthly payments if the young person has a lack of capital to buy a property. These moments of need may, on the other hand, be reversed; A young person will always have the option of reducing their debt by paying off the mortgage and making a bigger investment.



4. Monthly payments versus income

The cost of living is reaching high figures that have come to be impractical for many young people at the start of their careers. While buying a home suggests a usually higher initial investment, the fact is that the monthly mortgage payments are lower than the salary and at the end of the day, the home belongs to the individual making these payments. So many young people choose to buy, because they feel that they are investing in the future, and also for the reason that they know that monthly repayment of the mortgage is more profitable than paying rent to a landlord.



5. Accomplishing personal goals

More driven, physically fit, and more willing youth are also those who can most easily adjust themselves towards problem solving, particularly when they feel they are moving towards their own goals. Since the right home is one of these goals, the young person will have the chance to find a place of comfort and contentment that will allow them to better manage their emotions and finances, which is an important factor for success. Of course, in order for everything to go smoothly, it is always good for young people to have the support of those who can make their dreams come true.

Gauteng government replaces

asbestos Roof

By: Gopolang Leepile

The Gauteng government has intensified the replacement of asbestos roofs in thousands of homes across the province.

This comes after MEC for Human Settlements, Urban Planning and CoGTA, Lebogang Maile together with City of Johannesburg MMC for Housing, Mlungisi Mabaso went to assess progress of an asbestos roofing replacement in Freedom Park.

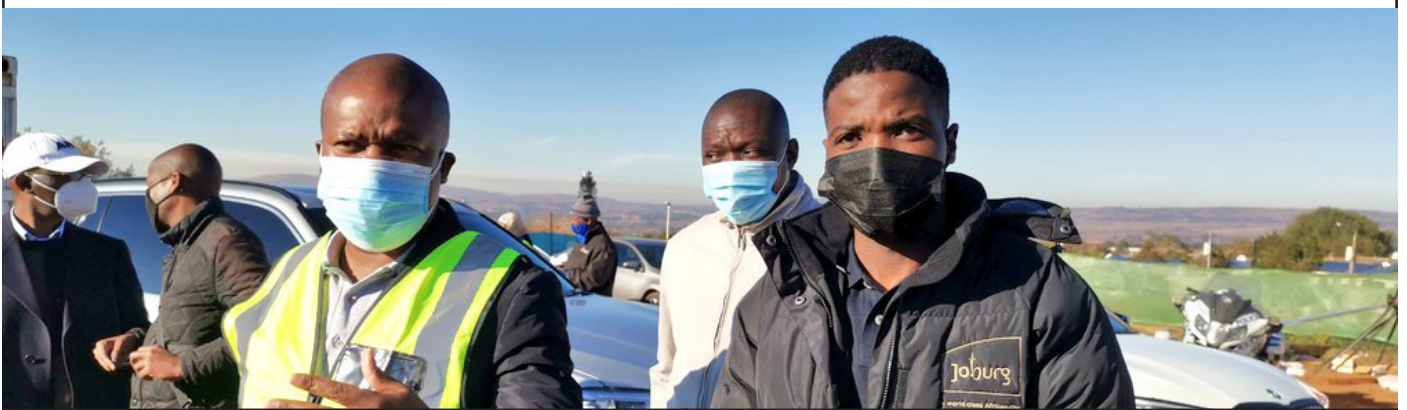
MEC Maile was delighted by the progress made thus far, however he encouraged the contractor to intensify the completion of the remaining houses in Freedom Park. The contractor began in February 2021 and has already replaced 579 out of 797 asbestos with corrugated iron roofs.

“We are only left with a few houses to replace the asbestos with corrugated iron roofs in this area. We should ensure that it does not take more than a month or two to complete this project,” said MEC Maile to the contractor who committed to completing the job within a month.

In addition, MEC Maile and the MMC went on to assess progress on a housing project in Hospital Hills, South of Johannesburg. The project has 232 housing units which are at different stages to completion. Construction of the 232 housing units had been halted for months as the initial contractor did not complete the project. However, after an intervention by the Department, a new contractor was appointed and is making immense progress in completion of the housing units.

“Our people are in desperate need for houses and our intervention to appoint a new contractor was to ensure that these housing units are complete within the next few months.

