THE TENURE SUPPORT CENTRE (TSC)

An NPO that supports formal tenure and property rights for low-income urban households in South Africa.

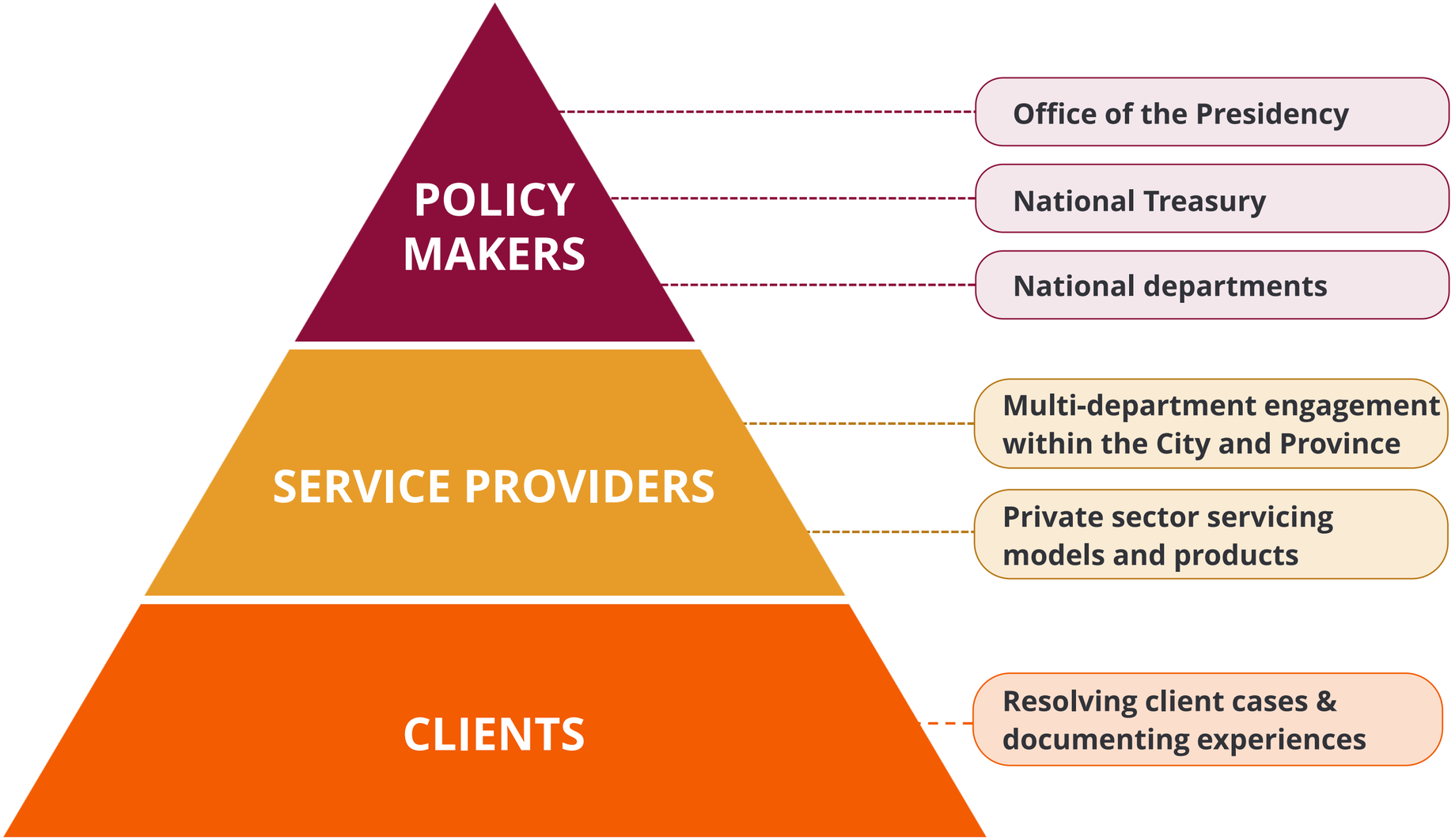








INTRODUCTION



The **TSC's learnings from the day-to-day interactions with clients are used to co-create solutions with public and private sector stakeholders** to the challenges our clients face. These engagements are jointly-led by research consultancy, 71point4, and the Centre for Affordable Housing Finance in Africa (CAHF).

