

eTshumelo

NEWSLETTER

DECEMBER 2022



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GAUTENG PROVINCE
HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA

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MEC FOREWORD: December 2022

The current administration has less than two years left, and it is therefore imperative that the focus of Gauteng City Region and provincial government as a whole must be on a limited number of priorities that will make a meaningful impact on the lives of citizens in townships, informal settlements, and hostels by improving services and living conditions.

The following are critical intervention areas for the Gauteng Department of Human Settlements in this regard:

- Accelerate the building of houses in townships
- Accelerate the transformation of all hostels to become habitable, starting with the 6 Gauteng Provincial Government hostels, in close collaboration with municipalities
- Introduce a prototype of hostels
- Release land for to young people to build their own houses
- Improve the quality of lives of citizens in townships, informal settlements and hostels (TISH)

These are key priorities that we will be closely monitoring and ensuring that they get implemented in an accelerated manner as we move towards the end of the term in 2024. The work before us will require a concerted team effort by everyone within the department, with every unit being a vital cog in our programme of accelerated human settlements delivery within the province.

As you take time off to be with your loved ones, we encourage you to recuperate and ensure that you get enough rest, because the next year is going to be a high-pressure, high-performance year and you will be required to make your contribution and even some sacrifices so that we

can ensure the department fulfils its obligations to the people of Gauteng.

As we have concluded the sixteen days of activism campaign against gender-based violence we want to implore you to make a conscious effort to protect the vulnerable every day of the year (365 days) to ensure that they feel safe and protected. It is imperative that we inculcate a culture of honouring and respecting women and children and break the cycle of abuse and violence against them that has become a serious scourge within our society.

It is in the family unit and within communities that we can begin to make an impact in fighting gender-based violence and so as you take time off with your families, we beseech you to take this activist approach to your communities. We wish you all the best during the festive season and look forward to having you back in the new year refreshed, full of energy and vigour, and ready to serve the people of Gauteng diligently again

Lebogang Maile, MPL

**Member of the Executive Council (MEC)
Gauteng: Human Settlements and
Infrastructure Development**



SA HOSTED A GLOBAL IMBIZO TO ERADICATE SLUMS

Nthele Motsepe



There is an alarming number of people living in slums and informal settlements across the world. The only way to buck this dreadful trend is for governments to shun talk shops and start taking concrete actions.

These are the sentiments of Maimunah Mohd Sharif, the Executive Director of the United Nations Human Settlements Programme (UN-Habitat). She was speaking at a week-long launch of the Global Action Plan Framework on slums and informal settlements hosted by our Human Settlements minister, Mmamoloko Kubayi in Tshwane.



Currently, there are over one billion people living in these difficult circumstances. “If there is no action, there will be more people living in these conditions... Cities will become places of environmental degradation and poverty. We must now take action and approve the budget to ensure that no one or no place is left behind,” she said.

“Let us make sure that we aspire to inspire before we expire,” quipped Sharif to blissful applause. The event, which was attended by ministers and delegates from other countries, culminated in a high-level debate and subsequent signing of a Memorandum of Understanding (MoU). Minister Kubayi told this global platform that for as long as we live in a world characterised by inequality, inequity, and exclusion, no effort should be spared until these ills are relegated to “the dustbin of history.”

She went on: “Nowhere are these social and economic injustices more sharply expressed than in the slums and informal settlements. These are a breeding grounds for social ills, the burden of which is often carried by girls, women, and children.”

Various panelists concurred that this global challenge required sustainable collaborations among different stakeholders and integration of responsibilities and accountability.

The international delegates were also treated to a tour of some of the department’s projects and tourist attraction sites such as the Apartheid Museum at the Gold Reef City complex.



MORE THAN ONE BILLION PEOPLE LIVE IN SLUMS

Sithembiso Mkhize

The Executive Director of United Nations Habitat, Ms Maimunah Mohd Shariff has called upon governments of the world to put extra efforts to eliminate slums and provide habitable accommodation for the residents they serve.

