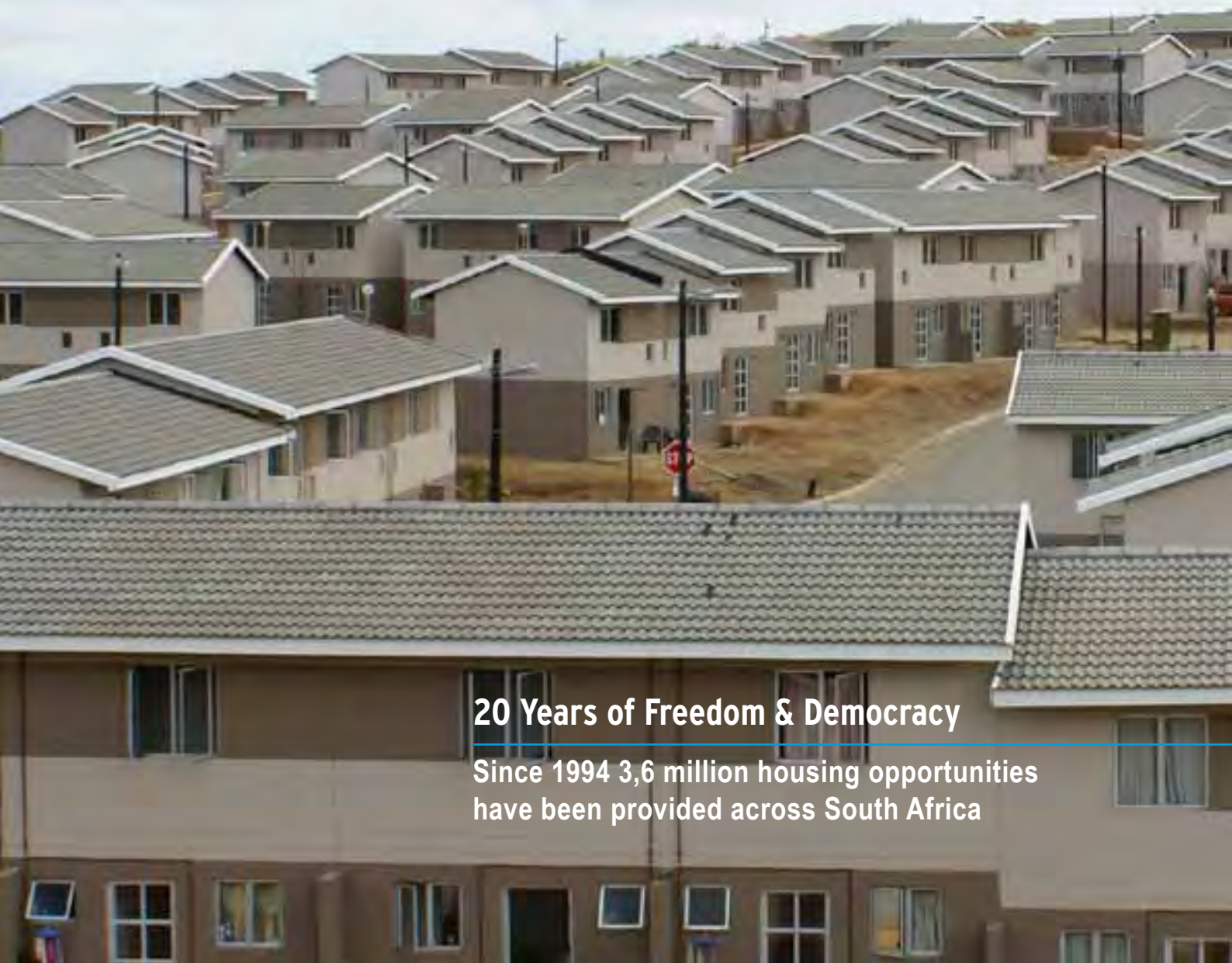


The official publication of the Department of Human Settlements • April 2014 • Edition 2

Kwa Gae

At home



20 Years of Freedom & Democracy

Since 1994 3,6 million housing opportunities
have been provided across South Africa

Vision

A nation housed in sustainable human settlements

Mission

To facilitate the creation of sustainable Human Settlements and improved quality of household life

Values

The Department's core values, based on the Constitution of the Republic of South Africa, are:

- Accountability
- Fairness and equity
- Choice, quality and affordability
- Sustainability
- Innovation, and
- The principles of Batho Pele.



human settlements

Department:
Human Settlements
REPUBLIC OF SOUTH AFRICA

Building the future today, together



Life has changed since 1994.

page 18

Zinakile Willie Zali is the proud owner of a decent home thanks to the Northern Cape Youth Build programme. With him is Northern Cape Premier, Sylvia Lucas.



South Africans go to the polls on 7 May to elect their public representatives at both national and provincial level. The year also marks the 20th anniversary of our democracy.

As the human settlements sector, we look back at the past 20 years with pride in the major gains we have scored in fulfilling our constitutional mandate of providing adequate housing.

It is during this period that millions of South Africans, who were otherwise shut out of housing by successive apartheid regimes, became proud owners of government subsidised houses.

Through massive government investments over the past years, we have managed to deliver over 3.6 million housing opportunities that include serviced sites to deserving citizens.

However, the numbers on their own do not tell the true story of the impact our housing delivery programme is making in changing the lives of South Africans for the better.

Within the pages of this magazine, we tell stories of South Africans whose lives we continue to touch as a sector and Department as we celebrate 20 years of our country's democracy.

