

eTshumelo

NEWSLETTER

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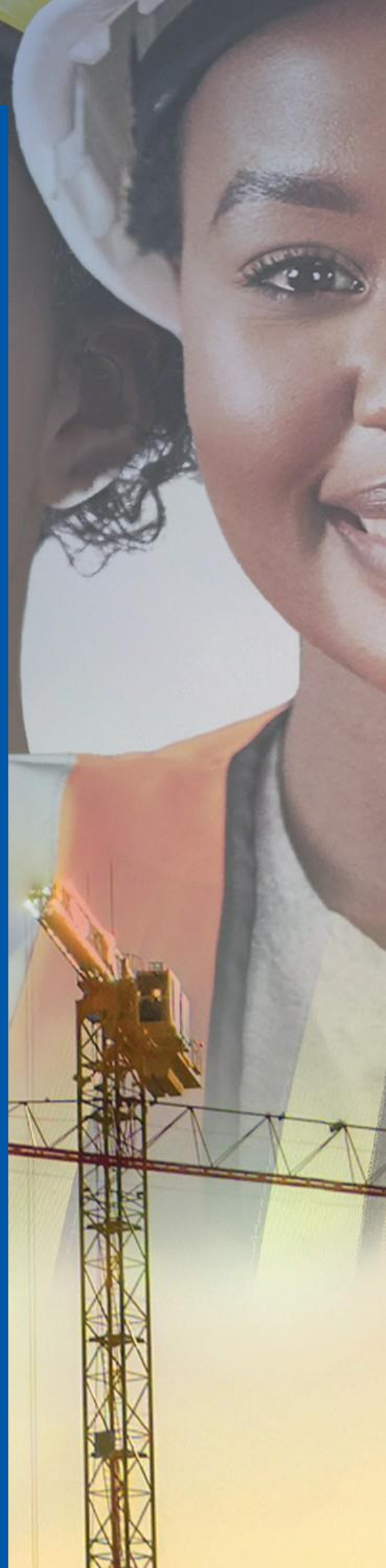
GAUTENG PROVINCE

HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA

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 **eTshumelo** 



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MEC FOREWORD: September 2022

Women's Month in 2022 has seen us sadly bidding farewell to one of the stalwarts of our people's struggle for emancipation, Mama Rita Alice Ndzanga, a woman who gave her life to selflessly serving the people of South Africa and advancing our agenda of socio-economic transformation in order to bring about a better life for all.

Not only was she unjustly incarcerated by the apartheid government alongside the likes of Mama Winnie Mandela, Joyce Sikhakhane, Martha Dlamini et al, but she played a significant role in the trade union movement during the 1950s and was also part of the first, second and third parliament during the post 1994 democratic dispensation.

She was a lifetime champion and advocate of social justice, people's rights, and the complete emancipation of the African majority in particular and blacks in general and she was at the forefront of our quest to build a non-racial, non-sexist, democratic, prosperous, successful South Africa for decades.

In advancing the rights of women within the democratic dispensation, we seek to honour the legacy of pioneers and freedom fighters such as Mama Rita Ndzanga. In giving opportunities to women-owned and women run entities, through some of our transformative programmes within Human Settlements, such as the empowerment programme that is run by our entity, the Gauteng Partnership Fund, we are trying to ensure that the vision of a non-sexist South Africa that stalwarts like Mama Rita gave their lives to, finds expression in all aspects of our society and all government programmes.

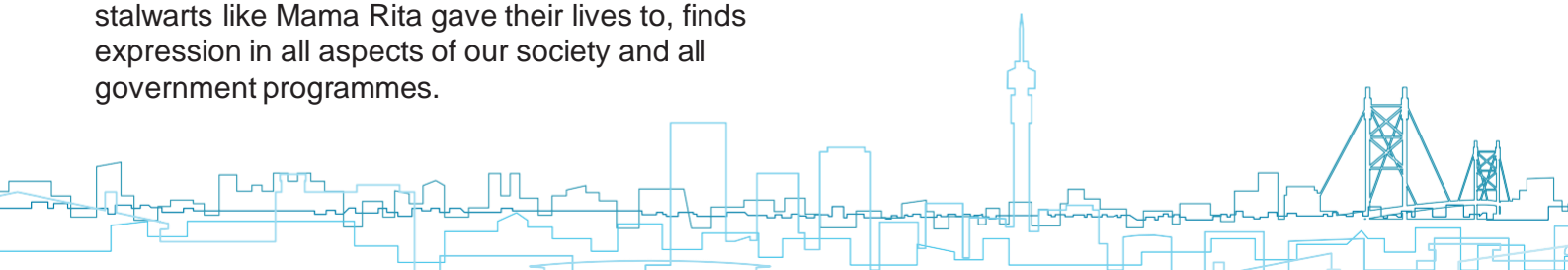
In setting aside a certain portion of our procurement budget, specifically for women-owned and women run enterprises, we are honouring the sacrifices of heroes such as Mama Rita.

One of the things that we have said must be put in place as we build mega projects, is that developers must set aside a portion of the units that are completed so that we can hand them over to victims of gender-based violence and homophobia, all part of advancing the struggle that was bequeathed to us by icons such as Mama Rita.

We continue to strive towards giving the people of our province better quality living conditions, a better chance at accessing economic opportunities and empowering themselves and social amenities that bring about improvements in quality of life, through our mega projects developments, in honour of the sacrifices that were made by Mama Rita and others that have gone before us, so that we can deliver on the promise that we made of a better life for all when we entered the post 1994 dispensation.