AND TO THE TSC'S CURRENT AND PAST PARTNERS

Funding partners

















Private sector partners











WHY DOES IT MATTER?

CITY

- Service delivery
- Revenue
- Governance

Administrative visibility

TITLE DEED

(or digital equivalent)

Bankability

CITIZEN

- Secure tenure
- Leverageable asset
- Household wealth
- Economic inclusion

WHY DOES IT MATTER?

CITY

- No ability to govern
- No ability to collect revenue

No administrative visibility



CITIZEN

- Tenure secured by social (and anti social) mechanisms
- Increased contestation about property ownership
- Dulled incentives to invest

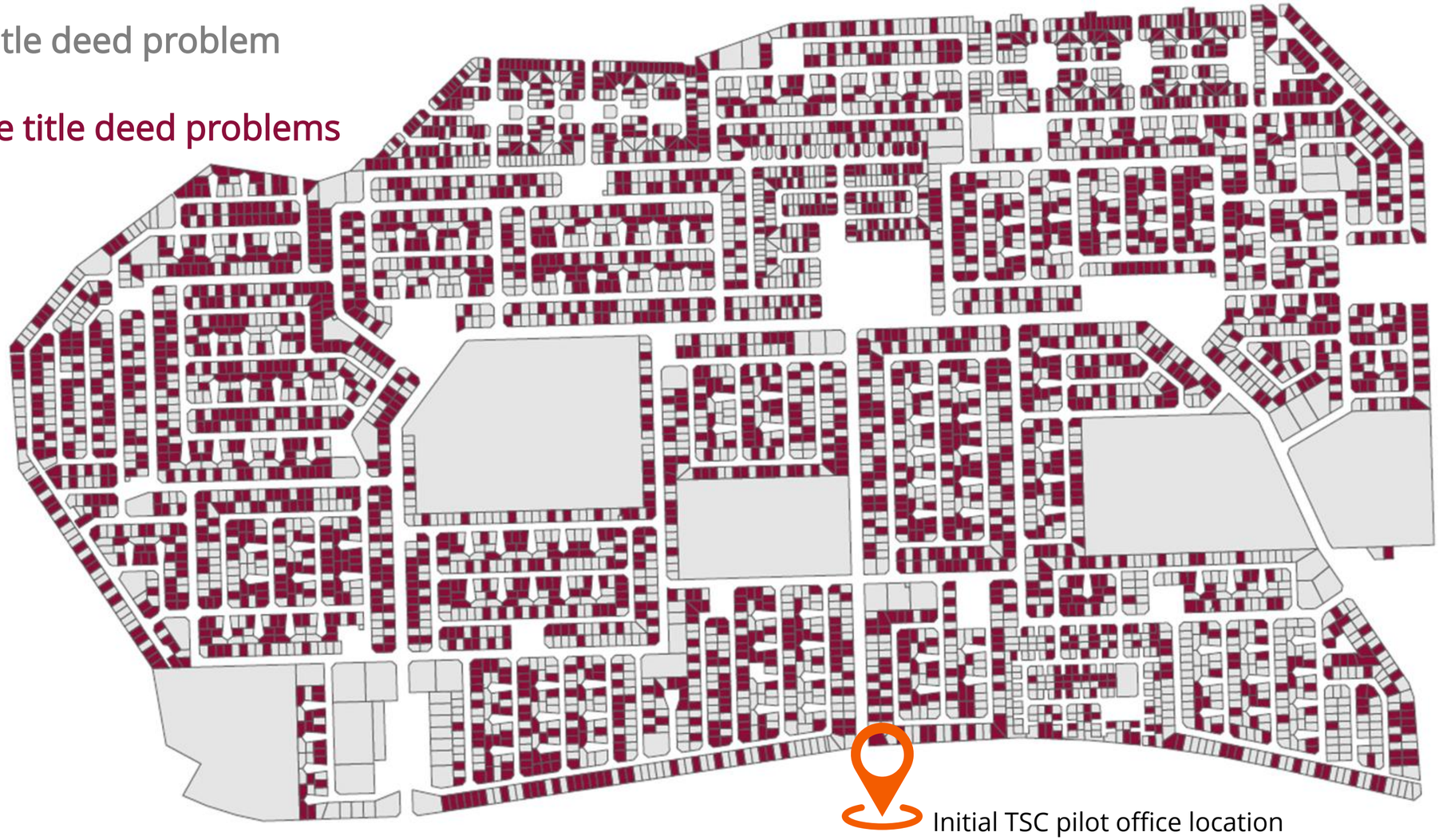
No bankability

- No ability to provide mortgage finance
- Increased political risk

In an area of approximately 5,510 properties in Makhaza, Khayelithsa, 45% of properties have one or more known title deed problems. The value of this dead capital is R440 million