It is stories like these that do not normally make it to the pages of our national and regional newspapers. It is stories of struggle and hope in what this democracy is capable of achieving.

It is the narrative of partnerships borne out of a desire to make the lives of South African citizens better through the creation of sustainable human settlements.

It is stories of dedication by a multitude of public servants who work behind the scenes to make sure that South Africa realises the dream of a better life for all.

Xolani Xundu
Editor-in-Chief



The cover of our second edition of *Kwa Gae* features one of the new mixed race and income developments in South Africa, Cornubia in eThekweni. It is a ground-breaking human settlements projects that is set to change the country's social and economic landscape forever. When complete, this development will provide some 28 000 mixed income homes of which 15 000 are subsidised housing. Cornubia, an integrated human settlements development comes in at an opportune time when the nation reflects on the past 20 years of democracy.

In this edition we begin to look back on the fruits of the 20 years of freedom within the human settlements sector and we begin to tell the tales of the realisation of the vision that our first democratically elected President, Nelson Mandela had on the "new" South Africa.

So it is only befitting that in this April 2014 edition we tell the heart-warming story of Mmami Motlhokwa – a great grandmother from Coligny in the North West who in 2010 at the age of 109 years became a new homeowner. We also reflect on the remarkable anecdote of Zinakile Willie Zali from Jan Kempdorp in the Northern Cape - a first time home owner, unemployed and living with a disability that he suffered in a hit-and-run car accident that left him completely disabled surviving on a government grant.

Kwa Gae would not be complete without unpacking the various project launches across the country and the popular regular feature on the work of sector partners. In April 2014, we profile the Rural Housing Loan Fund (RHLF) – the muscle behind incremental housing finance in South Africa.

Gwen Shole-Menyatso
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2014 Media Build

A Private Public Partnership brought back the dignity of the Sikhosana and Kubheka families when two three bedroom houses were built for them during the 2014 Media Build in KwaZulu-Natal.

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Accessing Rural Housing Finance

The Rural Housing Loan Fund assists rural communities in accessing housing finance to enhance their homes.

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Reflections on the 20 Years of Freedom

A great deal of progress has been made since 1994 and *Kwa Gae* looks back at how the Human Settlements story has changed the quality of lives for millions of people for the better.

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Above: Minister of Human Settlements Connie September hands over keys to Abel and Anneline de Lange.

Opposite Page: Top: Minister September shares an intimate moment with beneficiary Mildred Nkabinde while eThekweni Municipality Executive Mayor Councillor James Nxumalo (Right) and Ward Cllr Bongumusa Dladla (Left) look on.

Opposite Page: Below: Avoca Heights is warm and inviting with generous outdoor spaces.

AVOCA HOUSING

a good start for eThekweni residents

Over 500 families are set to benefit from the brand new Avoca project which is perched on the hill overlooking parts of the northern townships.

Hardship and homelessness is now a thing of the past for residents who have begun 2014 by moving into brand new flats that are part of a multi-million rand housing project spearheaded by the Department of Human Settlements.

Abel de Lange (35) formerly from Newlands East in Durban, was staying with his in-laws for the past seven years but that changed when he moved into his new house at the Avoca Heights Social Housing project.

“I have been praying to God to provide my family with a house that we can afford. When I heard about the Avoca project, I applied and thank God my name was called on the first list of tenants,” he said. “Although I will be paying rent my family will have the necessary privacy and peace of mind. Time for sharing is over,” said De Lange who will be sharing his new house with his wife Anneline and children.

Another beneficiary, Mildred Nkabinde (62), said moving to the Avoca Heights would help reduce her rental remarkably, giving her the allowance to use the money to buy more food for her grandchildren.

“I am grateful to the government for moving me from a one room apartment to this two bedrooms. Now I can freely move around the house and my grand kids are so happy to be here. Now they have their own room and a bigger yard to play,” she said.

The Avoca Heights Social Housing project is a joint venture by National Department of Human Settlements, Provincial Department of Human Settlements in KwaZulu-Natal, eThekweni Municipality, Social Housing Regulatory Authority, National Housing Finance Corporation and First Metro as the implementing agent. It is a low rise project comprising three and four storey blocks. On completion the project will have 520 units with controlled access.

Speaking during the handover of the first phase, Minister of Human Settlements Connie September said government wanted people to live closer to work and in hospitable places that had all amenities.



“We are here to celebrate with you as you receive your new houses. You need to smile as your lives have been changed. You will now be living closer to the city. It is my Department’s mandate to settle people close to where they work. Although you will be renting but the rent here is very low which means you will have extra money to spend with your families,” said the Minister.

KwaZulu-Natal MEC for Public Works and Human Settlements Ravi Pillay challenged tenants to pay their rent and not to be misinformed. “I hope you have been given consumer education and information with re-

gard to renting of these apartments as I do not want to hear that you have stopped paying rent as that will lead to evictions as it happened to other housing projects. We do not expect to hear rumblings in the future about people who moved in here with the hope they will rent to buy. You need to understand this is a ‘rent for life’ project not the ‘own for life’ project,” concluded the MEC.

Units are intended for families earning less than R7500 a month, with rent ranging from R750 to R2250, based on tenant’s salary. The units have two bedrooms, open plan kitchen, lounge, a toilet and a shower.



Above: One of the houses handed over during the Media Build 2014. These larger units were built to accommodate the bigger families of the beneficiaries.

