



MINISTRY

**HUMAN SETTLEMENTS
REPUBLIC OF SOUTH AFRICA**

ADDRESS BY

THEMBI SIMELANE, MP, MINISTER

**OF HUMAN SETTLEMENTS ON THE OCCASION OF THE
PLATFORM ON THURSDAY WEEKLY WEBINAR SERIES ON
10 SEPTEMBER 2026**

Programme Director;

The convenors of The Platform on Thursday;

Respondents;

Leaders from the professions and business community;

Fellow South Africans,

Good evening.

Thank you for inviting me to engage on a subject that is both urgent and deeply practical: getting the basics right for local government, and the role that an activist middle class can play in that work.

The title matters. The “basics” are sometimes spoken about as though they are modest ambitions. They are not. Reliable water and sanitation, electricity, roads, refuse removal, well-managed land, lawful building approvals, maintained infrastructure and a responsive administration are the foundation of dignity. They are also the foundation of investment, jobs, public health, and democratic trust.

For most people, government is first experienced locally. A national policy becomes meaningful only when land is released, services are connected, plans are approved, a project is completed, a title deed is registered, and a household can live safely. That is why Human Settlements offers such a clear lens through which to examine whether our system of local government is working.

Our settlement pattern still carries the geography of apartheid: low-income households are too often located far from work, education, and public transport, while municipalities must extend and maintain infrastructure across fragmented urban spaces. This raises the cost of living for households and the cost-of-service delivery for the State. Well-located, mixed-income and mixed-use development is therefore not only a housing intervention. It is spatial redress, economic policy, and a contribution to the long-term financial sustainability of municipalities.

The recent Tafelberg Constitutional Court ruling was more pronounced relative to the question of spatial justice, the judgment affirmed that the right to adequate housing under section 26(1) and section 26(2) of the Constitution includes location of housing, meaning the government must actively provide affordable options in well-located, opportunity-niche areas rather than pushing lower-income residents to the peripheries or outskirts of economic centres.

HUMAN SETTLEMENTS: WHERE THE SYSTEM MEETS THE HOUSEHOLD

A human settlement is not a collection of houses. It is a home connected to water, sanitation, electricity, roads, and transport; located within reach of schools, clinics, work, and economic opportunity; supported by safe public spaces; and underpinned by secure tenure.

When one part of that chain fails, we may still produce a structure, but we have not produced a functioning inclusive and sustainable settlement. We create projects far from jobs. Houses stand without bulk infrastructure. Families wait years for title deeds. Informal settlements expand without basic services. Social housing pipelines stall because land, finance, approvals, and infrastructure do not move together.

This delivery chain crosses all three spheres of government. National government sets policy establishes programmes and allocates major grant instruments. Provinces plan, approve and manage housing programmes. Municipalities enable land-use planning, bulk infrastructure, local services, approvals, and the interface with residents. Our entities, the private sector and communities also carry essential responsibilities.

Blame-shifting between institutions is therefore one of the enemies of delivery. The household does not experience three spheres of government; it experiences one State. Our work is to make that State function as one system.

AN HONEST DIAGNOSIS

We must be honest about the pressures on that system. We are trying to undo inherited spatial inequality while responding to rapid urbanisation, with the UN and World bank projecting that by 2050, approximately 70% of the world's population will be living in urban areas, a constrained fiscus, climate-related disasters and a property market that excludes many working households.

Too many projects enter the pipeline before land availability, zoning, geotechnical work, environmental approvals, procurement, and bulk infrastructure are fully resolved. Provincial and municipal plans are not always aligned. Data is inconsistent. Grant spending does not always translate into the promised output or outcome. Community disputes, site stoppages and extortion delay projects and increase costs.

The result is not merely administrative underperformance. It is a family waiting longer for a serviced site. It is a woman walking through an unlit settlement. It is an emerging contractor carrying costs because payment is late. It is a young professional leaving public service because a technical vacancy remains unfilled. It is a ratepayer who no longer believes that reporting a problem will produce a response.

On Monday, 7 September 2026, I attend a strategic planning session of DHS and the sector at Premier Hotel OR Tambo, and we were confronted by terrible sewer spillage at the gate of the hotel which we are told has been repeatedly reported with no response. You can imagine the impact of a sewer running the street in front of a hotel what it means for business.

The poorest communities carry the harshest burden of failure, but municipal decline eventually reaches every household and every business. The middle class is therefore not outside the local-government challenge. It has a direct stake in capable, ethical, and financially sustainable municipalities.