No known title deed problem

One or more title deed problems



Initial TSC pilot office location

HOW BIG IS THE PROBLEM NATIONALLY?

Properties built by government and given to poor households

+/- 4 Million

Residential properties on Deeds Registry in South Africa

6.7 Million

+/- 2 Million

Of these govt. subsidised properties on the Deeds Registry and owned by individuals

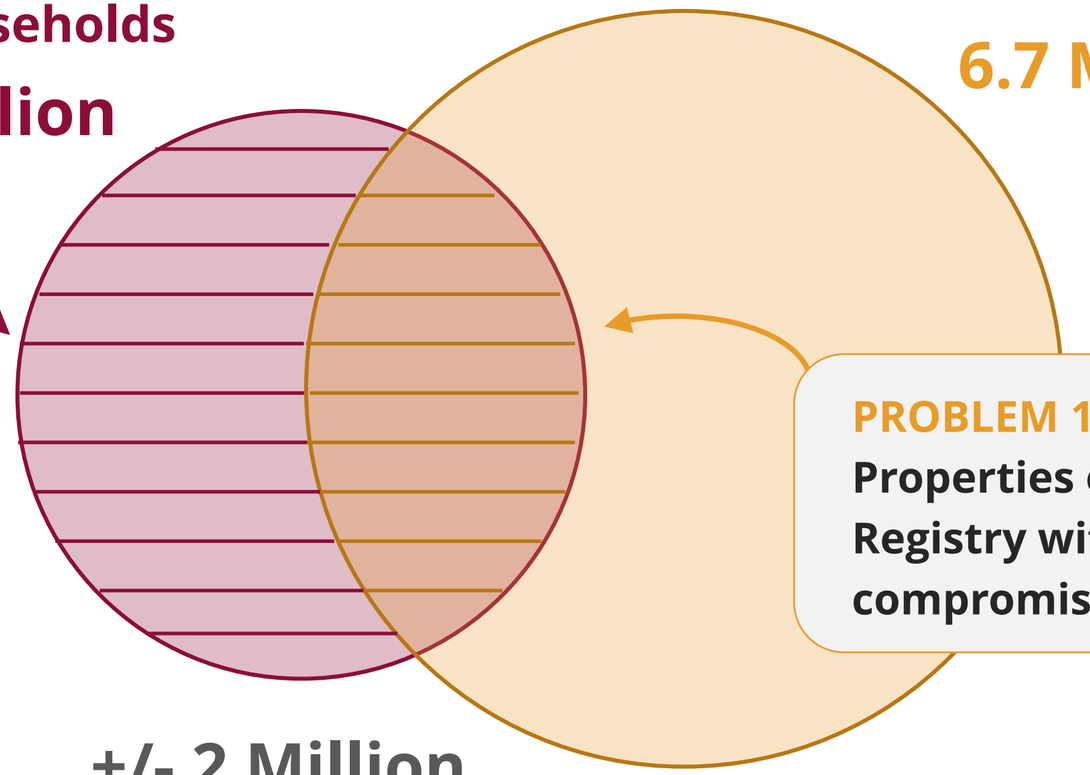
HOW BIG IS THE PROBLEM NATIONALLY?