Opposite Page: Thoko Kubheka (far left) a proud owner of a new home with members of her family.

Two families headed by women in Madadeni township in Newcastle received new houses as part of the Media Build project earlier this year.

Dignity restored in KwaZulu-Natal

“Believing in God has got its own rewards,” remarked one of Selina Buyisiwe Sikhosana’s bible study members, when the roof for her house was delivered. Sikhosana had lost hope that her house would be finished after construction was halted following the passing of former President Nelson Mandela in December 2013.

“Many people thought that the government will take too long to provide houses for the poor, but I am happy that the Department of Human Settlements has shown that we have a caring government,” said Sikhosana

The 49-year-old mother of nine, who shared a three room mud house with all her children and seven grand children, is one of the beneficiaries of the Human Settlements Media Build Campaign held in Madadeni, Newcastle from 26 November 2013 to the 30 January 2014.

“I never thought that I would live in a proper and big house. Whenever it rained my mud house would fall

apart, I had accepted poverty. I am very happy that my government has provided me with adequate shelter.”

Another proud owner of her new home, 61-year-old Thoko Kubheka, known as *Gogo Kubheka*, was grateful to this departmental initiative. She shared a one-roomed house with 18 family members. Gogo Kubheka takes care of her three HIV positive children and grandchildren. The family’s source of income is her old-age pension and she supplements that by recycling animal bones, bottles and tins.

“I would like to thank everyone who has contributed towards the building of this house for my family as I was really struggling,” said Kubheka as she entered her new three bedroom house.

The Human Settlements Media Build Campaign is one of the many initiatives undertaken by the Department to lobby and mobilise stakeholders from the private sector like the media and donor agencies, to fast track provision of sustainable human settlements.



People's Housing Process

building homes and skills in Ditsobotla

The Department of Human Settlements has various programmes and tools to achieve its legislative mandate. In this second edition, **Kwa Gae** puts a brief spotlight on one of those programmes, namely the Enhanced People's Housing Process, commonly known as PHP.

The Enhanced People's Housing Process is a people-driven programme which encourages communities to actively contribute and participate in the housing development so that communities take ownership of the process and not just act as passive recipients of housing.

The main aim of the EPHP programme is to deliver better human settlement outcomes (at household and at the community level) based on community contribution, partnerships and the leveraging of additional resources through partnerships. This is achieved by developing livelihoods interventions which lead to outcomes such as job creation, developing a culture of savings, skills transfer, and community empowerment, building of community assets and social security and cohesion.

The Programme has a strong poverty alleviation focus

and it is therefore aimed at poorer households. It ensures greater understanding and responsiveness to the needs of vulnerable groups including women, youth, the elderly, and people living with disabilities.

Recently, Human Settlements Deputy Minister Zou Kota-Fredericks handed over houses to qualifying beneficiaries who had participated in building their own homes in Bakerville in Ditsobotla (North West). She praised the good work done by the provincial Department of Human Settlements in the North West for delivering homes to the people and in assisting them to acquire life changing skills in the process.

The new houses will form part of the 700 units under construction for the deserving beneficiaries including the elderly as well as child-headed households as part of the PHP philosophy which puts emphasis on people driven development.



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FLISP closing the housing gap in **COSMO CITY** Johannesburg

The Finance Linked Individual Subsidy Programme, better known as FLISP makes first time home-ownership in the GAP market affordable.

Twenty four year old Edison Mokoena could not hide his excitement after moving into a new house, built as part of a partnership between government and private developer Basil Read Developments, which is also known as Codevo.

Mokoena, a single father, was one of 31 people who moved into their brand new homes in Cosmo City, a sprawling mixed race and mixed-income housing development north west of Johannesburg.

Born in 1989, he moved to Johannesburg shortly after completing his matric in the Free State. He works for a retail company, and had been living in a shack with his cousin outside Cosmo City.

Things fell into place in December 2013 when he was finally handed the keys to his new house, built as part of the *Breaking New Ground* programme, which saw Government and the private sector in partnership in a bid to provide affordable homes to people falling in the GAP market. These are people who earn too little to qualify for bonds on the open market while at the same time earn above the threshold that qualifies them for a free government house.

The Department of Human Settlements, through the National Housing Finance Cooperation, assists communities to acquire houses as part of the Finance Linked Individual Subsidy Programme (FLISP) which sees government topping up their home loans by substantial amounts of up to R87 000.

“The subsidy by the Government has really made it easy for me to own a house. Even my bond repayments are reasonable and this is helpful because I would not have been able to afford such a beautiful home,” said Mokoena. The houses were handed over at a ceremony by the Minister of Human Settlements, Connie September, who was accompanied by senior officials from the Department of Local Government and Human Settlements in Gauteng, and the City of Johannesburg.

Other beneficiaries included Zukiswa Twalo, who works as a secretary, Mandlakayise Ntimane, a JMPD Traffic Officer, and Lesiba Legodi, a teacher from a local school. This reflects the importance of FLISP which has come as relief for civil servants and blue collar workers who are ordinarily not on the bond market.

Twalo (30) was ecstatic after seeing the inside of her house, which boasted state-of-the-art floor tiles, modern roof tiles and built-in cupboards. “I have never been so happy in my life. Even though today marks a sad day for our country because of the death of former President Nelson Mandela, I am happy that we are reaping the benefits of the freedom that he gave us,” said Twalo.

Her remarks reflected the sombre mood at the hand-over ceremony which took place on the first morning after the death of former President Nelson Mandela.