Mohd Sheriff recently delivered a speech at the Global Action Plan Framework Launch that was held in Pretoria CSIR International Convention Centre, which was hosted by Minister of Human Settlements, Mmamoloko Kubayi and it was attended by dignitaries from other African countries like Uganda, Kenya, Malawi, Ghana, DR Congo, Cote d'Ivoire, and different captains of the industry.

The Executive Director said developing countries need leadership and investment to translate policies into action on the ground with a positive impact on the livelihood of the people it serves.



“I have told my colleagues that no more declarations because we have enough resolutions and declarations, now we need declared action,” she said.

She noted that according to the 2022 UN-Habitat report, despite the best effort to achieve zero slums by member states, there are more than 1 billion people living in slums and informal settlements today. This means that one out of every four people is living in a slum condition.

These people live in substandard housing, share a room with two or more people, and have no access to water or sanitation services. If there is no transformative action taken, it is estimated that by 2050 there will be three billion people living in slums and informal settlements, said Mohd Sheriff.

The Minister of Human Settlement, Mmamoloko Kubayi said this launch will give impetus to a political engagement process towards a joint Global Action Plan Framework of transforming informal settlements and slums globally.

Minister Kubayi said the apartheid spatial development of our cities which is characterised by segregation continues to weigh heavily on the development of our country.

“The majority of South Africans who are now urbanising at a rapid rate find themselves relegated to slums and informal settlements as they fail to find a decent dwelling in our cities that are unwelcoming for the poor” said Kubayi.

The Minister further said that government acknowledges the rapid rising of urbanisation and government is battling to keep pace with the demand and is aware that we need to create more partnerships to respond to the needs of nearly 1.4 million households living in slums across South Africa.



UN HABITAT ED being welcomed by Gauteng Human Settlements Minister and MEC at Constitutional Hill in Johannesburg, SA



PHOTOS By: Amanda Khoza



Launch of the Global Action Plan Framework on Informal Settlements and Slums convened by the Government of South Africa and the United Nations Human Settlements Programme (UN-Habitat).



The focus of the launch was on how to integrate the urgently needed response to informal settlements and slums in the global debate of accelerating the implementation of the Sustainable Development Goals and the New Urban Agenda.

PHOTOS By: Amanda Khoza



LESUFI ON A CHARMING OFFENSIVE

Nthele Motsepe



If Gauteng Premier, Panyaza Lesufi's charming offensive is anything to go by, then crime and many problems hounding communities will soon become things of the past.

Addressing provincial communicators, Lesufi listed the improvement of townships, eradication of informal settlements, upgrading of hostels, fighting crime and economic improvement as some of his new priorities.

"We are unleashing special economic zones. We have just passed a law called Township Economic Development Act that makes us to target townships. Actually, we believe that to reignite this economy, townships are going to be key," Lesufi told us.

He also spoke passionately about plans to fight crime, corruption, lawlessness, and vandalism.

"If we can't fight crime, then this government does not deserve to be called government. We are recruiting 6000 young people to protect the citizens. We are procuring high-caliber, high tech HD face recognition CCTV motion sensors in all parts of our province. We are buying 300 high caliber cars so that each ward can have a police car," said Lesufi.

He added that 180 helicopter-size drones will also be strategically deployed to counter criminal activities. He went on: "We are buying six high caliber helicopters. Where there is crime, we will be the first to respond. The police will follow. The lawlessness ends here and now, so if you are not a South African and you don't love this country, please leave us in peace."

He warned that failure to improve living conditions in townships, informal settlements and hostels renders our freedom meaningless.

"We are moving everything to our townships. So, if you are hosting an event in Sandton, please don't invite me, but if you are hosting it in a township, you can count me in," said Lesufi.

He also underscored the need to build state capacity to improve service delivery and efficiency.



HOUSING BENEFICIARY EXPRESSES GRATITUDE TO GOVERNMENT

Luzuko Pongoma



A house beneficiary from Ekurhuleni has thanked the Gauteng Department of Human Settlements for allocating him a house in his time of need.

Mbulelo Shai, 49, from Spruitview in Ekurhuleni mentioned that he used to work and rent a place for his family. He further said that although he was partially blind, he was able to get employment to provide for his household.