Lebogang Maile, MPL

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





YOUNG WOMAN CONTRACTOR COMMITTED TO EMPOWERING OTHERS

Luzuko Pongoma and Katlego Moselakgomo



Young female contractors have committed to empowering more young women after being appointed in a de-densification project in the highly populated Zandspruit. The de-densification

project, led by the Housing Development Agency (HDA), will create 700 less concentrated houses in the highly populated informal settlement in the north of Johannesburg.

The City of Johannesburg acquired various land parcels to address the housing backlog in Zandspruit, and the HDA was appointed to provide infrastructure (water, sewer, roads, and related stormwater) as well as fencing off the Zandspruit extension 84 township that is currently under development.

The project was initially launched as an emergency housing programme to implement the Upgrading of Informal Settlements Programme (UISP) for the Zandspruit de-densification project. The project successfully kicked-off in October 2021 and is expected to be completed by the end of September 2022.

For Andiswa Xozwa, the Contracts Director of Mentako Amajuda Joint Venture, this opportunity offered by government is a chance for the companies to empower more women in the construction sector. Xozwa said that the companies were appointed as a contractor for the

installation of bulk civil infrastructure services on Phase 2 of the project.

“The project is being driven by a woman who is passionate about the empowerment of women. The Project Manager, the Site Engineer, the Foreman for Water and Sanitation and the Safety officer are all women. In terms of the unskilled labour force, women also constitute more than 60 percent. We also have SMME’s that are women-owned whom we have contracted,” she said.

She said that because of the high unemployment in the country there was an increase in project interruption by communities and business forums as the different stakeholders compete for limited opportunities.

“Black youth and black women have little to no means of survival. This ultimately means that we are bound to see more projects being interrupted in order to ascertain that communities are included in the mainstream economy.”

Xozwa lauded the HDA for appointing a social facilitator who has the responsibility of ensuring stakeholder engagement throughout the project life cycle. Again, the Social Facilitator appointed through the Professional Resource Team (PRT) on the project is a woman.

Xozwa said as part of ensuring that they deliver high-quality work, the company has invested heavily in its Quality Management Systems. Part of their quality management system is to ensure that prior to handing over any project to a client is to submit and sign off all data packs as records for quality processes that have been undertaken.



YOUNG WOMEN RAISE ENTREPRENEURSHIP FLAG IN CONSTRUCTION INDUSTRY

Mary-Jane Sidambe



The Construction Industry Development Board (CIDB) continues to record a rise in the number of previously disadvantaged women changing the status quo in opening doors of

entrepreneurship in the construction industry.

Elaine Khutsiso Phala stands to be counted in her trailblazing career in construction. In having established Tshellaine Holdings (Pty) Ltd post, her dedication to learn about effective student accommodation business during her time as an Accounting Student at the University of Johannesburg, she continues to be audacious in her entrepreneurship streak with the number of 500 students housed under Tshellaine Holdings.

Together with her business partner and with the assistance of GPF, they own their own student accommodation ready for the intake of 2022 students in the south of Johannesburg. We are curious to find out how this young woman continues to strive.

1. First and foremost, how has the journey been thus far?

The journey so far as a woman in construction in particular being a property developer has been a major learning curve for me. I use the analogy of construction itself to best describe the journey. During the process of building, construction is filled with disruptions, challenges, hardships, stumbling blocks...but the outcome is a beautiful product worthy to be proud of. The journey thus far has been exciting and I have grown as a person. I have learnt that if one puts their mind to something and commits to it, nothing

is impossible. In regards to personal development, I'm more persistent, patient, enduring and always willing to push myself without limits.

2. What are some of the challenges you can single out that helped you become a better young female in construction?

What helped me become a better young female in construction was to view challenges as lessons and always try ask myself what I can learn from this challenge. Being a female in construction, there is a perception that we can't be the head and lead the project - we are only supposed to be project managers, architects etc, but I have managed to change that narrative that young women are able to head projects

3. What has been the biggest highlight in the business?

The biggest highlight of the business is developing our own state of the art student accommodation, a six-storey building which uniquely stands out and it represents the spirit of our company which is to be bold and never give up on your goals and dreams.

4. Young people oftentimes seek a mentor or an organisation that they look up to that inspires their business model and trade etiquettes. Do you have a specific reference for your business?

We were mentored by a lady by the name of Mam Busi from Pimville, Soweto in 2012. She was one of the first persons in the early 2000s to convert her BnB property into a commune to accommodate students.





WOMEN IN CONSTRUCTION CONTINUE TO EXCEL IN MALE DOMINATED SPACE

Sithembiso Mkhize



Sandamahle Construction owner Ntombifuthi Mayaba, 48, continues to excel in the construction space following her successful project at Obed Mthombeni Nkosi development in Heidelberg last year.

Ms Mayaba built a block of walk-ups in Obed Mthombeni development in 2021. She narrated her story as to how she struggled to get into the male dominated space in construction before she was admitted into Incubation Programme from the Department of Human Settlements where she was trained in bricklaying, plumbing, electricity connection et cetera.

The Tshumelo Magazine team caught up with Mayaba during a Women's Day celebration to follow-up on her progress.

A visibly excited Mayaba took us through her journey since last year. Mayaba said that she has upgraded herself into the civil engineering space after obtaining a General Building compliance certificate and Civil Engineering to balance her gradings, also registering on Construction Industry Board to ensure that she complies with the rules and regulations. She said that currently she is busy with the installation of water pipeline for service stands in Obed Mthombeni project.

"I started in grade one in general building now I am in grade four. Also, in civil engineering I started in grade one when I was doing paving and all that, now I have grown into grade four hence I am able to install water pipeline" said Mayaba

She further said that it has not been an easy journey however she is excited about the outcomes and the contribution they have made in improving the lives of the people in Obed Mthombeni project.