FLISP benefits people earning between R3 501 to R15 000 per month. Beneficiaries are often those who had been locked into rental accommodation with little hope of ever owning their own homes.



From Left: Reverend Dikobo (Beneficiary), Minister Connie September and Cllr Dan Bovu (MMC for Housing CoJ).



Above: Homes are spaced comfortably apart to allow for gardening activities to raise the aesthetic of the surrounds.



From Left: Ms Lesiba Patience Legodi, Mr Samson Moraba (CEO: NHFC) and Minister Connie September. Below: The interior of these homes are spacious and have quality finishings.





Minister of Human Settlements Connie September and the Executive Mayor of eThekweni Cllr James Nxumalo congratulate beneficiary Phumla Magaga on her new home.

Housing made affordable

for the people of eThekweni

Commemoration of the United Nations Habitat Day with the launch of Phase 2 of the Social Housing programme in Lakehaven, Durban

One of the people present at the launch of phase 2 of the Social Housing programme in Lakehaven north of Durban October 2013, was new home owner Phumla Magaga. Magaga, a single mother, who once shared her two-room shack with her two children from a nearby informal settlement, expressed her own personal experience to *Kwa Gae*. "Since moving in here, I have seen a change in my life and my kids are happy. We no longer live in fear of criminals and heavy rains interfering with our sleep. My kids now will grow up in an environment that will not psycho-

logically traumatise them. I am really excited to move in to Lakehaven, after spending years staying in different informal settlements around Durban." The Minister of Human Settlements Connie September also used the event to commemorate the United Nations World Habitat Day on the 7th of October 2013 with the launch of phase 2 of the Social Housing programme in Lakehaven. The Lakehaven development has 272 units that will provide affordable houses for the people from and around the eThekweni Metropolitan Municipality. World Habitat Day, under UN Habitat, is marked glo-

bally every 1st Monday of October as a drive to provide people with adequate shelter. Themed 'Shelter-For-All' the day resonates with what is written in the Preamble of the Constitution which stipulates that "everyone has the right to have access to adequate housing, and the state must take reasonable, legislative and other measures, within its available resources, to achieve the progressive realisation of this right." Minister September indicated that "the South African government is committed to provide affordable and quality houses for all people and the Department is trying its best to tackle the housing backlog."

Lakehaven phase 2 is a low-rise project which comprises of 34 blocks of double storey buildings. There are four units per block. The units comprises of two bedrooms, one bathroom, living room and a kitchen. Each floor has two corner units which are larger than the middle units. Each unit has its own parking and controlled access. Once the project is complete it will have its own park and recreation facilities and it is close to schools and health care facilities. The details of the project were further explained by Councillor Nana Ntshangase, who has been tasked by the eThekweni Metropolitan Council to oversee developments of the

whole Newlands East area. She believed that the Lakehaven housing project once completed, would ease the severe housing backlog in the region. "The good thing about this project is that it will accommodate low income earners. This then gives pride to our people who now live in decent houses subsidised by the state," said Ntshangase. Minister September was accompanied by the MEC of Public Works and Human Settlements in KwaZulu-Natal, Ravi Pillay, the Mayor of eThekweni, James Nxumalo and the Director General of the Department of Human Settlements, Thabane Zulu.

"Since moving in here, I have seen a change in my life and my kids are happy. We no longer live in fear of criminals and heavy rains interfering with our sleep."
Pumla Magaga



“I am so grateful for this new house, a place which I can now proudly call my home.”

Adwang Jacobs

ever stay in a proper house but now I see the results of my patience.”

Speaking at the hand-over ceremony, Deputy Minister Kota-Fredericks said Lerato Park was an achievement for the Government and it would contribute significantly towards the realisation of some of the key objectives set out in the National Development Plan (NDP), whose vision is to upgrade all informal settlements on well located land by 2030.

“Where we stand right now used to be an informal settlement since 1987 and today we are seeing and telling a different good South African story that this government delivers to the people,” said Kota-Fredericks.

Lerato Park is an Integrated Human Settlements project which will cater for low to high income earners. This will also include rental and Finance Linked Individual Subsidy Programme houses. The project will create job opportunities for a total of 913 people of which 625 of them will be young people.

Kota-Fredericks was accompanied by the Northern Cape’s Premier Sylvia Lucas, MEC for Cooperative Governance, Human Settlements and Traditional Affairs Alvin Botes and the Executive Mayor of Sol Plaatje Municipality, Agnes Ntlangula.

Lettie Toyise sheds tears of joy after receiving her house from the Deputy Minister of Human Settlements Zou Kota-Fredericks.

Kimberley women benefit from Informal Settlements Upgrading

Human Settlements Deputy Minister Zou Kota-Fredericks hands over 419 houses in Lerato Park in Kimberley, Northern Cape as part of the Upgrading of Informal Settlements Programme.

The Lerato Park housing project forms part of the Government’s Informal Settlements Upgrading Programme and once completed, the Kimberly project will provide at least 4 654 housing units in the area.

One of the beneficiaries from the programme was Adwang Jacobs, a 79-year-old grandmother who used to live in a nearby informal settlement in Lerato Park. She became

a new home owner of a house with running water and electricity. Jacobs expressed her gratification about her new house: “I cannot contain my happiness, I am so grateful for this new house, a place which I can now proudly call my home.”

