

TITLE DEEDS HAND OVER: MEC SIPHOSEZWE MASANGO
DEPARTMENT OF HUMAN SETTLEMENTS
STEVE TSHWETE LOCAL MUNICIPALITY
27 JULY 2012

Programme Directors: Cllr S Nkadimeng and Adv BT Bongo
Executive Mayor: Cllr MA Masina (Steve Tshwete Local Municipality)
Executive Mayor: Cllr SK Mashilo (Nkangala District Municipality)
Portfolio Committee Chairperson: Hon Member SPD Skosana
Members of the Legislature
Members of the Executive Council
Councillors
Head of Department
Municipal Manager
Social Cluster Members
Business Representative
Private Institutions
Officials from the Department and Municipality
Members of the Media
Distinguished Community Members

Today marks a great achievement in the history of the Steve Tshwete Local Municipality.

It is not only a commendable feat for the council, but a substantial improvement in the lives of over 1300 beneficiaries of governments' low cost houses.

From today, all the beneficiaries seated here will have their dignity restored and livelihoods improved.

As we are gathered here at this important ceremony – the Department and the Municipality join the beneficiaries in the celebration of full ownership of their houses and restoration of dignity.

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Since the advent of the redefined mandate of delivering human settlements in an integrated and sustainable manner the Department has pulled very stop at ensuring that such a noble idea is realized.

The issuing of title deeds forms part of government's bigger plan to improve the lot of ordinary citizens.

A Title Deed are not just ordinary piece of paper, but legal document that ought to be valued by every beneficiary – for it is important.

NEW APPROACH

The introduction of the comprehensive approach of housing delivery – Breaking New Ground (BNG) formally adopted the principle of creating government subsidized housing assets.

This meant that (houses) as assets that can be traded or used to move up the ladder in the property market.

It can also be used to a great extent as collateral for financial assistance.

The Department's redefined mandate requires the delivery of services – including title deeds – in a coordinated and sustainable manner.

Since the birth of the new order in 2009, the Department together with municipalities and other stakeholders is hard at work ensuring that mega projects are delivered.

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These projects will boast of a myriad of services that include different housing typologies, business sites, recreational facilities, serviced stands and other required socio-economic facilities.

In November 2011, the Department met with a number of stakeholders within the construction sector in the very same municipality to ponder on plans to deliver better settlements.

Ideas were shared and resolutions arrived at as to how best the Province, academic bodies, professionals, municipalities, traditional leadership, non-government organizations amongst others deliver integrated and non-racial human settlements.

Sequel to that, a series of municipal engagements with municipalities ensued and continues to take place with a view of developing a Human Settlements Delivery Master Plan.

There are currently portions of land procured at various municipalities including here at Steve Tshwete Local Municipality (STLM) – for the development of an integrated human settlements.

To put the resolutions into action, the Executive Council recently passed the publication of the Bill on the Eradication, Prevention and Control of Informal Settlements, 2012.

This Bill seeks to discourage the mushrooming of informal settlements and control them throughout the Province.

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The phenomenon of land grab has and continues to bedevil our Province at various areas.

I therefore call upon all municipalities to pass and enforce by-laws that will arrest this practice. Upon the passing of the Act, the Province will have powers to take legal action and evict illegal invaders of land.

In March this year, the Minister Tokyo Sexwale, I and other Human Settlements MECs officially opened the much talked about Klarinet Integrated Human Settlements Development.

This is an ideal settlement for the Province, particularly for growing and economic active towns like Middelburg.

The Department would like to see other municipalities to come on board and start delivering settlements by taking a signal from Klarinet – and even doing better.

It is pleasing – Programme Director – that the STLM is doing well when it comes to service delivery and Audit matters as pronounced by the Auditor General this week.

IMPORTANCE OF TITLE DEEDS

According to the country's Constitution - every person has a right to decent housing, clean water, health and education.

On shelter – as one of the basic human rights - that can only be realized through the acquisition of a title deed.

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Houses should at all times be viewed as economic assets as ownership encourages investments through renovations and expansions. This in turn triggers business opportunities in the household and the area.

Ownership further allows beneficiaries to use their houses to leverage their economic circumstances by making additional income.

Title Deeds are important as they allow beneficiaries to access finance from financial institutions for renovations and funding for business opportunities.

Acquiring a title deed enables a beneficiary to have the house as an asset, offer sense of pride and belonging.

The issuing of title deeds is to facilitate the registration in to the names of the housing beneficiaries, ensure provision of security of tenure for beneficiaries, ensure their lives are continuously and economically improved through guarantees with the title deeds and satisfy the provision of legislation to provide them to beneficiaries.

From the municipal perspective, property ownership compels the owners to pay municipal rates and services received, thereby contributing to its ongoing financial viability and economic sustainability.

Beneficiaries will now be able to use their title deeds to improve their dwellings, to acquire household's goods and make use of capital borrowing against their properties and to start small businesses.

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In essence, their households can also be used as an asset to build wealth.

Furthermore, houses are social assets in a sense that they can be transferred to descendants, they offer a sense of pride to owners and a sense of belonging to communities.

The Department's mandate is to create integrated human settlements and improve households' life. Beneficiaries will use the title deeds as a legal document that reflects the ownership of their properties.

RATE OF ISSUING TITLE DEEDS

Since 1994, the Department has processed and registered nearly 80 thousand title deeds for beneficiaries of governments' low cost houses in the Province.

Programme Directors, the registered home owners with title deeds constitute about 24% in the entire residential property market in the government housing stock in the country.

Between 1994 and September 2010 out of 3, 8 million applicants, 1, 7 million households were registered homes owners constituting 51% of the houses delivered at that time and 49% received their houses without formal ownership.

This means that those without formal ownership will have to wait for the opportunity to use them as collateral for funding and other activities.

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The challenges experienced in issuing of title deeds were caused by continued development of houses without township establishment; the absence of the Surveyor General Plans, the transfer of land also delayed the processes.

The obtaining of the Clearance and Power of Attorney formed the biggest challenges. Untraceable and deregistration of beneficiaries also contributed to the delays in issuing of the title deeds.

Sometimes the allocation of two beneficiaries in one stand posed a challenge in the transfer of the property.

We will, however, continue with our media campaigns and public participation drives in conducting civic education on these and other service delivery related matters.

To help reduce the registration backlog, Programme Directors, a study proposed that Provincial Departments should manage the process by appointing conveyancers.

Title deeds will continue to be handed over through out the province as soon as they are released by the deeds office and sent to municipalities to their owners.

I would like to urge the beneficiaries to safeguard their title deeds and use them to improve their livelihood.

Ngiyathokoza.