"I am proud to say that we are women and 100% black owned. We are marching on, and our goal is to leave no woman behind" concludes Mayaba.





AFRICA MUST WORK TOGETHER FOR INTRA-TRADE STRATEGIES

Zandi Gamedze

The African continent needs to work together to come with integrated economic development strategies that are linked to increasing intra-African trade.

This was said recently by Lebogang Maile, MEC of the Gauteng Department of Human Settlements, Urban Planning, Cooperative Governance and Traditional Affairs when he addressed the Forum of Regions of Africa (FORAF) in Casablanca, Morocco.

The Forum was attended by over eighty leaders of states and regions across Africa and organised by the United Cities and Local Governments of Africa (UCLG Africa) under the theme, “the contribution of regional governments to the sustainable development and to the dynamics of integration of Africa.”

“Achieving this common vision would enable us as African city regions to become more globally competitive and capture greater segments of global value chains within various economic sectors,” said Maile.

MEC Maile noted that in order to address infrastructure challenges across Africa, which become an impediment to increased economic integration and trade within city regions, there must be alignment in development planning, working with local and Pan African development finance institutions to create funding solutions that will help address critical infrastructure gaps, a bottleneck to local economic development.

“There is much scope for us to work together on issues and to deal with common challenges such as urban sprawl, spatial transformation, and the phenomenon of growing informality within African city regions, as rapid urbanisation and in-migration create socio-economic problems.

“A unified approach to planning and development for catalytic economic infrastructure geared at developing solid trade routes that will open up new markets for local goods and enhance trade between our city regions,” said Maile.

This, he said, will also help to address some of [South Africa’s] immigration challenges as people will not need to leave their localities in pursuit of better opportunities and a better life if there are visible signs of progress and development within their localities.

Maile stressed that Africa must work together to ensure that infrastructure is being built, upgraded, replaced, transformed, and redesigned to suit current city region requirements and realities, taking into account migration and rapid urbanisation effects on infrastructure as well as changing trends and demographics.

“City regions are also increasingly vulnerable to climate change and disaster, and spatial transformation to deal with the colonial legacy where you find highly developed spaces right next to underdeveloped spaces are common areas we should focus on as we pursue Agenda 2063 and the Africa we want.

In conclusion Maile said “the words of Chief Albert Luthuli, the former president of the African National Congress, are profoundly germane in this regard, “let me invite Africa to cast her eyes beyond the past and to some extent the present, with their woes and tribulations, trials and failures, and some successes, and see herself an emerging continent, bursting to freedom through the shell of centuries of serfdom. This is Africa’s age – the dawn of her fulfilment, yes, the moment when she must grapple with destiny to reach the summits of sublimity, saying: Ours was a fight for noble values and worthy ends.”





PUBLIC, PRIVATE PARTNERSHIPS ARE KEY TO ADDRESS HOUSING

Luzuko Pongoma and Gadushe Kondlo

The principle of Public, Private Partnerships (PPP) is key in addressing the housing backlog in the country and in Gauteng province.

This came out during the Human Settlements Indaba and Exhibition held in Durban early this month.

Minister of Human Settlements, Mmamoloko Kubayi said that government does not have sufficient budget to build houses for every person.

“If we move to the pace that relates to the allocation of funds we are not going to achieve much. We do have a huge backlog especially on the social housing market, but we believe we can partner with private sector to be able to support us in achieving the targets that we got and the work that we want to do,” said minister Kubayi.

Gauteng Department of Human Settlement’s Ngoako Molokomme said that the discussion from the financial transformation commission were key as the department was implementing mega projects with PPP being one of the objectives of the mega projects.

“Going forward it will be important for us as Gauteng to look at possibilities of having a round table discussion with the financial institution that operate in the low-income market and look at the possibilities of partnerships and work on solutions on how we can unlock private funding in our

projects since government fiscus alone will not be able to fund the demand on housing,” said Molokomme.

He added that financial institutions like NHFC and the Development Bank are government entities that have been created to look at the imperfect market and they do not operate like commercial institutions.

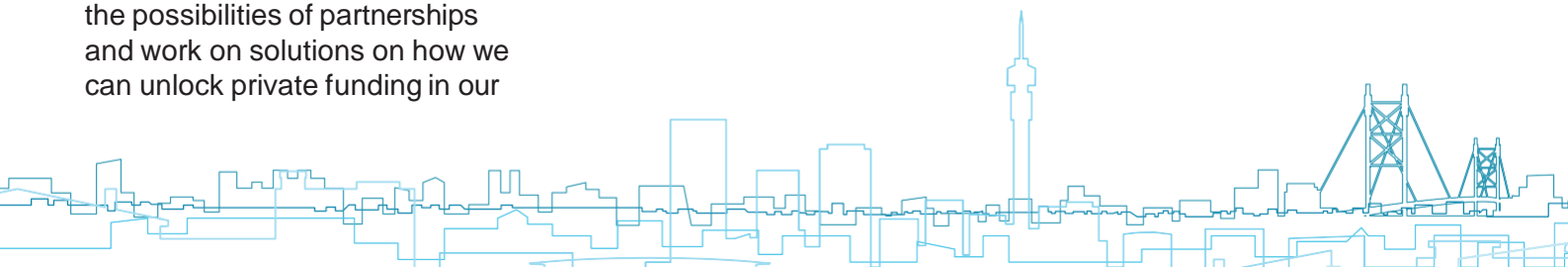
The deliberation of the Planning and Development working group, facilitated by Professor Sijekula Mbangwe, considered the access and use of communal land, especially in rural areas, for housing developments.