Jacobs has been living in a shack with her daughter and two grand children since 1999. “I have been living in a dilapidated shack for a very long time. I was beginning to doubt if I will



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1: The Mayor of Newcastle Municipality Cllr Afzul Rehman congratulated Selina Sikhosana on her new house that was built through the 2014 Media Build Project. 2: The Minister of Human Settlements Connie September officially unveils a plaque at the Avoca Heights Social Housing Project in Durban, KwaZulu-Natal. With her is the MEC of Public Works and Human Settlements in KZN, Ravi Pillay and the Mayor of eThekweni Municipality Cllr James Nxumalo. 3: The Deputy Minister of Human Settlements Zou Kota-Fredericks took part in the building of houses at Lerato Park in Kimberley, Northern Cape. 4: Happy moment, when the Youth of Jan Kempdorp in Northern Cape completed their training by building three houses for deserving families. 5: Director General of the Department of Human Settlements Thabane Zulu had to show his building skills during UN Habitat Day at the Lakehaven (Phase 2) Social Housing Project in Durban.

Life changing skills initiatives

Northern Cape Youth brings hope to the people of Jan Kempdorp

People of Felu township in Jan Kempdorp started January 2014 on a high note as Northern Cape Premier Sylvia Lucas handed over houses built by young people who volunteered their time to improve the quality of lives within their communities.

One of the recipients of a new home was Zinakile Willie Zali, a former farm worker, who worked on many farms in search of better opportunities. He did not have any form of security of tenure and his employers took advantage of his vulnerability. He moved to Jan Kempdorp in 2004 and has been living in a one room shack with his two children and brother. Zali was involved in a hit-and-run accident that left him disabled and is currently surviving on the disability grant from the Department of Social Development. He is now a proud owner of a 40 square meter house comprising two bedrooms, bathroom, kitchen and lounge.

Another beneficiary of the Youth Build programme was Rose Keohithetse (57) a widow, an unemployed mother who had been living in her dilapidated shack in Jan Kempdorp since 2008. Keohithetse's husband died in 1992 leaving her to raise three boys while working on various farms around the area as a domestic worker. Her sons now aged between 21 and 28 were forced to drop out of high school to look for employment to support their mother as the family faced harsh economic conditions.

Now also a new and proud homeowner, Keohithetse expressed her gratitude to the government and to the young people who partook in the construction of her house. She expressed her strong sense of pride and utmost gratification not only for her modernised dwelling as well as to the young group of volunteers who had worked tirelessly and focused in making sure that she has a decent home. "From today onwards, I will sleep well at night knowing that

I have a decent roof over my head and a nice place to call my home."

Zali and Keohithetse are excellent examples of how the Youth Build programme has changed the lives of the most vulnerable people and restored dignity and pride to many disadvantaged communities.

The National Department of Human Settlements together with the National Youth Development Agency (NYDA) established the Youth Build programme as an intervention to address lack of skills and unemployment among the youth in South Africa. The programme is aimed at encouraging the youth to join the construction sector and to equip unemployed young people with skills that will make them employable or enable them start their own businesses.

The Jan Kempdorp Youth Build project is part of a housing delivery drive by the Phokwane Local Municipality where 129 volunteers were recruited and underwent a two week course in construction management as well as on site training. Skills acquired during this programme include bricklaying and plastering.

While undergoing training, these young people were involved in building three other houses for deserving families. During the handover of houses to the beneficiaries, Premier Lucas handed over the keys to beneficiaries and thanked the youth for devoting their time to help those in need.

The Department of Human Settlements and the NYDA will continue to assist the volunteers to explore further avenues after they have completed the programme. The NYDA links the volunteers to its products and services such as cooperatives or business development, grant application and their curriculum vitae's are uploaded onto the NYDA jobs database for referrals.

The NYDA donated R3.9 million to the Northern Cape Provincial Department of Co-Operative Governance, Human Settlements and Traditional Affairs (COGHSTA) which will go towards housing development in the province.



Homes built along the Jukskei River in Alexandra.



DISASTER RESILIENT STRUCTURES

for troubled Alexandra Community

A gift of life – housing relief for the people of Alexandra, north of Johannesburg living next to the Jukskei River.

Relief came in an instant when 76-year-old grandmother, Gladys Magxotywa, a resident of Alexandra township had least expected it. The Gift of the Giver's weather resilient housing structures, which was widely hailed by its beneficiaries and the South African Government, brought an end to sleepless nights for many township residents.

Magxotywa had been homeless since 1989 when she came to live in Alexandra, near the Jukskei river banks. She erected her shack after she lost her job as a domestic worker in 1989 and the small patch of land along the Jukskei river banks was the

only available land for her to put up her humble dwelling. "I lived in the shack under the tree near the river for many years since I lost my job. I am very happy that today I will have a proper shelter above my head," said Magxotywa.

She is one of the 70 identified people to benefit from the project that will prioritise the elderly and people living with various disabilities.

Human Settlements Minister Connie September opened the Setswella Village in Alexandra, a village developed to assist the community living on the banks of Jukskei River in the City of Johannesburg Metropolitan Municipality in Gauteng.

The Gift of the Givers Foundation, a disaster relief group, started this project in July 2013 in the spirit of Mandela Day, a global call to action for people to make an imprint and help change the world around them for the better. "We are always called to assist with food parcels and blankets, but this year we wanted to do something different," said Dr Imtiaz Sooliman, chairman of the Foundation.