“Previously, I used to rent in Soweto and Tembisa, the reason I had to return home is that my vision has been deteriorating and I can no longer work,” he said.

Shai’s partner, Ntombifuthi Mboniswa, who wrote countless letters to the Department to highlight their plight said that she was forced by their situation. “We are struggling to get employment and we were also struggling with accommodation, so I just kept on writing to highlight our plight,” she said.

Shai said that people living with disability should not give up on the government and in life. “If you do not have hope, you will not be able to survive. It is painful to live with a disability and not have basic needs. People tend to neglect you. We must not give up let’s keep on knocking on all the doors and one door will open,” he said.

The couple thanked the Department’s officials in Ekurhuleni who assisted them with the process of getting their own house and urged them to continue assisting others in need.

They said that they will share their new home with the seven-year-old child.



AFFORDABLE, SPEEDY HELP FOR HOUSING DISPUTES

Luzuko Pongoma



Use the Rental Housing Tribunal and Community Schemes Ombud Service for an affordable speedy resolution in housing disputes.

This was a message that came out of the stakeholder engagement session hosted by the Gauteng Rental Housing Tribunal and the Community Schemes Ombud Service.

Stakeholders included landlords, Body Corporate Trustees, Community Schemes, and tenants. The Tribunal and the Ombud teamed up for the session, and Regional Ombud, Abie Masilo, said that the session had three outputs which are knowledge, governance, and case law. Furthermore, he said the session allowed the organizations to share case laws that will allow the stakeholders to deal with issues in the industry.

“The key one is about the levy matters and going to court. I can tell you that if you take them to court you are bound to win that case, but you are going to lose it as far as costs are concerned, to an extent that you can be personally liable for those costs irrespective of having won the case,” he said.

In addition, Masilo stated that disputes like electricity can be dealt with at the Rental Housing Tribunal or the CSOS even though it is a matter related to a rental issue.

Ajay Chagan, a mediator at the Gauteng Rental Housing Tribunal, mentioned that their role was to attempt to resolve disputes between landlords and tenants in residential areas. He said that they dealt with all disputes except for evictions, which are done by the courts. Both tenants and landlords could approach the Tribunal if they had a dispute, and its services are free.

Lindiwe Bulu, Adjudicator at the Community Schemes Ombud Service said the organisation was developed to deal with community schemes-related matters. “Mainly we also deal with urgent matters. That is when the electricity has been switched off because it is unlawful to do that when you do not have a court order. We also deal with common and private areas in cases as well as with issues of leaking roofs among others. Those are the matters we decide who is wrong and who is right and who is liable for the repairs of those common areas,” she said.

She encouraged people to continue engaging with the Rental Housing Tribunal and the Community Schemes Ombud Service.



16 DAYS OF ACTIVISM LAUNCH AT ELIJAH BARAYI

Morongwe Chounyane



The 16 Days of Activism against Gender-Based Violence is an annual global campaign that focuses on raising awareness of the devastating impact that gender-based violence and femicide (GBVF) have on women and children and the rest of society.

The Department marked the launch of the campaign on the 25th of November 2022. The initiative took place at a time when the latest crime statistics painted a bleak picture of the fight against GBVF with nearly 1000 women murdered between July and September 2022.

The theme for this year was: "Socio-Economic Rights and Empowerment to build Women's Resilience against Gender-Based Violence and Femicide: Connect, Collaborate, Contract!"

Indeed, the Department Connected, Collaborated, and Contracted in partnering with the Gauteng Department of Agriculture, Rural Development and Environment (GDARDE) and the Developer in Elijah Barayi Mega City, Merafong by enabling female-headed households, the elderly and child-headed families to establish Urban Vegetable Gardens to promote food security.

This is part of the departmental vision of building sustainable communities. It is imperative that the Government and Private Sector continue to collaborate to intensify poverty alleviation initiatives that are aimed at assisting and supporting communities, especially women living in the new settlements.

The advocacy and activism nature of the campaign necessitates that it be a 365 days programme to end the scourge of Gender-Based Violence and Femicide (GBVF). As a society, we are not powerless to stop GBVF, all we need to do is to work together in a more coordinated manner to uproot this scourge. For instance, we can become GBVF activists in our homes, communities, and workplaces by challenging cultures and practices that perpetuate gender inequalities and the consequent abuse of women and children at a personal and societal level.

