



**MINISTRY**

HUMAN SETTLEMENTS  
REPUBLIC OF SOUTH AFRICA

**HOUSING DELIVERY AND DISASTER RISK REDUCTION  
PANEL CONTRIBUTION BY THE MINISTER OF HUMAN SETTLEMENTS,  
THEMBI SIMELANE, MP,**

**DURING THE OCCASION OF THE INTERNATIONAL DAY FOR DISASTER RISK  
REDUCTION ENGAGEMENT**

**14 OCTOBER 2026**

**ANEW HOTEL, WHITE RIVER, MBOMBELA  
PANEL 2**

**RISK INFORMED PLANNING AND SAFER COMMUNITIES**

**MODERATOR:**

**PROFESSOR DEWALD VAN NIEKERK**

**14 OCTOBER 2026**

Panel Moderator, Professor Van Niekerk.

Fellow panelists,

Ladies and gentlemen,

Good day.

My answer is that disaster risk must be addressed as part of housing delivery, from the decision about where to build to the way a settlement is maintained. A home should give a family greater security. If its location or construction exposes that family to foreseeable harm, an essential part of our responsibility remains unfulfilled.

The urgency is real. For a family living beside a river that floods, or in a densely built settlement where fire can spread between structures, another year of waiting means another year of exposure. We must therefore accelerate delivery in ways that reduce that exposure. Delays have consequences for safety, just as poor development decisions do.

The theme of this engagement, “Resilience Starts at Home”, asks us to consider what a home must protect. It holds the documents that establish a person’s identity, the belongings accumulated over years, and the stability a child needs to learn. When it is lost, the damage reaches far beyond the building.

## **LAND DECISIONS AND PROJECT PREPARATION**

Our starting point must be the relationship between disaster risk and spatial inequality. Many households live on hazardous land and flood lines because affordable, well-located alternatives are beyond their reach. We cannot understand their exposure without understanding the choices available to them.

This places a clear responsibility on government to make suitable land available and prepare it for development. A low purchase price can be misleading if a site requires extensive protection against flooding, has

unstable ground, or cannot be served reliably. Those costs eventually fall on the public purse and on the household.

Risk assessment must therefore happen before land acquisition and project approval. Planners and engineers need to establish the hazards, whether they can be managed, and what measures the site requires. Climate projections should inform those assessments because a settlement built today must remain usable over decades.

We should also assess the surrounding systems. A house may remain standing while the only access road is washed away, water is cut off and emergency services cannot reach the area. The safety of the settlement depends on those connections.

Good preparation can accelerate delivery. Land, infrastructure, and environmental assessments should be coordinated early, with clear responsibilities and timeframes. Provinces and municipalities need a pipeline of suitable, prepared sites so that pressure to deliver does not force a late choice between an unsafe site and further delay.

## **HOUSING AND MUNICIPAL INFRASTRUCTURE**

Municipal performance directly shapes human settlements outcomes. Drainage, water, sanitation, electricity, and road access are part of what makes a home habitable. Their condition also influences how a community withstands a hazard.

For flood-exposed communities, this means drainage designed for local conditions, functioning culverts, and development that respects waterways. For fire-exposed settlements, it means safe access for emergency vehicles,

adequate water for firefighting, safer energy provision and layouts that reduce the spread of fire.

These measures must be designed and funded alongside housing. A development should have an identified institution responsible for each infrastructure asset and a credible provision for its operation and maintenance. Clearing drains and repairing damaged infrastructure are continuing public responsibilities.

Nature can also contribute to protection. Where local assessments support it, preserving wetlands and restoring natural drainage can complement engineered infrastructure. We should understand how water moves through the wider area before changing the land on which people will live.

Construction quality matters equally. Specifications must respond to site conditions; materials must be suitable, and inspections must identify defects before occupation. Affordable housing deserves sound construction and effective oversight. A family with limited resources has very little capacity to absorb the cost of a defective home.

## **REDUCING RISK IN EXISTING INFORMAL SETTLEMENTS**

We must give equal attention to people already living in exposed communities. They need protection while longer-term housing solutions are being prepared.

Our Informal Settlements Upgrading Programme aims to transform unsafe, unserviced areas into habitable, legally secured, and sustainable neighborhoods, at times in situ or through relocation.

The Programme provides an established basis for community participation, services, and improved tenure. Its implementation should be guided by the conditions in each settlement. Where land is suitable and risks can be managed, upgrading in place can improve safety while preserving access to work, schools and community networks.