According to Dr Sooliman, they were approached by the Provincial Department of Human Settlements to build disaster resilient structures as part of their disaster risk reduction strategy. This was meant to be in line with the Disaster Management Legis-

lation initiative that promotes International Strategy for Disaster Risk Reduction with the objective of building resilience of nations and communities to disasters.

This project is an intervention aiming to remove families living on the banks of the Jukskei River to a higher ground. It came at a crucial time as families living on the banks of the Jukskei River expect summer rains to start causing the floods that always take people's lives and leave others homeless.

Minister September thanked the Gift of the Givers Foundation for heeding the Government's call in helping people in need. She also

assured them of her support for this initiative. She then challenged people of South Africa to also plough back to the Gift of the Givers as this organisation depended on donations to survive. She asked them to donate items that could help to uplift other people's lives.

Gauteng MEC for Human Settlements and Local Government, Ntombi Mekgwe, on behalf of the Setswella community expressed her gratitude to the Gift of the Givers Foundation for coming forward when they were approached to assist. She further explained that these houses were not part of the normal government programme where government build

houses for the people.

"This is an intervention project, not a normal project. This is not meant to address the housing problem in Alexandra. This project is meant to deal with the crisis caused by heavy rains to the people living on the banks of the river. Seventy people will benefit and only those worst affected will benefit," said the MEC.

The 70 families that will occupy the village will rest with ease knowing they have a safe place to call home. The beautiful housing village comes complete with tiled communal kitchens and bathrooms, a children's playground, a large vegetable garden and 24 hour security.



ACCESS TO RURAL HOUSING FINANCE

The Rural Housing Loan Fund – the muscle behind incremental housing finance – is taking an aggressive and proactive approach into broadening and deepening access to housing finance in the most rural of areas.

The Rural Housing Loan Fund (RHLF) is a South African Government owned entity established in 1996 by the National Government following financial support from the German Development Bank, the *Kreditanstalt für Wiederaufbau (KfW)*.

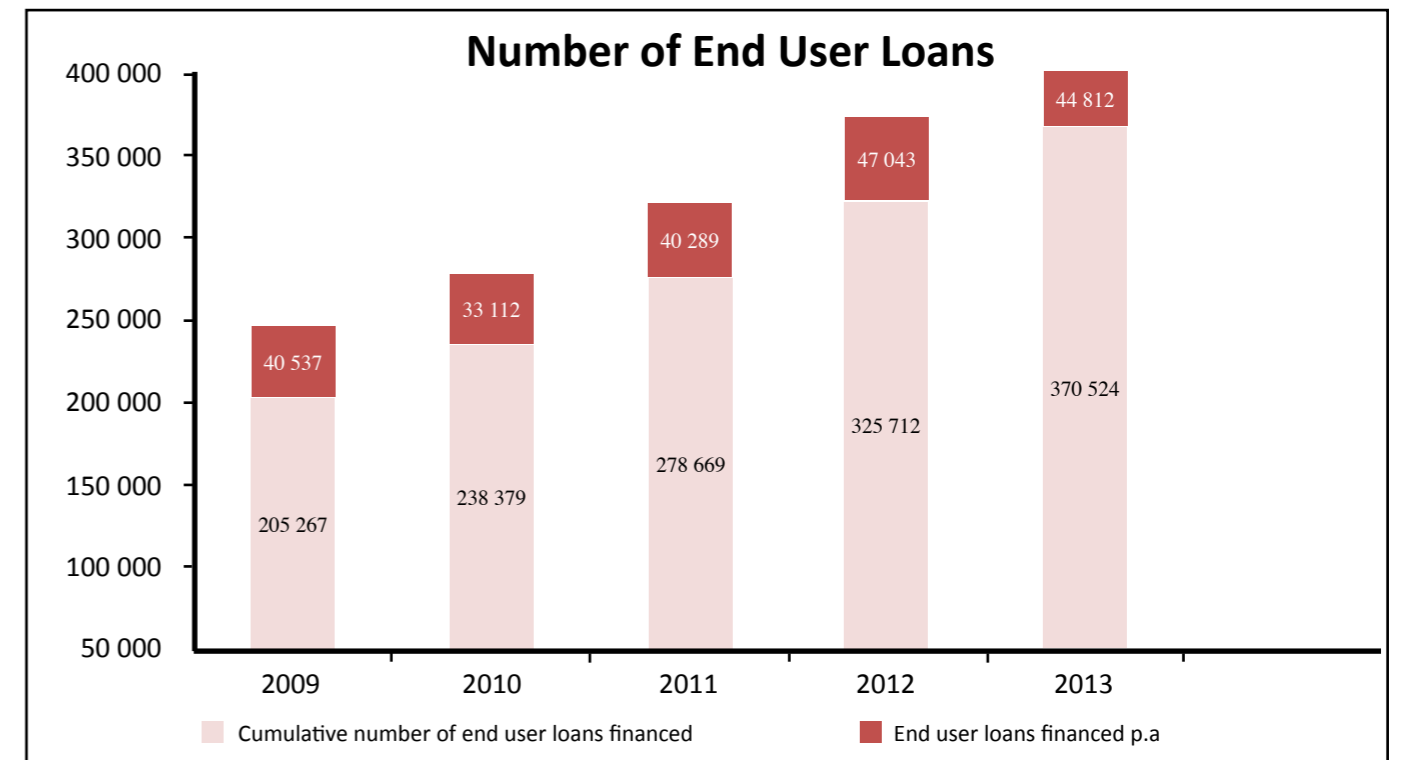
The RHLF plays an important and possibly critical role in an equitable growth-orientated, rural development programme. Annually, about 60% of the end-users of RHLF loans earn below R3 500 per month and RHLF delivers small unsecured housing loans to these households in a financially sustainable manner.