Properties built by government and given to poor households

+/- 4 Million

Residential properties on Deeds Registry in South Africa

6.7 Million



PROBLEM 2:
Government subsidised properties not yet on the Deeds Registry

PROBLEM 1:
Properties on the Deeds Registry with compromised title

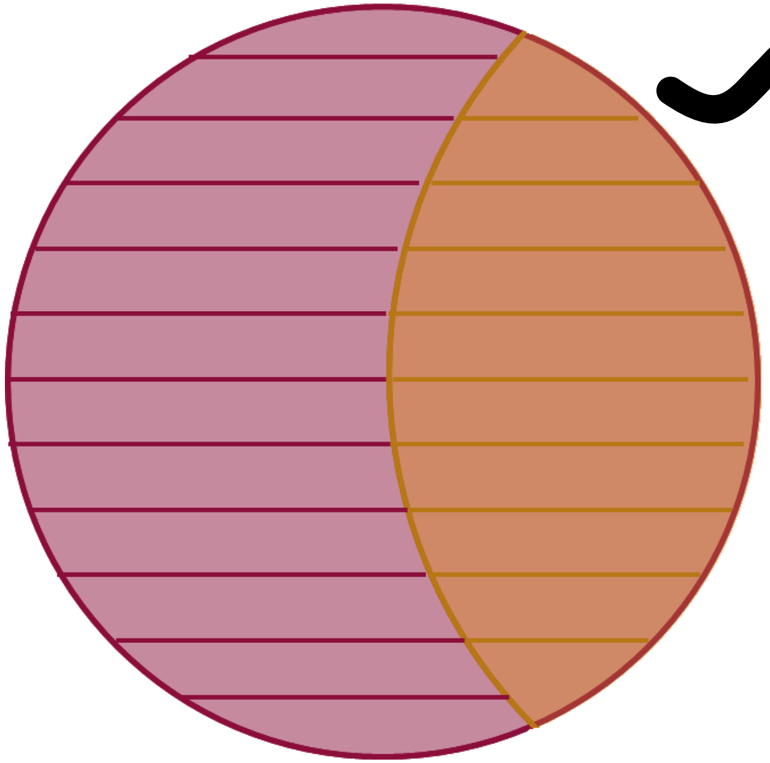
+/- 2 Million

Of these govt. subsidised properties on the Deeds Registry and owned by individuals

HOW BIG IS THE OPPORTUNITY NATIONALLY?