Practical improvements may include drainage, safer access routes and, where appropriate, reblocking to create space between structures and improve access for emergency services. These interventions require technical assessment and meaningful agreement with residents. A rearranged layout alone cannot make an unsuitable site safe.

Where the evidence shows that serious risks cannot be adequately reduced on site, relocation may be necessary. Government must then offer a credible alternative and explain the assessment, the options considered and the proposed arrangements.

Consultation must influence the solution.

The alternative must also work for the household. Moving people away from flood exposure while placing them beyond affordable access to employment creates another form of insecurity. Safety and spatial integration must be pursued together.

Residents should not be left without interim protection while land acquisition, approvals or construction continue. Immediate measures to reduce exposure, supported by clear communication about the longer-term plan, should proceed alongside that work.

## **FUNDING AND ACCOUNTABILITY FOR PREVENTION**

Prevention must be visible in ordinary development budgets. If drainage or necessary site protection is removed to make a project appear cheaper, the risk remains. The saving on the construction account can become a much larger cost through displacement, repairs, and repeated reconstruction.

Project appraisal should consider the cost over the life of a settlement, including maintenance and foreseeable disaster losses. This gives us a more honest basis for comparing sites and designs than the initial cost per housing unit alone.

The Human Settlements Development Grant, Urban Settlements Development Grant, and Informal Settlements Upgrading Partnership Grant support different parts of delivery. Their use must follow the applicable frameworks and approved business plans. Within those arrangements, housing investment needs to be coordinated with municipal infrastructure programmes and disaster risk priorities.

We should use our existing planning and oversight mechanisms to make that coordination practical. Provincial housing plans, municipal integrated development plans, spatial development frameworks and disaster management plans should identify the same exposed communities and the actions required to protect them. Those actions need budgets, responsible institutions, and implementation dates.

At sector level, MINMEC and our technical engagements should examine whether known risks are being resolved before occupation, and whether upgrading is reducing exposure. We must be able to identify who is responsible when a critical intervention stalls.

The number of houses completed remains important. Alongside it, we should examine whether essential services function, whether risk measures have been implemented and whether defects have been corrected. Expenditure and completion figures cannot give us the whole account of a family's safety.

## **COMMUNITIES AND MUNICIPAL CAPABILITY**

Residents have knowledge that must inform technical work. They know where water collects after heavy rain, which routes become impassable, and which households would need assistance to evacuate. That knowledge should be recorded and used alongside engineering assessments and hazard information.

Preparedness must be practical. An early warning is useful when people understand what it means and can act on it. Communities need accessible information, safe evacuation arrangements and assistance for people who cannot leave independently. Women, older people, and persons with disabilities must have a meaningful voice in those arrangements.

Participation does not remove government's responsibility for safe land, functioning services or technical oversight. Households cannot be expected to solve structural risks through awareness alone.

Municipalities also need the capability to act on the information they receive. Where engineering or planning capacity is weak, national, and provincial support should address the specific gap through coordinated technical assistance. Requiring an assessment without helping a municipality obtain the necessary expertise can leave a project stalled and residents exposed.

## **EMERGENCY ASSISTANCE AND LASTING RECOVERY**

When disaster strikes, emergency shelter must be provided with urgency and dignity. At the same time, the response should establish a route to a lasting solution, informed by why homes were damaged and whether the location remains suitable.

Temporary accommodation needs safe siting and basic services too. It should have an identified authority responsible for its management and a clear plan for households to move towards permanent accommodation.

Reconstruction gives us an opportunity to correct weaknesses in location, infrastructure, and construction. Rebuilding without understanding the cause of the loss can leave the same families facing the same danger again. Emergency response and long-term settlement planning must therefore remain connected.

The introduction of the Innovative Building Technologies (IBTs) by the department is another significant shift introduced to address some of the challenges in the sector. We are in the process of implementation with provinces to embed this technology in our housing delivery programmes.

## **CLOSING RESPONSE**

For this panel, I would place one practical test before every housing investment: have we established the risks, funded the necessary measures, and assigned responsibility for keeping them effective?

That test must accompany a determined effort to make suitable land available, resolve stalled projects and improve conditions in existing settlements. Families need delivery that moves quickly enough to change their lives and is sound enough to protect the gains they make.

A parent who receives the keys to a home should be able to trust the public decisions behind it. Our responsibility is to make that trust justified, through the land we choose the quality we build and the services we sustain.

I thank you.