Also, on the table was repurposing of under-utilized state properties for social housing and student accommodation. This would require strengthening collaborations with municipalities to address bulk infrastructure issues like the aging infrastructure, extending the current capacity and securing sustainable funding solutions.

Member of Mayoral Committee for Development Planning and Human Settlements in Sedibeng District Municipality, Mmadisebo Khomoeasera said they had learnt a lot from other municipalities attending the Indaba on how to deal with human settlements and planning challenges.

Dr. Mary Manthata highlighted the need to revise the implementation models to improve delivery in human settlements and further advocated for an integration of human settlements master plans with developer construction plans to promote better planning and alignment.

Malose Kekana sponsored a view for the establishment of a Human Settlements Academy and introducing uniform standards for human settlements application processes along with supporting equity instruments in financing emerging developers.



LAND AVAILABILITY ON SPOTLIGHT AT INDABA

Amanda Khoza



“The availability of land for human settlements is an issue that requires urgent attention. I think what is important is that we need to utilize all the tools at our disposal to ensure that we satisfy land hunger in both urban and rural areas” Minister for Human Settlements, Mmamoloko Kubayi said.

She said this during her address at the two-day Human Settlements Indaba and Exhibition which was held at the Durban Exhibition Centre recently. The Indaba themed “Transforming Human Settlements Environment through Accelerated Planning, Implementation and Public-Private Partnership” was attended by stakeholders and industry players in the housing sector.

Minister Kubayi noted that the land issue is linked to planning, and that the Department wants to ensure that systems are more coordinated within the government institutions and between the government and the private sector.

“What came out very strongly in the planning commission was how projects that have secured funding and are ready for implementation collapse because government institutions do not make land available on time due to internal government inefficiencies”, said Kubayi.

She further added that the Urban drift requires more investments in bulk infrastructure in greenfield projects and the provision of serviced pieces of land can rapidly increase the number of housing opportunities. Planning is also central to ensuring that the monies are allocated to the right projects and that budgets are spent on impactful projects.

The minister emphasized that “government alone cannot mobilise enough resources to fund its plans. Therefore, a partnership with the private sector is an absolute necessity to be able to meet the housing targets. Our funding approach needs to be balanced.”

Kubayi also called for community participation and noted that it remains a critical element in creating sustainable Human Settlements. “In the end, what makes human settlements is the people. That is the reason why we believe that creating sustainable human settlements is just about building top structures and houses that will reduce the backlog. Our approach needs to have active participation of communities. We will work with communities going forward”, said Kubayi.

WORK TO RESUME ON INCOMPLETE AND ABANDONED PROJECTS

Sithembiso Mkhize

The Gauteng Department of Human Settlements has embarked on a programme to complete all incomplete and abandoned housing projects in the province. A solution has been identified through an audit, and construction is planned to start in the new financial year.

Gauteng Department of Human Settlement's Tahir Sema said that the department has been inundated by complaints and enquiries regarding abandoned projects, which is a call for concern for all interested parties.

"The Department has started with the technical assessment of the 17 abandoned and unfinished housing projects and reports are being finalised in this regard. Moreover, 856 units have been committed for implementation across the province during this financial year," said Sema.

Sema noted that Gauteng receives more than 200 000 people every year who come looking for greener pastures, all of whom need accommodation and other services and said that despite all the efforts to provide accommodation, it does not go without problems.

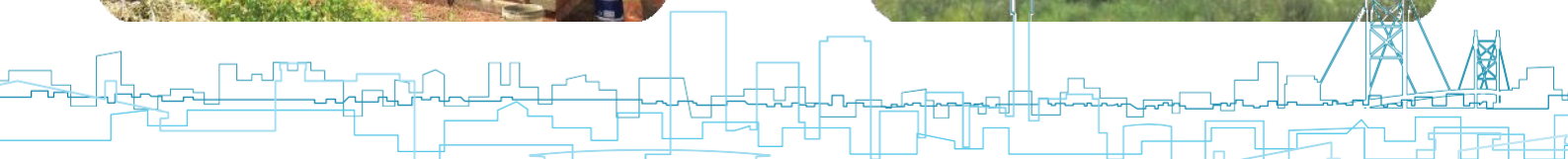
"Some of the challenges include vandalism, poor performance and shoddy work by housing contractors as well as land and house invasions that have caused the delays and have resulted in abandoned and unfinished projects in the province.

"There are also budgetary constraints and the ever-increasing housing backlog means that the Department will have to address the issue of unfinished and abandoned housing projects over a multi-year period," said Sema.

To subdue the challenges, the Department has implemented strict performance management measures for both construction contractors and internal staff. This will ensure that employees and contractors are accountable for incomplete and abandoned housing projects.

The Department continues to improve the lives of indigent individuals and families and has prioritised the allocation of houses to the elderly, people living with disabilities, and child headed households. In addition, the Gauteng City Region is focusing on radical spatial transformation and modernization of the human settlements sector through Mega Cities Projects, and Rapid Land Release - Ikageleng programme, for those who can build for themselves.

"The Department remains committed to improving the lives of the people of Gauteng," Sema said.



A JOURNEY TO TAKE SHAPE PROPERTY MANAGEMENT

Amanda Khoza



The Gauteng Department of Human Settlements is more than just about building RDPs. In this feature article the department through its agency GPF (Gauteng Partnership Fund) assisted entrepreneur Solly Ramalamula with funding, in refurbishment of the biggest affordable rental project in the inner city.

It has been six years since Hollywood Centre in Joburg was officially launched by then former MEC Paul Mashatile back in 2016. We visited Mr Solly Ramalamula, the owner of the successful company "Take Shape Property Management" at his offices and discussed with him on what it entails to manage one of the biggest social housing properties in the inner city.

