## TITLE DEEDS HAND OVER CEREMONY: MEC VIOLET SIWELA MPUMALANGA DEPARTMENT OF HUMAN SETTLEMENTS. AJ SWANEPOEL STADIUM, ERMELO, MSUKALIGWA. GERT SIBANDE DISTRICT, 10<sup>th</sup> OCTOBER 2014.

Programme Director: Mr Mduduzi Gumede

Local Executive Mayor: Cllr J.S Bongwe (Msukaligwa)

District Executive Mayor: Cllr M.P.P Nhlabathi (Gert Sibande)

Executive Mayors Present
Members of the Legislature
Members of the Executive (

Members of the Executive Council

Councillors

Acting Head of Department

Municipal Managers

Social Cluster Members

**Business Representative** 

**Private Institutions** 

Officials from the Department and Municipality

Members of the Media

Distinguished Community Members

Today we fulfill a dream of our people as outlined in the freedom charter. Our government is committed to make sure that our people live in integrated and sustainable human settlements.

All people shall have the right to live where they choose and to live in decent houses, to bring up their families in comfort and security.

We have gathered here today in the spirit of Service Delivery to all of you, the beautiful people of Mpumalanga.

The Government of Mpumalanga remains a caring Government that is committed to making the lives of you the people far much better than we were 20 years back.

Premier of the Province Honourable DD Mabuza says to you all that, the good story of improving the lives of the people continues.

In the previous regime, people did not have full security of tenure to their properties or houses. This Government wants to restore dignity of you the people.

Please be educated today that the Department of Human Settlements is not about providing you with houses only.

The Department together with other sector Departments is hard at work to ensure that you have all the basic services such as water, sanitation, refuse removal and electricity.

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These challenges – as a Department – we have committed to join forces with the Departments of Water and Sanitation and Cooperative Governance and Traditional Affairs at a National level to tackle them.

One of the most important parts of Human Settlements is to ensure security of tenure to all housing beneficiaries.

Security of Tenure means that, you the Beneficiary have a guaranteed permanent right to occupy your house. "FOREVER IN YOUR HOUSES" - is that not good?

A Title Deed is proof that you - the beneficiaries - have a guaranteed permanent right to occupy your house. These Title Deeds cannot be photocopied.

Once you temper or photocopy the Title Deed – then become null and void. You must keep them safe and store them properly.

Our celebration today is the realization of government's efforts of restoring dignity and giving full home ownership to these beneficiaries has finally come to an end.

Hundred of beneficiaries of low cost houses are now rightful owners of their houses built few years ago in this region.

As we celebrate today, let us be cognizant of the struggles waged by the ruling party (ANC) in fighting for liberation.

The oldest liberation movement in Africa has just turned 102 years this year.

Since its formation and even today the course has been and remains about equality, justice, freedom.

The sole purpose of this liberation movement was to ensure the emancipation of people from oppression and afford the country a better life.

In its January 8 Statement, the party made it clear that there will be a great focus on human settlements as another priority for government.

The focus on this important portfolio is to rid the country of informal settlements and squalor.

Given this marching order by the ruling party, what is then required of this department is to improve its planning and deliver on this requirement.

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The mushrooming of informal settlements and scarcity of land can be attributed to the 1913 Natives Land Act. The Act meant that Blacks were deprived of their rights to shelter.

As a result, the majority became homeless - a situation which forced them to go work in mines, domestic work, and generally inferior jobs.

Over the last 100 years, this situation deprived people of better opportunities and compounded their lives by breeding more life disparities.

The huge housing backlog that we see today is as a result of the introduction of the Act in 1913, which immediately declared all Africans to be homeless.

Our gathering here marks a great achievement in the history of the municipality and its communities.

It is not only a commendable feat for the municipality, but a substantial improvement in the lives of over **700** beneficiaries of governments' low income houses.

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

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

A Title Deed is not just an 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.

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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.

Over the last year, we have been hard at work to deal with a number of aspects that are proving to be challenges to the department. These include, amongst others:

- Efforts will be made to ensure that we improve on beneficiary management throughout the province,
- Appoint competent contractors to deliver quality houses and other services,
- With the support and coordination of other departments, we will also assist municipalities to improve their ageing infrastructure,
- Also come up with legislation and measures to curb land invasion, and
- Intensify our campaign of rolling-out title deeds like we are doing today to all benefiting households.

### **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.

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.

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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.

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 DEED

To restore dignity, pride and a sense of property ownership, the department has planned to deliver **10 000** Title Deeds per year.

The issuing of title deeds facilitates the registration into the names of the housing beneficiaries, ensure provision of security of tenure for housing beneficiaries, and ensure the lives of beneficiaries are continuously and economically improved.

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

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

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### **CONCLUSION**

This year marks a new era for the fifth administration to accelerate service delivery.

The ANC led government is still committed at improving people's lives by tackling the three social ills of **poverty**, **unemployment** and **inequality**.

As the country approaches the 2016 Local Government Elections it is important that we understand government's role in society – and in turn communities ought to be responsible and pay services as provided by municipalities.

Given this delivery today, yes indeed, it is clear that this government has a good story to tell.

"Together Moving Mpumalanga Forward"

Ngiyabonga.