Eradicating this pandemic is urgent and important, and government urges men to be at the forefront and to hold each other accountable. Report suspected abuse to your nearest social worker, or police station or by calling the Crime Stop number: 086 00 10111.



BACK -YARD GARDENING FOR THE ELDERLY

Boitumelo Thema

Mme Kopano Christina Medupe says she is grateful to have been given vegetable gardens training. The training was a collaboration of the Gauteng Department of Human settlements with the Gauteng Department of Agriculture to train residents of Elijah Barayi in urban vegetable gardening.

The Departments collaborated on a Community Urban Garden initiative as part of 16 days of activism on No violence against women and children.

The initiative aims to fight poverty by offering sustainable food security, in particular to vulnerable and disadvantaged communities. More than 62 residents including elderly and child-headed families, people living with disabilities, and survivors of gender-based violence benefited from this training.

“I am happy that government has come and offered a food gardening training and garden tool to the community. The training was educational and empowered us with the correct ways to plant our gardens. I will continue with food gardening as I’m able to feed my family and reduce poverty,” said Medupe.

Mme Medupe is among the beneficiaries of Elijah Barayi mega housing project in West Rand, Merafong. Before she was allocated a house by the Department, Medupe lived in an informal settlement in Khutsong with her children, where she used to do backyard gardening.

“Now I am happy that I can continue with planting vegetables” she said.



FIGHTING GBV IN OUR SOCIAL HOUSING COMMUNITIES

70% of women experience physical or sexual violence by an intimate partner at some point in their lives (WHO Report 2010). More than two thirds of all women killed in Africa in 2017 were killed by intimate partners or family members (WHO Report 2018). From April to June 2022, 855 women and 243 children were killed in South Africa.

During a media briefing on the Second Quarterly (July to September 2022) Crime Statistics on 23 November 2022, the Minister of Police, Bheki Cele, said, “The rate at which women are abused, violated and some killed in South Africa remains worrying and unacceptable. Many are killed by the people they know, people they love, and trust.”

Gender-Based Violence (GBV) is a serious social violation of human rights and life-threatening health and protection issue. Women, girls and young boys are the most vulnerable victims of GBV. It takes different forms including physical, sexual, emotional, psychological, as well as economic. These forms may vary across different societies and at different historical points.

The increasing availability and sophistication of digital technologies, for example, illustrates the need for social housing institutions (SHIs) to be alert to these changing manifestations of violence and abuse to ensure their responses remain relevant and up to date.

Each incident of GBV is a violation of an individual’s rights that can have a significant impact on a survivor’s safety, health, and quality of life. Survivors of GBV can suffer significant health consequences, including unwanted pregnancies, HIV and other sexually transmitted infections, physical trauma and even death. GBV survivors also experience a range of psychological and social consequences, including shame, guilt, depression, isolation, abandonment,

and abuse by family members. In addition, they also face multiple barriers to receiving support, including a fear of perpetrators, social stigma, and discriminatory laws and policies.



Busi Nzo | Chairperson

SHIs, as an employer and landlord, have a duty to provide

a safe working and living environment and to provide support to any child, employee, and tenant, male or female, who is a victim of GBV. The SHRA has therefore developed a Draft GBV Policy and Procedures which will be adopted by social housing landlords, as part of the sector’s commitment to improving safety and welfare in our projects.

The objectives of the policy are to ensure that social housing landlords create an enabling environment for the awareness, prevention, reporting and management of GBV cases within its properties.

The SHRA expects social housing landlords to make comments to the draft policy and implement the policy comprehensively, once approved. As a sector, it is our responsibility to play an active role in fighting GBV in our social housing communities.



MY HOME ROSE FROM THE ASHES

Sithembiso Mkhize



A 40-year-old woman from Bekkersdal, Maggie Folodayi has thanked the Gauteng Department of Human Settlements and Rand West District Municipality for partnering with Engine Properties to rebuild her house that was engulfed by fire three months ago, leaving her destitute with her three children.