“The majority of these housing units are complete. There are only a few houses that need to be completed as soon as possible so that they can be allocated to the rightful beneficiaries,” said MEC Maile.





Minister Sisulu

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Minister Sisulu visit Sky City Housing Development

By Amanda Khoza



The Minister for Human Settlements, Lindiwe Sisulu visited Sky City Housing Development, the largest privately funded affordable housing project in South Africa.

This comes as the project largely provides housing opportunities for the middle-income earners who also benefit from the Department's Financed Linked Subsidy Programme (FLISP).

Minister said that developers such as Cosmopolitan and other affordable housing developers are what the country needs as they continue to help government deliver on its promise to deliver housing opportunities to all through various programmes.

"We are truly grateful to such developers for continuously developing affordable housing for the middle-income earners who have also sought out our assistance through FLISP," said Sisulu.

Upon completion, Sky City housing development will boast over 17 216 units and have access to facilities including churches, schools, parks, shopping mall. Since September 2017 Cosmopolitan has delivered 3 500 houses and 370 rental apartments at a rate of about 1 500 houses per year.

In addition, Minister Sisulu also visited the Segabutla family. A young couple who are proud home owners at the development who are first-time buyers and are FLISP beneficiaries.

"We hope that you are a testimonial to other young people who wish to buy homes and in need of Government's assistance that it can all be possible," said the Minister to the young couple.

"Our journey to becoming home owners has been very pleasant. Looking for financing for first-time home buyers can sometimes strenuous but with the assistance we received through the FLISP programme, we were able to make out dream a reality," responded the couple to the Minister.

Moreover, the project will be completed in phases over the next eight (8) to ten (10). In the 2020/21 financial year, 469 houses were sold making use of FLISP subsidies and in 2021/22 the National Housing Finance Corporation (NHFC) is expecting another 400 houses to be sold to the first time home buyers.

"We have no doubt that more houses will be sold to the first-time buyers who will continue to access affordable housing through the support of FLISP as other phases of the Sky City housing project are implemented," Said Phekane Ramarumo, Acting Chairman of the NHFC.

Those earning between R3 501 – R22 000 can apply for the FLISP subsidy through the NHFC by downloading the application forms, filling them and submitting all the required documents. The subsidy can be used as a deposit or reduce the bond balance.



SECURITY AND COMFORT AS SAID IN THE FREEDOM CHARTER

By: Sithembiso Mkhize

Gauteng MEC for Human Settlements, Cooperative Governance and Traditional Affairs and Urban Planning, Lebogang Maile has disputed the narrative that government is issuing houses and speed-up title deeds in anticipation to try and garner votes later this year.

Speaking at the media briefing recently MEC has told the people of Gauteng that they deserve a comfortable life as it is drafted in the Freedom Charter. He said that it would be very wrong to issue houses because governing party wants votes.

“We build these houses because our people deserve security and comfort as we have said in the freedom charter. We will continue to do our level best to give as many people as possible houses, We are also looking at rental stock for people who wants to rent and rapid land release with serviced stands for people who wants to build houses for themselves” said Maile

He reminded the citizens that Gauteng has a huge back-log of houses. We have almost a million people who are waiting for houses in the province. He said the Department of Human Settlements is chasing a moving target because every year Gauteng province welcomes new people to the province who are looking for various opportunities and this alone puts a huge pressure on government’s ability to provide housing and other services.

The MEC issued a stern warning to people who occupy land illegally. He said that the illegal occupation of land will lead to lack of services to a land that is not commissioned for development.

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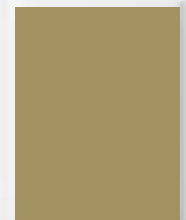
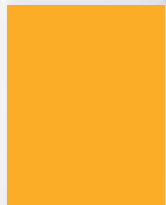
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GALLERY WALL

1. MEC Maile with Moilwa family beneficiaries of Dan Tloome Mega Project, 2. Ditlabo Motoung receives her title deed, 3. MEC Maile showing the Moilwa family the inside of their home, 4. Ditlabo Motoung receives her title deed, 5. MEC Maile hand over a title deed to beneficiary Johanna Masielala, 6. The Segabutla family one of the beneficiaries of Sky City Housing Development, 7. Fifty-one-year-old Moira Gabashane showing off keys of her flat