Realising the end-users' income is low, but also regular, the RHLF's core business is to support incremental

housing. This means that borrowers are able to access loans repeatedly, thus being able to improve their homes progressively as they can afford it, has been extremely positive. Borrowers use RHLF loans accessed from retail lenders for the following mandated purposes:

- Build a house, in most cases after adding loan to own savings.
- Improve the quality of their home.
- Extend their existing homes.
- Connect to services, such as electricity and water.
- Improve sanitation conditions.
- Purchase residential land for building a home.
- To fence their homes.

The graph below shows the number of loans disbursed per annum in the last five years to the end of March 2013 as well as the cumulative number of loans facilitated since inception:



With demand presently exceeding supply, another challenge is to find the mechanisms for satisfying this demand. Since some 40% of the population live in rural areas as reported in Census 2011, this brings into perspective the need for unsecured incremental housing finance. While RHLF delivers on its mandate, it still has a long way to go fully penetrate the market it serves. The table below illustrates this point.

Province	Tribal or Traditional Area	Farm Area	Total	Average Household Size	Number of Households	RHLF Loans 2012/13	RHLF Market reach
Eastern Cape	3 400 239	194 948	3 595 187	3.89	924 213	12 414	1.34%
Free State	240 613	195 898	436 511	3.33	131 084	1 329	1.01%
Gauteng	167 190	150 385	317 575	3.14	101 139	5 270	5.21%
KwaZulu-Natal	4 948 057	428 285	5 376 342	4.04	1 330 778	15 734	1.18%
Limpopo	4 194 206	227 102	4 421 309	3.81	1 160 449	1 602	0.14%
Mpumalanga	1 723 065	348 588	2 071 653	3.76	550 972	3 543	0.64%
North West	1 625 852	330 346	1 956 199	3.30	592 788	161	0.03%
Northern Cape	184 596	99 479	284 074	3.80	74 756	1 952	2.61%
Western Cape	-	470 224	470 224	3.56	132 085	2 807	2.13%
Total	16 483 817	2 445 256	18 929 073		4 998 263	44 812	0.90%
<i>RHLF Cumulative Loans since inception to the end of March 2013</i>						370 524	
<i>RHLF Cumulative Loans as a percentage of Total Rural Households</i>							7%

Since its inception in 1996 to the end of March 2013, RHLF has built a long track record of delivering incremental housing loans to low income earners:

- A cumulative amount of R1.1 billion has been disbursed nationally for incremental housing as at end of March 2013, but more money is required to deepen RHLF market penetration.
- 370 524 incremental housing finance loans granted as at end of March 2013, but this figure is well below the number of households in the rural housing market.

RHLF's key mandate is to facilitate access to incremental housing finance for low income earners who would like to improve their housing conditions in rural areas and small towns in all the provinces of South Africa. The entity operates as a wholesale finance institution and facilitates access to housing finance nationally through a network of housing finance intermediaries. Approved intermediaries access funds from RHLF and lend them to individual borrowers throughout the country.

Contact RHLF: Postal Address: PO Box 645, Bruma, 2026 / Tel: 011 621 2500 / Fax: 011 621 2520
Email: mmothobi@rhlf.co.za / Website: www.rhlf.co.za

Le min' ikadixelw' ifikile in Butterworth

This once economically vibrant town in the Eastern Cape burst into jubilation when 376 homes were handed over to the people of Siyanda as part of government's programme to upgrade informal settlements.



Above: The cluster of houses in the Siyanda New Rest Project in Butterworth, Eastern Cape. **Opposite Page:** Florence Mlenga, one of the community members expressing her warmest gratitude for the handing over of houses to beneficiaries in her community.

The atmosphere at Siyanda New Rest housing project in the Eastern Cape town of Butterworth was festive from early morning.

One could not escape the sight of Florence Mlenga wearing *umbhaco* (Xhosa traditional dress), beads hanging around her neck and carrying a knobkerrie pacing up and down the streets of this new settlement occupying the rolling hills of Butterworth with pride.

"*Le min' ikadixelw' ifikile* (the day has finally arrived)," she burst out amid ululations as she went from house to house hugging beneficiaries for their newly found status in society, proud owners of a house.

The Siyanda New Rest has 376 units built for former shack dwellers in the area and of these, 100 were to be handed over to deserving beneficiaries on 14 March 2014.

The project has been built through the Department of Human Settlements' Informal Settlements Upgrading Programme aimed at providing shack dwellers with adequate housing and access to proper sanitation and other basic services.

The power utility company, Eskom, has committed to install electricity once the settlement has 80 percent occupancy rate as compared to the current 55 percent to avoid vandalism that might occur on the instruments in unoccupied houses.

Siyanda New Rest is a collaborative effort between the national, provincial, and local government and also in partnership with the community. The traditional authorities are also eagerly supportive and behind this project.

"I feel a sense of security. My children will now feel

safe in this beautiful home that we have been blessed with. Thank you Nelson Mandela, thank you Tata," said a 53-year-old Wellington Nkunzana.

Nkunzana, who lived with his two daughters at Simunye Informal Settlement, applied for a house in 2002. None of his children work and provides for his family through the odd gardening jobs he gets from time to time.