Ramalamula said he went into property development and management upon noticing the desperate need for accommodation in the city. When he heard about an opportunity of funding from GPF, and how they were looking to fund entrepreneurs, he wondered whether he could develop something expressly for the people to get a place to stay and pay affordable rent. The GPF played a vital role in Ramalamula establishing his business because they were the

one that funded equity. In the absence of the GPF and their support, there was no way that he could have been able to afford to buy the Hollywood Centre.

The Hollywood Centre has 101 units, and as a residential property, it is able to provide a unique accommodation whereby tenants can feel safe. Ramalamula explained, "Our building has 24-hour security and is installed with an access control system that uses biometrics fingerprint for in and out access into the building. When we register new tenants, we use a system that only allows it to register tenants based on the size of the flat to avoid overcrowding."

The building is also installed with CCTV, not only inside the building but surrounding the building. The building has free and uncapped Wi-Fi for those units where there are only women tenants, no one is allowed access into those units without the proper communication or permission from the tenant.

Take Shape is not just a developer, but a management company that guides clients who want to venture into this business. Ramalamula's advice to entrepreneurs looking to venture into this business is to make sure you appoint a property management company that will manage the property for you and make sure that the rules, policies, and procedures are enforced.

"It is important that the property has proper access control, credit vetting of new applicants ensuring individuals will be able to pay rent on time and that tenants sign a lease agreement before occupying the property. Also, as a developer new in this business, it's important to be on site in order to learn the business," said Ramalamula.



LET'S CHERISH OUR MZANSI LEGACY THROUGH TRAVEL

Keletso Makeng

My cunning plan is to lure you to discover and explore new pockets of our lovely country, especially these 3 sho't left drives. These are gorgeous places, but what elevates them is their location: places where Mother Nature has surpassed herself, doling out such abundant natural beauty one has to pinch oneself to believe it's real.

So, let's kick off with Gauteng: There are those rare, wondrous places that fully encapsulate the essence of family holiday escapism. Where the adventure trails are boundless, the activity options are aplenty, the entertaining area is abundant, and the atmosphere that prevails instils calm and connection to all of the things that matter most.

A place that welcomes those childlike ways of barefoot, carefree frolicking on the lawn, or simply having a picnic. Rosemary Hill farm is a place where the sentiment that happiness is at its best when shared, reigns true.

The unique collection of pods and cabins add a special touch, where you sit on the veranda and look at the stars in the still of the night. North West - A Sho't Left to Harties will immediately brighten up your mood. discreetly reveals itself with dignity. In honour of the curvaceous hills in front of it, the mountain refrains from making any spectacle. Just like a true gentleman, it gently tilts its cap to the powers unfolding around it, and lets nature do the talking. This hideaway hums to the hymns of the panoramic views of the Blyde River canyon.

The UpSide Down House is a must, especially for those of us in the housing sector. It offers an experience of its own. It is a house built upside



down, thus standing on its roof. All the furniture and appliances which would normally be on the floor are now above your head.

As you drive the quite road, take

a detour to the flyfishing destination of Dullstroom, a small town in Mpumalanga.

Dullstroom has a great sense of serenity, and although the main road through town is only a few hundred metres long, the variety of pubs and restaurants, with a few galleries and gift shops thrown in, is enough to keep any visitor interested in a day or three. Never leave without tasting the trout fish.



MZANSI: THE ONLY COUNTRY THAT GIVES PEOPLE FREE HOUSES

Nthele Motsepe

Gauteng needs one trillion rand to build houses for all beneficiaries. Those were the words of Gauteng MEC for Human Settlements, Lebogang Maile. He was speaking alongside Deputy Minister of Human Settlements, Pamela Tshwete, at a Ministerial build-up program for the Presidential Imbizo in Ratanda.

After handing over 748 title deeds, the two leaders attended to other community challenges such as flooded stormwater drainages and houses with defects.

Maile told the community: "Once we give you a house, it is not the end of all your problems. Suddenly you realize that you need to have money for electricity. You must now buy a TV set, a microwave, a bed, get a job and so on. After receiving these title deeds, I bet that next year this time, you will be demanding something else from the government."

Tshwete echoed the MEC's sentiments, adding that the department was hard at work trying to ensure that people don't wait too long before receiving their title deeds.

She said the government was now prioritizing elderly people, child-headed families and people living with disabilities.

"If we give you a house in Eastern Cape, you can't come to Gauteng and think that you will demand another house. Some of you rent out your houses and come to put up a big fight. Our systems allow us to detect such individuals," said the deputy minister.

She also issued a stern warning to people who sell their houses. "We spend R78 000 per house and some of you go on to sell the same houses for a miserly R10 000 or R20 000. So, the government is losing out.

We are the only country in Africa that builds houses for people. You must appreciate that these houses are built using other people's taxes. So, when you have grievances, don't show your anger in wrongful ways." Tshwete also sounded a warning to illegal invaders: "Once you invade these houses, there is no control because everybody will want to do the same thing. You are delaying progress because we must now spend time tracing how you got into that house in the first place."



ORANGE FARM BENEFICIARY LAUDS MADIBA'S LEGACY

Sithembiso Mkhize

"Today I am a beneficiary of the legacy of the great man Tata Nelson Mandela. His wisdom for nation building and advocating for Human Rights is what made him stand above the rest. My human rights and dignity have been restored."

These are the words of 54-year-old Anna Mosoeu who is one of the beneficiaries of Nelson Mandela Build in Orange Farm, Stretford 6. Mosoeu's and four other beneficiaries' houses



were built in partnership with the National and Gauteng Department of Human Settlements, Habitat for Humanity, Old Mutual, Nedbank and the Nelson Mandela Foundation.