Folodayi said that the house was burned down under the watch of her younger brother who was a victim of drugs abuse at the time before Engine Properties intervene to take him to a rehabilitation centre. She said that she could not believe witnessing her home rising from the ashes.



“I am excited to have a home again. I had lost hope and resented my brother for destroying our last hope. This was our late mother’s house which is supposed to be our home with our children. I was devastated to see it goes up in flames,” said Maggie

Today marks the beginning of a new leaf in our lives, I am grateful to the Gauteng Government and Mr Themba Mngadi who sponsored the re-building of our home in partnership with the District Municipality and the Department of Human Settlements to ensure that we are accommodated again” said Folodayi

The house was handed over by Gauteng MEC for Cooperative Governance and Traditional Affairs, Mzi Khumalo on behalf of the MEC for Human Settlements MEC Lebogang Maile.

Speaking at the handover MEC Khumalo said that today was the day to celebrate her refurbished home, we are not going to take you back of what happened and cause more pain instead of celebrating with you.

“The value system of our African culture has been consumed by Western culture; we do things differently in African culture. We help each other and “Umntu ngumuntu ngabantu” that is why when you were in need the MMC for Human Settlements in Rand West District Municipality, Nontombi Molatlhegi mobilised assistance for you and your family” said MEC.

The MEC further thanked the Home of Safety for accommodating Maggie, her family and offering her with skill development programme as part of improving her life and living conditions.



HAWKS APPREHEND RDP HOUSE SELLER

Sithembiso Mkhize

MEC for Human Settlements and Infrastructure Development, Lebogang Maile has commended the HAWKS Serious Corruption Division for the work done following the arrest of an unscrupulous individual who illegally sold a house to an unsuspecting desperate victim in 2018.

The Hawks apprehended a 43-year-old suspect recently during the early hours of the morning in Diepkloof, Soweto. The arrest was confirmed by the member of the Directorate for Priority Crime Investigation (DPCI) over the weekend, and this person was wanted for posing as an official of the Gauteng Department of Human Settlements and selling an RDP house in the Chief Mogale Housing Project.

This matter was reported to the Department in 2018 and its Investigating Unit had been following the lead on the individual. The suspect recently appeared in Court K at Kagiso Magistrate Court. She was charged with fraud. She remains in custody pending a bail application.

The MEC said that “the Department learned in 2018 that a member of the public sold an RDP house in Chief Mogale Phase 2 Project in Kagiso to an unsuspecting buyer.

An amount of R60 000 was transferred to the suspect’s bank account to complete what was about to be an illegal transaction and a nightmare for the unsuspecting buyer.

“The investigation confirmed that after the payment was made the buyer never got to occupy the said house and it was clear that the suspect is not the owner of the RDP house. The rightful owner of the house is known to the Department” said MEC Maile.

He further said that “after a criminal case was registered in July 2018, a thorough investigation was conducted, and numerous instructions were issued by the National Prosecuting Authority (NPA) to the Hawks to guide the investigation.

Selling of RDP houses is illegal

Amanda Khoza

According to the housing policy in line with the Housing Act 107 of 1997, a beneficiary may not sell the house within the first eight years of having taken occupation. Therefore, the selling of a government RDP house within eight years of receiving it, is prohibited and illegal.

The Department also urges beneficiaries to STOP the selling of RDP houses because that undermines the government’s intention of eradicating informal settlements and providing decent shelter to citizens.

Beneficiaries who wish to sell their house should be aware that government has first preference to buy the RDP house back and re-allocate it to another qualifying beneficiary on the government- housing waiting list.

When a beneficiary wishes to sell their RDP house after the eight-year period, they need to ensure that the sale is done legally through a lawyer qualified to handle deeds of property transfer, commonly known as conveyancers.

BEWARE SCAMMERS ARE EVERYWHERE

Tahir Sema

IT'S A SCAM!



The state of the economy post-COVID, inflation and rising interest rates have given way to scammers who prey on innocent people for their hard-earned money.

A few instances of scams worth exposing are the sale of RDP houses and land to

the poor and vulnerable. These scams often originate on social media claiming to offer a fully subsidised government house (RDP) for “cold drink” money.