We must also repair the way government engages communities. Participation that occurs after key decisions have been made, or consultation that produces no visible feedback, deepens mistrust. Communities should be able to see what was proposed, what was approved, what is funded, who is responsible and why a commitment has changed. Closing that feedback loop is one of the basics of accountable government.

WHAT WE ARE CHANGING IN HUMAN SETTLEMENTS

Our policy direction is to move decisively from housing projects to integrated and sustainable Human Settlements. The White Paper for Human Settlements approved in 2024 places infrastructure, socioeconomic development, land use, rapid urbanisation, spatial transformation, and the dysfunctional property market at the centre of our work.

For the 2026/27 financial year, our Annual Performance Plan targets 36 884 completed housing units, 19 393 serviced sites and 26 917 registered title deeds. For informal settlement upgrading, it provides for 21 settlements to complete Phase 1, 53 to complete Phase 2 and 79 to complete Phase 3.

We are also continuing the phased upgrading of informal settlements. This work is not about treating communities as temporary problems to be removed. It is about providing basic services, safer living conditions, appropriate tenure arrangements and a pathway towards formalisation and improved livelihoods, with communities involved in the process.

Title deeds remain central because a house without secure tenure cannot fully become an asset that a family can protect, transfer and use as a foundation for intergenerational wealth. Well-located social and affordable housing is equally important because ownership is not the only legitimate housing need in a rapidly urbanising society.

These outcomes depend on specialised entities working as one delivery system. The Social Housing Regulatory Authority regulates and supports well-located social rental housing; in 2026/27, the sector targets 2 600 completed units in restructuring zones and 2 800 social-housing units tenanted. The National Housing Finance Corporation implements First Home Finance and other affordable-housing products for households that need support to enter the market. The Housing Development Agency assembles and prepares well-located land and supports project implementation.

The National Home Builders Registration Council protects housing consumers and quality through enrolment, inspections and technical standards. The Community Schemes Ombud Service strengthens governance and resolves disputes in community schemes. The Property Practitioners Regulatory Authority protects consumers, regulates the profession and drives transformation through principalisation, incubation and learner placement. Its 2026/27 target includes support for 530 Black women through the Principalisation Programme. These bodies are not stand-alone silos; their work must converge in projects, municipalities and households.

We are strengthening the front end of the delivery pipeline: only funded and implementation-ready commitments should proceed. We must improve grant monitoring, verify performance at project level, intervene earlier where delivery slips and align provincial and municipal plans around credible pipelines.

Our wider reform agenda also includes cleaner beneficiary data and a stronger Housing Subsidy System; expanded demand-side support and inner-city regeneration; attention to hostels and public rental stock; stronger housing-consumer protection; and better coordination across Human Settlements, CoGTA, National Treasury, provinces, municipalities and sector entities.

Spatial transformation must now move from designation and planning into implementation. Across 136 declared Priority Human Settlements and Housing Development Areas, development plans have been completed for 112. The task is to align those plans with municipal infrastructure, transport, social amenities, land assembly, budgets and investable project pipelines. A housing project cannot carry all of that work on its own; it requires coordinated planning across government and credible partnership with the market.

Disaster response must become more risk-informed. We must use better spatial data, strengthen preparedness, avoid rebuilding vulnerability and scale appropriate Innovative Building Technologies where they can improve speed, quality, durability, resilience, local manufacturing and skills.

These commitments are not offered as statistics for their own sake. They are a basis on which the public should measure us.

WHAT DOES AN “ACTIVIST MIDDLE CLASS” MEAN?

The phrase “activist middle class” can be misunderstood. I do not use it to mean a class that speaks for everyone else, or whose frustrations carry greater weight than those of poorer communities. I do not use it to mean party-political mobilisation or permanent outrage on social media.

I understand it to mean citizens who are informed, organised, lawful, evidence-based and persistent; citizens who use their education, professional capability, networks and access to institutions in service of a wider democratic good.

Its role is not to replace the State. Its role is to help insist that the State performs; to contribute practical capability where appropriate; to model ethical conduct; and to widen the space in which all communities can participate meaningfully.

In the article titled 'Can Democracy Survive a Shrinking Middle Class?' Francis Fukuyama calls for a new middle class politics that rescues 'liberal democracy' from extinction, especially in the moment of the rise of nasty populism.