This year's Nelson Mandela International Day was celebrated under the theme: "Do what you can, with what you have, where you are."

The main objective of commemorating International Mandela Day is to honour Mandela's legacy through service, heeding the "call to action" and to inspire individuals enhancing the quality of life for others. Mosoeu said that she is grateful that the Departments of Human Settlements and Habitat for Humanity chose her. It could have been anyone, but today it was her turn to receive the blessing. She has been

living in a dilapidated shack for 21 years with four children and three grandchildren.

"I am truly humbled by the service of the Department of Human Settlements and its sponsors. I am happy to see them improving



our lives. I could not believe them when they informed me that I am one of the five beneficiaries of this programme" said Mosoeu.

She further said that their lives will never be the same. In winter, the shack is very cold, in summer it is very hot, and when it rains the roof is leaking. "You can imagine when you do not have the means to assist yourself, the only option is to wait and pray that the rain stops" said visibly timid Mosoeu.

She also said that there is no way she would have been able to improve the lives of her children under her circumstances as she is currently unemployed and surviving through the grants of the children.



GAUTENG HUMAN SETTLEMENTS IN PICTURES

Photography By: Amanda Khoza

The Department of Human Settlements together with the Nelson Mandela Foundation, celebrated International Mandela Day 2022 by activating a Mandela build week for five beneficiaries who were allocated stands for the in-situ upgrading of informal settlements programme in Stretford Extension 6, Orange Farm, Joburg South. The build week was a public-private-partnership with Habitat for Humanity, Old Mutual, Nedbank and the community and was aimed at accelerating the delivery of houses in disadvantaged communities, under the theme **“Do what you can, with what you have and where you are.”**



FLISP BENEFICIARY HAPPY SHE APPLIED BACK THEN

Boitumelo Thema



One of the first beneficiaries of the Finance Linked Individual Subsidy Programme (FLISP) is Nancy Tshehla, who was able to buy a home for her family at Naturena, South of Johannesburg.

In 2012, the government introduced FLISP, a housing subsidy for first-time home buyers who were earning between R3 501 and R15000 per month and Tshehla was among the first group who were able to purchase a home with the assistance of the programme, now called “Help Me Buy a Home”.

“About five years ago, I bought my first house at Naturena, Southern Villa complex. I was so happy to have my own townhouse registered under my name. When I looked at my three girls, I felt so brave and dignified as a single parent to be able to purchase a home for them,” said Tshehla.

“At first, I doubted myself if I would be able to service my bond monthly, but with God’s wisdom I did manage alone, and we were financially healthy without any difficulties.

“All I can say to the people who are still in need of buying their family a house, FLISP is always a way out if you willingly try to change your life for

the better, especially for your children’s future. People must put away their pride and doubts; they should come to the department or google to find more information regarding the FLISP houses and also what is needed to be qualified.

“And now my life has improved so much as I have moved to the residential estates. If it was not for the financial assistance from FLISP I would still be renting” said Tshehla.

Government’s Help Me Buy A Home

The Help Me Buy a Home / FLISP programme is a housing subsidy for first-time home buyers to assist with purchasing a home. If your household income is between **R3 501 to R22 000 per month**, and you meet all the qualifying criteria, you may use this subsidy to purchase your first home. It is important to note that FLISP may be used in combination with one of the following products and situations:

1. Housing loans granted or guaranteed by a pension and provident fund.
2. Unsecured housing loans from any registered lender.
3. Housing loans granted or guaranteed by cooperative or community-based savings scheme.
4. FLISP can be used in combination with individual own resources or savings.
5. Housing loans supported by employer-based schemes such as Government Employees Housing Scheme or private sector Employer Assisted Housing Schemes (EAHS).
6. Housing loans supported by Permission-to-Occupy (PTOs) issued by government or recognised Traditional Authority.

THE MASKS WE WEAR

Ms Naomi



World Suicide Prevention Day is commemorated on the 10th of September to promote worldwide commitment, an action to prevent suicide. According to the Department of Health, on average, almost 3000 people commit suicide daily. For every person who commits suicide, 20 or more may attempt to end their lives. About one million people commit suicide each year. Every 40 seconds, the loss of a person who killed themselves shatters the lives of family and friends.

We live in a society where we put on masks when facing the world to look “ok, and or happy” only to get home, take off those masks and crumble.” We live in a society whereby we’re scared to open up to people due to lack of trust, gossip and the fear of being laughed at. We live in a society where we are reluctant to check ourselves into mental health clinics because of the stigma of people there are “crazy.”

MENTAL HEALTH is real. People are depressed, sad, hurt, broken and dealing with trauma. The person right next to you, who could be looking good and put together and tell you they are ok could be the ones that are actually broken and trying to act/ look happy and strong.

The person that could be your relative, friend, neighbour or colleague could always be drunk, partying every weekend or even high on drugs. These types of people tend to be judged and taken as irresponsible. They could be turning to substance abuse as a means of trying to forget. They could be dealing with childhood traumas and may have been physically, emotionally and financially abused. They could be having marital or financial problems, or even going through grief.

Truth of the matter is there is a root cause to everything, and their actions could be a cry out for help. We as people need to be kind to one another. We need to care more and listen. We need to stop being consumed with our own lives but also check on that quiet relative, neighbour, friend or colleague.

They could be looking alive and well but could actually be dying inside. People are going through a lot out there. A smile, a call, a how are you doing, a warm hug, acts of kindness and love could be the simple gestures for people to not feel alone, to not give up, to not commit or write that suicide note or turning to substance abuse.