Another beneficiary, 62-year-old Nokhelingi Joni and her two sons, whom one is disabled, also moved from Simunye Informal Settlement to Siyanda New Rest housing project that will have 5 000 units when completed.

"It has been difficult living under such tormenting conditions especially because one of my sons is disabled. I feel very happy and words cannot express how grateful I am. We finally have a place called home," she said.

Joni is unemployed and her family survives on the disability grant received on behalf of her son. She also has a young granddaughter that will also be living with her in the house.

Addressing members of the community, Human Settlements Minister Connie September said her "heart broke" when she heard the plight of a 72-year-old Nondleko Dangazele who received a house for the first time in her life.

"I'm overwhelmed that I'm here to see her joy. I'm happy that I'm part of a government that is unashamedly pro-poor and is committed to improving the lives of our people," she said.

It was handovers such as these that made her realise what a *better life for all* really meant.

Eastern Cape Human Settlements MEC Helen Sauls-August said the provincial department and the Mquma Municipality would make sure that all beneficiaries received their title deeds as soon as possible.

LOOKING BACK... WE HAVE COME A LONG WAY



The 20 years of freedom is a significant milestone in South Africa's young democracy and the Department of Human Settlements in partnership with its institutions will be marking it through a wide range of activities and storytelling. **Kwa Gae** reflects on some of these achievements.



In August 2010 for the first time in her life 109 year old great grandmother, Mmami Motlhokwa from Coligny in the North West, pictured with her daughter, were proud owners of their new home.

109 YEAR OLD GRANNY BECAME A NEW HOME OWNER

In August 2010, for the first time in her life, 109-year-old great grandmother, Mmami Motlhokwa from Coligny in the North West became a proud home owner.

Motlhokwa lived with her 62-year-old daughter and seven grandchildren, in a two-roomed shack. She had fourteen children, ten of whom are late, and her husband passed away 44 years ago. She said the secret behind her age was prayer, respect and eating healthy food.

The house was one of 54 houses

constructed as part of the National Women's Build Programme. The initiative seeks to honour the 1956 march by women to the Union Buildings in protest against the pass laws. In 2010 the commitment from the Provincial Department of Human Settlements was that 1,956 houses would be built across the North West Province.

The former Human Settlements Minister Tokyo Sexwale accompanied by the then North West Premier Maureen Modiselle, officially hand-

ed-over 54 housing units constructed by women for vulnerable families in Coligny.

Women's Build is a Letsema project coordinated annually during Women's Month. It is a partnership project between the Department of Human Settlements, private sector and the community to raise consciousness about the construction sector and the women's role in it. It also promotes volunteerism and women's access to human settlements economic opportunities.



The stunning Cornubia settlement is perched on top of the rolling hills of Mount Edgecombe, approximately 7km from King Shaka International Airport.

Working towards a dream IN CORNUBIA, KWAZULU-NATAL

Twenty years into democracy, a new development in the northern corridor of eThekweni presents an opportunity to get rid of the racial segregation and past spatial planning that hindered economic inclusion and growth potential. Cornubia is one of South Africa's ground-breaking human settlements projects that are set to change the country's social and economic landscape forever. Cornubia is an Integrated Human Settlements Development premised on the National Department of Human Settlements' *Breaking New Ground* programme. This mixed race and income development will among other features include:

- The provision of 15 000 subsidised or low income houses.
- Substantial provisions for schools, clinics and amenities such as state of the art public transport infrastructure.
- Once completed the development is proposed to provide about 28 000 homes catering for a wide range of income levels.

The development is significant because it is planned in partnership with the private sector. This public-private partnership consists of the Department of Human Settlements, the KwaZulu-Natal Department of Human Settlements, the eThekweni Municipality and Tongaat Hulett.



Mominbibi Mothlal (49) and her 51-year-old husband Inderlal Mothlal have a new home in Cornubia.

**"It is much better here. And we are grateful to Tata Nelson Mandela that we are finally getting to live in such a beautiful place."
Inderlal and Mominbibi Mothlal**



Minister of Human Settlements Connie September, Western Cape MEC for Human Settlements, Bonginkosi Madikizela and Ward Councillor Khayaletu Makeleni welcome wheelchair-bound Riedewan Lekay to his new home.

Alternative technology homes are brought to light in Cape Town

106 new energy efficient homes and a better life for all was music to the ears of Delft Symphony residents in the Western Cape.

Wheel chair-bound Riedewan Lekay survives on social grants since being involved in an accident that left him paralysed from the waist down in 1996.

Lekay, originally from Bridgetown, lived with his son in a shack for the past 14 years.

But things changed for the better in February 2014 when he became one of the first beneficiaries of low cost energy efficient houses. The 106 houses were handed over by Human Settlements Minister Connie September at Delft Symphony outside Cape Town.

"I am very happy that I will finally own a well-constructed house for the first time in my life. This will be a home that I will share and enjoy with my only son who recently got married," said Lekay.

Minister September thanked the beneficiaries for their

patience and confidence in government. "This is not just a place of shelter, it is a home that provides a family with an address that can be used to access other services. You can proudly write your physical address with a house number and a street name," added September.

The Delft Symphony Precincts 3 & 5 is an R 307 million alternative technology project which will yield 1 911 units once completed.

The houses were constructed using a system known as *Vela* which consists of steel frames and magnesium oxide walling panels filled with polyurethane. The primary advantage of the product is that it possesses superior energy efficient qualities because the walling system ensures a stable temperature inside and outside the unit. This results in less energy usage required to heat up in winter or cool down a house in summer.



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