FIVE PRACTICAL ROLES FOR THE MIDDLE CLASS

First, practice sustained democratic oversight. Read municipal Integrated Development Plans, budgets, service-delivery plans and performance reports. Participate before decisions are final, not only after failure. Use ward committees, petitions, public hearings, and lawful information channels. Bring evidence, track undertakings, and return to ask what changed.

The monitoring evidence referred to in the invitation to this engagement points in the same direction: organised, rights-based oversight can improve service accountability. The practical lesson is that activism works best when it is collective and specific. Identify the broken commitment, establish the responsible institution, agree on the evidence that will demonstrate progress and maintain the record until there is a response. Good oversight does not merely expose failure; it makes avoidance more difficult and correction more likely.

Second, protect the public value on which all communities depend. Those who can pay for municipal services must do so, while supporting fair and transparent protection for indigent households. Residents and businesses should comply with planning and building rules, protect public facilities, report failures responsibly and reject illegal connections, vandalism and the normalisation of neglect.

Third, organise professional capability for public purpose. Engineers, planners, architects, lawyers, accountants, project managers, data specialists, academics and communicators can help communities understand plans, improve the quality of public proposals, mentor young professionals and emerging contractors, and support clearly defined municipal or settlement challenges through professional bodies and universities. This must strengthen accountable institutions, not create unaccountable parallel structures.

Fourth, build an ethical and transformative business culture. Businesses that work in human settlements must reject collusion, bribery, fronting and extortion. They must deliver quality, meet consumer-protection standards, pay smaller suppliers on time and invest in skills and local supply chains. Predictable project pipelines must support genuine enterprise development rather than once-off access.

The professions and business also have a role in rebuilding confidence in municipal economies. Responsible developers and financiers should engage early on viable, well-located projects; professional councils should help protect standards while widening access to scarce skills; and established firms should build supplier-development relationships that transfer capability. Public-private partnership must mean shared risk, transparent value and public benefit—not the privatisation of decision-making.

Across our six entities, the approved APPs set a minimum target of 40 per cent of annual procurement spend for women-owned businesses. But the target must be measured by what follows the first opportunity: whether women can finance delivery, build a track record, employ people, secure the next contract and progress into leadership across construction, property, finance, professional services and social housing. The same seriousness must apply to youth, persons with disabilities and other groups who remain excluded from the value chain.

Fifth, use influence to bridge rather than deepen social divides. The middle class often has faster access to information, decision-makers, media and professional advice. Those assets should amplify the concerns of informal-settlement residents, backyard dwellers, tenants, women, older persons and persons with disabilities—not crowd them out.

This matters for safety as well as delivery. The built environment is not neutral. Lighting, safe routes, transport access, secure communal spaces and proximity to services can either reduce or compound vulnerability, including the vulnerability of women and children to violence. Community knowledge must therefore be part of settlement planning from the beginning.

A COMPACT FOR RESULTS

For partnership to be credible, government must do its part. We must publish realistic, funded priorities; improve project preparation; give clear and honest feedback; make performance visible; act on failure and corruption; and create lawful channels through which expertise and community evidence can influence implementation.

Citizens, professionals and business must also do their part: engage early, organise around evidence, contribute within clear governance arrangements, reject unlawful conduct and remain involved long enough to see whether a commitment produced a result.

The middle-class activists must be the bellwether of credible and accurate information in the world increasingly characterized by misinformation and disinformation.

I therefore invite this Platform to frame its contribution around three questions:

- What specific local or settlement problem are we seeking to solve?
- What verifiable result would show that conditions have changed?

- And what will each participant: - State, business, professions and community, contribute within the law and within a defined timeframe?

The invitation indicates that this Platform follows up with those who make commitments. I welcome that discipline. If I return to this platform, the discussion should not begin again at the level of aspiration. It should begin with a sober account of what was promised, what was done, what remains blocked and who is responsible for the next action.

CONCLUSION

Getting the basics right is not a retreat from transformation. It is transformation made visible in daily life. It is the dignity of a working tap, the security of a title deed, the safety of a well-lit street, the opportunity created by a well-located home and the trust that grows when public institutions do what they said they would do.

Government cannot renew municipalities alone, but renewal cannot happen unless government performs its duties. We need an accountable State, active citizens, ethical business and professions committed to the public good.

In Human Settlements, that means turning plans into functioning communities, participation into accountability and first opportunities into sustained economic inclusion.

The renewal of our country must be felt in every home, street, ward and municipality.

Let us build communities that offer not only houses, but security, comfort, dignity and opportunity.

Thank you.