If you feel depressed, it's okay to talk about it. If you feel anxious, it's okay to talk about it. If you feel lonely, it's okay to talk about it. If you are struggling with any mental health problems, it's okay to talk about it. There are good and private facilities like Akeso, The Soweto Healthcare Hub, Vista Clinic and Zwavelstream Clinic, just to mention a few that offer mental health care and support. It's okay to not be okay, as long as you don't give in and don't give up.

We need to learn to allocate our issues and choose YOU.

YOUR MENTAL HEALTH MATTERS.



A WILL IS A MUST FOR FAMILIES

Puleng Motaung-Shongwe



The month of September is Wills awareness month. This is intended to remind us of the importance of having a will.

In South African law, the division of a person's estate upon their death is determined in terms of testate (having a will) and intestate (having no will) succession. Intestate succession is governed by the Intestate Succession Act 81 of 1987. The basics of intestate succession will be discussed in the next edition.

What is a will?

A will is a document that is written by a person before he/she dies (otherwise referred to as a testator), wherein they set out how their estate will be divided, in the event of their death.

What is an estate?

An estate comprises every material asset, owned by a person during their lifetime, which should devolve to their heir/s upon their death. This would include your house, investments, royalties and any other tangible asset that you may own. Provision for guardianship and custody of minor children can also be made, in terms of a will.

What is a heir?

An heir is a person/s entitled to inherit from a person's estate, either in terms of a will or in terms of the law of intestate succession.

What are the formalities required, in making a will?

A will should be signed by the testator (person drawing a will) and witnessed by two witnesses, who have the requisite legal capacity. Where the testator cannot sign and is using a mark,

the signing should be done in the presence of a commissioner of oaths. A person who writes a will on behalf of another or who is a witness to a will, cannot inherit in terms thereof.

Why do we need to have a will?

The main reason for having a will is to avoid uncertainty, in the event of one's death. A will gives you power from the grave, to dictate, how the assets you worked so hard for, during your lifetime should be divided. A will becomes more important where there are minor children, whose custody and general well-being could be marred by uncertainty, because of the absence of a will. A person having custody of minor children should therefore ensure that both custody and guardianship of minor children are provided for in their will. This extends to issues such as ensuring that their inheritance is kept in a trust, to safeguard it until a certain age.

A will also provides you with the choice to appoint an executor, who will be responsible for the administration of your estate. Banks and insurance companies provide this service, at a nominal fee. There is also a recent development in that no storage fees will be charged by these institutions, to store your will.



CIVIL SERVANTS TO UNDERGO LIFESTYLE AUDITS

Zandi Gamedze

AUDIT

One of the ways for government to deal with corruption and abuse of power is through lifestyle audits, a process that has recently been adopted by the Gauteng Provincial Government (GPG).

According to a Gauteng Ethics & Anti-Corruption report published by GPG in May, the State Security Agency (SSA) has completed the lifestyle audits of Members of the Executive Council as requested by the Premier, in line with the policy framework developed by President Cyril Ramaphosa.

Lifestyle audits are an important management tool to prevent and detect fraud and corruption in the public service, and according to the report, all public servants will undergo mandatory lifestyle audits as part of government's determination to root out corruption and malfeasance in government.

"The lifestyle audits for all public servants will complement and close any loopholes of the current vetting process, which often leaves out officials who are not members of the senior management service. Gauteng provincial government will start the roll-out lifestyle audits in all departments in the current financial year," the report states.

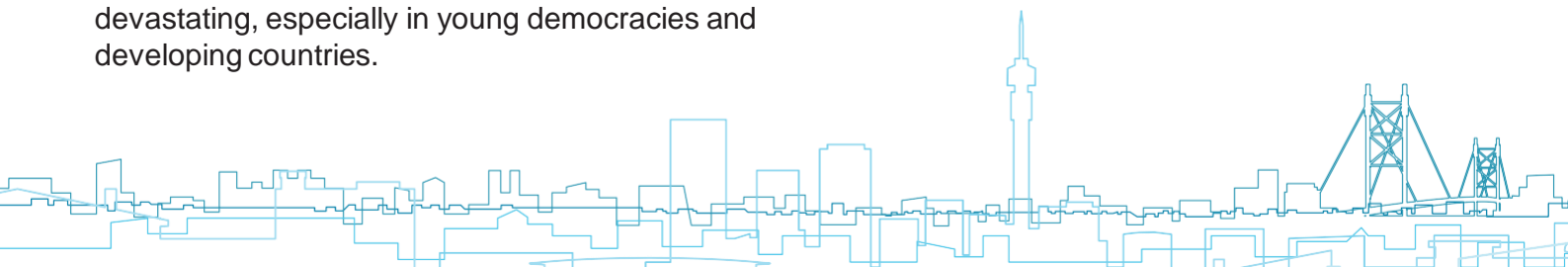
Lifestyle audits, also known as lifestyle checks or lifestyle monitoring are an accountability tool that can be used to detect and prevent corruption. Such audits are typically conducted when the visible lifestyle or standard of living of an individual appears to exceed their known income level.

Lifestyle audits became a Department of Public Service and Administration requirement in 2021, and according to the department's guide to implement lifestyle audits in the Public Service, fraud and corruption in the Public Service will always be problematic, counter-productive, and devastating, especially in young democracies and developing countries.

"Although government introduced and continues to add various forms of controls, the persistence of criminals continuously challenges these controls for self-enrichment.

To prevent and detect fraud and corruption in the Public Service, lifestyle audits are a critical and legitimate management tool and forms part of a department's system of risk management". Fraud and corruption are usually committed by means of "off book" transactions, typically the acceptance of a bribe, or by manipulating records, especially those involving tenders and procurement.