Adverts are placed calling all those interested in receiving a free house or land from the Government to contact them, and upon contacting the given WhatsApp number you are reassured of the authenticity of the claims and asked to pay a bribe.

Once you pay the bribe, you are given excuses as to when you will receive your house and land but receive nothing in return. Sadly, many have fallen victim to these unscrupulous individuals.

Another is where the scammers pretend to be a prominent politician or member of society and ask the public to urgently send funds via a supermarket counter cash transfer or EFT to a mobile number so the money cannot be traced and the transaction cannot be reversed.

The credibility of prominent people is used to dupe unsuspecting people into transferring money urgently to handle a desperate situation with the promise that they will pay you the money back by the evening.

The plethora of other scams which you need to guard against include cellphone theft and cashless card withdrawal, scammers sending WhatsApp messages to your contacts asking them to borrow your money urgently; email and SMS phishing scams claiming to have sent you proof of payment in the attachment to lure you to click a suspicious link exposing your personal information.

What is comforting is that some of these scammers are getting caught by law enforcement agencies, like the 41-year-old lady from Soweto who was tracked, arrested, and charged recently with fraud for illegally selling an RDP.

The message was loud and clear: if you illegally sell Government property and land you will be dealt with by the law.

To protect yourself against scammers you can do the following: never give anyone money for something the Government gives for free, as is the case with an RDP house or land; call the Police or your closest Government offices to find out if the offer is legitimate; do some research on the internet about the individual or company; be suspicious of anyone asking for money even if it's a friend or family (as their phone might be in possession of a scammer); do not click on any link that sounds or looks suspicious; and do not trust an unfamiliar person to help you with your personal banking or cellphone.

Be alert and look carefully at the source of those requesting information. Does it have obvious spelling errors? Are the contact details suspicious? Are the logos correct? And lastly, are the individuals willing to meet you face to face at a police station to verify their offerings?

By acting together, being more vigilant, and reporting these scams to the local authorities whenever and wherever they appear we will stem this rising tide.

REPORT CORRUPTION

In the Government Housing Value Chain



Email:

EthicsDHS@Gauteng.gov.za

or call the

Gauteng Hotline on
0860 428 8364.



MEC AND MAYOR VISIT THE SINKHOLE AREA

Luzuko Pongoma

“We want to ensure that we bring all the different departments that must contribute to helping us to solve this problem because it cannot be solved by the Department of Human Settlements only. It is not just a human settlements issue.

There are issues related to water and sanitation, issues related to roads, energy, and issues related to the environment, so we will be bringing everybody to ensure that we help the municipality,” said Maile.

The MEC said the municipality does not have resources because it is a small municipality, and it has huge challenges in terms of revenue generation. Dealing with the sinkholes is also part of assisting the municipality to boost its revenue generation because once the issue is sorted, communities will be able to pay for their services.

Maile said that the government had to ensure that the resources from the province and national government are well coordinated and channeled properly.

Mayor Best said that the government needed short, medium and long-term plans to be able to help the community of Khutsong.

The Gauteng Provincial Government is to work with different government departments in all spheres of government to assist Khutsong residents that are affected by sinkholes.

MEC for Gauteng Human Settlement and Infrastructure Development Lebogang Maile met with Merafong City Local Municipality Executive Mayor Nozuko Best and MMC for Human Settlements Ntombiyoxolo Sefako regarding the 7 sinkholes that need urgent attention in Khutsong.



SAFETY TIPS | FLOODING



#1 Live in a low-lying area? Sudden floods might affect them. Monitor the rising water levels and evacuate to a safer place or higher spot.



#3 Avoid crossing low-lying bridges, streams and rivers.



Motorists must be **very careful** and avoid **driving** through flooded areas.



The public must monitor **weather alerts** on radio and television.



Do not try to drive over a **low-water bridge** if water is flowing strongly across it and the ground is not visible.



Keep your **important documents** in a water-resistant container.



Be especially vigilant at **night**. It is harder to recognise potentially deadly road **hazards**.



If you are on foot, be aware that low-moving water can be dangerous during flood conditions, do not walk into it.