As was noted in this year's State of the Nation (SONA) lifestyle audits are an important management tool to prevent and detect fraud and corruption in the public service. They also help to ensure that the lifestyles of government employees are in line with their level of income. Compulsory guidelines for all audits of public servants in both national and provincial departments, as well as state-owned enterprises, were approved by government in April 2021.



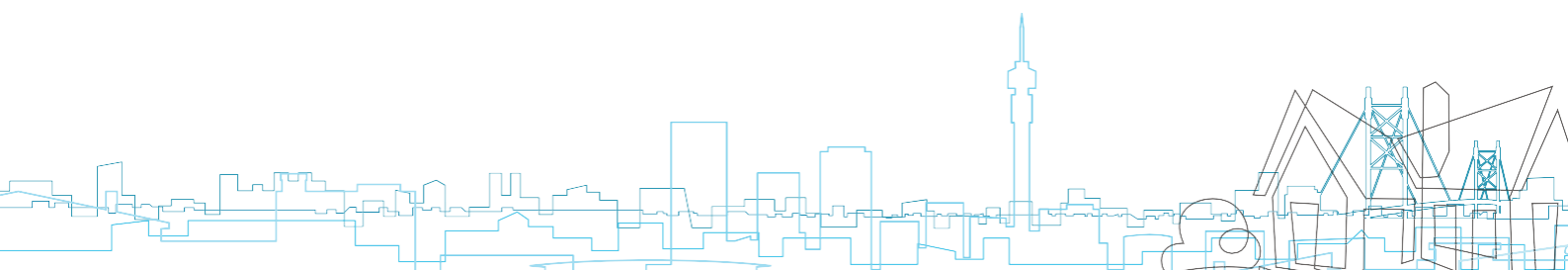
WORKING HAND IN GLOVE WITH COMMUNITIES

Nthele Motsepe

In an effort to ensure smooth project implementation, the Gauteng Department of Human Settlements is facilitating integration of local stakeholders at a ward level. According to the department's Sam Mahatlane, this is achieved by inviting representatives from beneficiary communities to elect Project Steering Committee (PSC) at a public meeting initiated by Ward Councillors.

Once in place, the PSC is subject to the council's by-laws and policies, National and Provincial Legislation and the Housing Code. Mahatlane said that the purpose of the PSC include:

- Setting up a communication and engagement framework between project stakeholders for the duration of the project's implementation,
- To liaise closely with the Project Management Team, Ward Councillor, Provincial, District and Municipal Officials for the successful initiation, implementation, and completion of the project,
- To represent all beneficiaries in a project and to take decisions on their behalf,
- To assist in the resolution of any conflict related to or threatening the timely completion of the project,
- To act in unity to reach the set goals of the project through transparency, honesty, integrity and serving the interest of the community,
- To receive regular progress reports on the project from the Project Technical Team.



HOLD TIGHT TO TITLE DEED, LEGAL EAGLE URGES

Sithembiso Mkhize



As part of commemorating women's month last month, the e-Tshumelo team was out in numbers consulting with women of

substance, women who are making a difference in their respective spaces. The team spoke to one of the top legal minds in the business of conveyancing, Ms Tebogo Moloke, 38, responsible for registering title deeds for the Department of Human Settlements on behalf of the RDP beneficiaries.

What are your qualifications?

I obtained my qualification in Bachelor of Laws in 2008 at the University of Johannesburg. I got admitted in 2010 as an attorney after serving my articles.

What is the name of your law firm, when was it established and where are you located?

The name of the firm is Twala Attorneys, it was established in 2008 by a well-known judge - I took over from him and we are based in Mondeor, South of Johannesburg.

For the benefit of our readers, please explain to us what conveyancing is all about?

Conveyancing is about registering properties from one owner to the next. For example, when government builds RDP houses for beneficiaries, that property belongs to government until it is registered under the beneficiary's name. Since we are talking about conveyancing, we will not dwell on government policy which state that owners cannot sell their RDP houses before 8 years of occupation.

Please take us through the registration processes of a title deed.

A beneficiary will first have to register on the Housing Need Register. Once a beneficiary is allocated a house by government, we get instruction from government to register the property. We then internally conduct a deed registry search, where we

establish who is the current property owner. The deeds search will normally show that the property is owned by a municipality in which the RDP is situated. The attorney would then proceed to do a verification process.

This process is basically to verify that the applicant is alive and is indeed the applicant. Should it be that the applicant is married then a marriage certificate must be presented. This process is verified by the applicant producing an identity document to prove his/her identity. Once this process is completed, we then start with our drafting where we draft a Power of Attorney and a draft deed.

We then have the Power of Attorney signed by the designated person from the respective municipality. Once this is done, we lodge the Power of Attorney and the deed draft with FICA documents with the Deeds office for registration. When the deeds office has satisfied themselves with their verification processes, they then register the property and hand-over title deeds to the Department or Municipality for distribution to rightful owners.

What does a title deed really mean to an ordinary citizen?

A title deed is proof of ownership for the land on which the house is built on. It means that the land belongs to the beneficiary and the family. It becomes generational wealth that is passed from one generation to the other within the family. A title deed is a valuable document that holds dignity for the beneficiary. You will remember that the apartheid government denied black people in particular the chance to own land. With a title deed in hand, the dignity of a family is restored and for the coming generations as well.

What advice can you give to title deed holders?

Title deeds holders must ensure that they keep their asset safe. A title deed is an asset. They must know that once a title deed is lost it becomes difficult to obtain a copy, and it becomes a costly process for the beneficiary.