#2 Do not cross through flooded roads or bridges – use other **routes**.



#4 Never try to walk, swim or drive in swift-flowing water. Even if water is 15 cm deep, it can sweep you off your feet



#6 Drive to and park at safer areas.



When threatened **contact** your municipal disaster management centre, police station, call national emergency numbers (**112, 10177, 107**)



#10 Teach your **children** about the dangers of floods.



Keep your **cell phone** in close proximity to you and have emergency numbers at hand.



#14 Do not camp or park your car along rivers, especially during heavy rains or thunderstorms.



Avoid contact with **flood waters**, may be contaminated with raw sewage, oil or other dangerous substances, and may also be charged with electricity.



cooperative
governance

Department:
Cooperative Governance
REPUBLIC OF SOUTH AFRICA



NEW PRODUCT

COMMERCIAL HOUSING PROGRAMME

WHAT IS THE OFFERING?

Commercial Affordable Housing Programme is designed to promote the participation of experienced housing developers and rental property owners in the affordable housing market.

APPLICATION REQUIREMENTS

- No BBBEE required for the developer, however at least two professionals appointed must have 51% BBBEE shareholding
- Maximum total GPF exposure 20% of development amount
- Equity contribution of 20%
- Loan term of 15 years
- Moratorium of up to 24 months
- 3% fee on GPF loan facility plus VAT - minimum of R300 000
- Pricing is base rate at prime, plus margin of 100 basis points



For more information or to apply for funding, contact:

Ms Sandra Ruiters - Tel: 011 685 6600 | Email: sandrar@gpf.org.za

For more information visit:

www.gpf.org.za [Gauteng Partnership Fund](#) [@GautengPartnerF](#) [gpf2002](#)



HOW TO APPLY?

Send the following documents via email to sandrar@gpf.org.za for assessment.

Comprehensive Business Plan
Company Registration Documents
Essential Project Information which include:

- Approved Zoning
- Elevation Plans
- Geotech
- Elemental Bill of Quantities

Celebrating 20 Years of Delivering Sustainable Human Settlements



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Christmas DIY Décor ideas

Mary-Jane Sidambe

It's a festive season, which means it's almost time to spend all your money on festive décor right? Well, not necessarily. If you can recreate some stylish and seasonal Christmas decorations yourself, you'll end up saving a lot. We have tons of cute ideas for making your home merry and bright all December long, and to add even more holiday spirit to these decorations, guess what? They're all DIY, which means you can spend a blissful afternoon (or week, if you prefer) making festive décor to your heart's content.

We have come up with a few DIY Christmas decor ideas that are cost effective and will save you money without making you compromise a beautiful, decked-out holiday home.

1. Elevate Your Garland

While you're at it, add some gold leaf to actual dried leaves (or faux leaves) to elevate a place setting. Tip: wash your paintbrush in water immediately after painting on the adhesive.



2. Put Cards on Display

Tie a trio of fresh greens to a wooden hanger and display it somewhere within reach, so you can clip on Christmas cards as soon as they arrive.



3. Put Out Candles and More Candles

Add a display of candles that are of different heights and sizes — and don't forget to pair it with festive greenery. For a cohesive aesthetic, hang Christmas stockings with ribbon in a complementary hue.



4. Brighten up your kitchen

Decorate your kitchen so beautifully that it'll make holiday cooking much more exciting. From the garland above the stove to the mini tree in a pitcher filled with vintage ornaments, this holiday kitchen is filled with festive greens. Complete the look by adding splashes of red, like candles, towels and bows.



5. Opt for Red Accents

Red is a sign of the season, so go all-out with festive pillows, berry wreaths (on a mirror!) and plaid throws in the cheery hue.



6. Wreath Accents

Fresh wreaths are lovely but customize yours to give it a touch of fun and to ensure it fits in with the existing environment. Grab some cardboard paper in vibrant colors and then cut out some seasonal shapes (like these triangle trees). Then glue them together and hang them from your wreath. To make it all match, tie a ribbon in a matching colour around the end of the handrail





HAPPY HOLIDAYS!

...AND STAY SAFE
SEE YOU IN 2023