Properties in formally demarcated areas with no / compromised title

+/- 1.6 Million



R 320 billion

PROPERTIES ON THE DEEDS REGISTRY WITH COMPROMISED TITLE

R 220,000

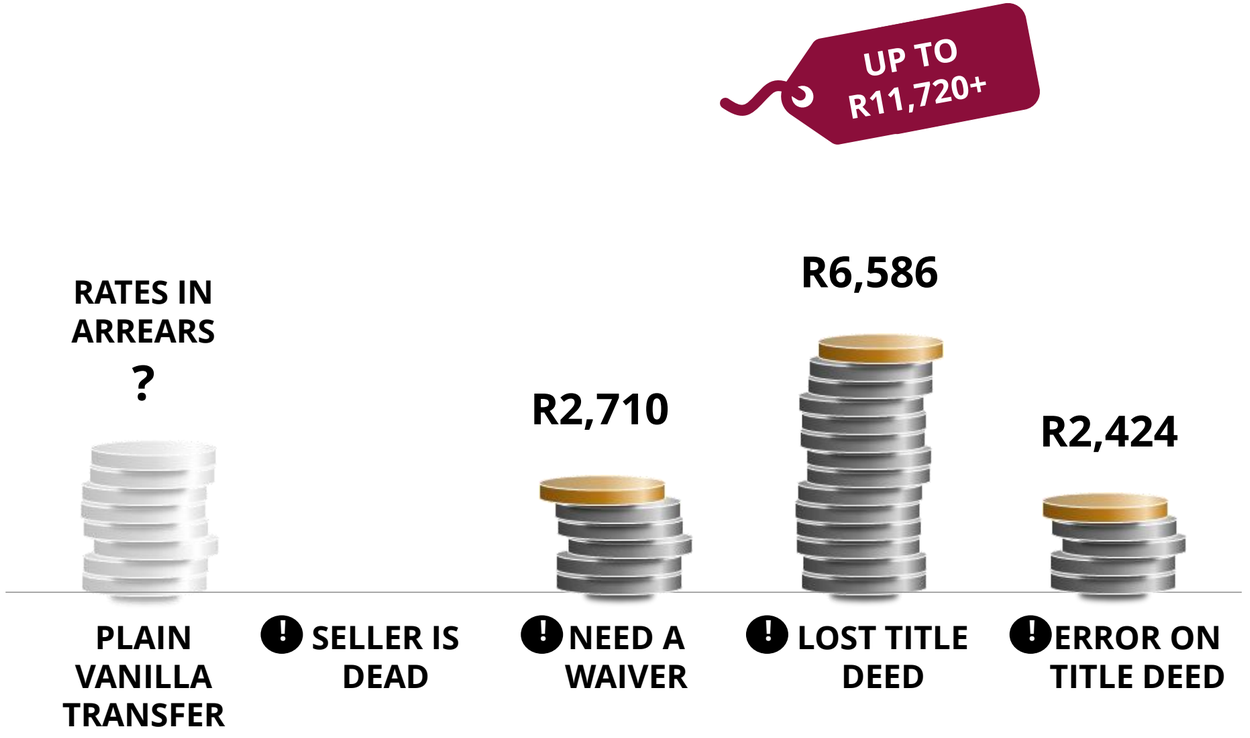
BUYER

CONVEYANCER
DEEDS OFFICE

SELLER

FORMAL





INFORMAL

NONE

NONE

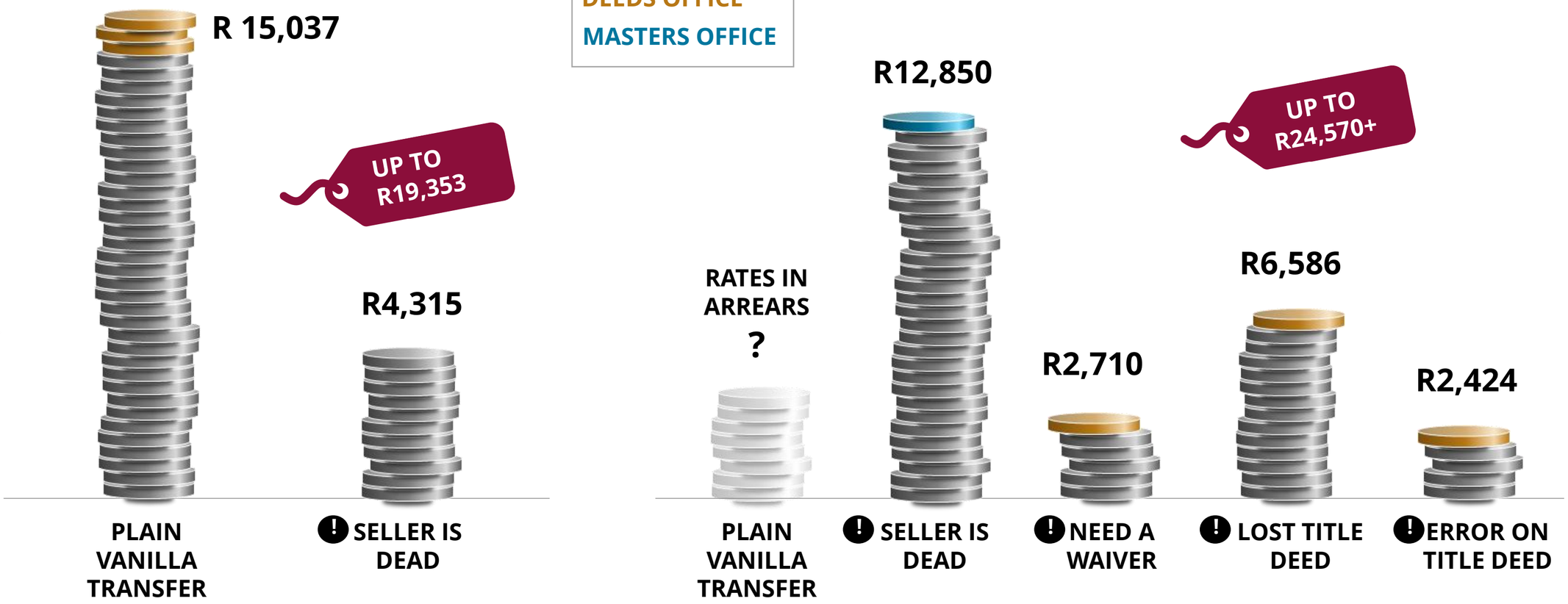
R 350,000

BUYER

CONVEYANCER
DEEDS OFFICE
MASTERS OFFICE

SELLER

FORMAL



INFORMAL

NONE

NONE



THE BACKLOG



For any beneficiary to receive a title deed, any development must have an approved general plan and fulfil all the conditions of establishment before a Township Register can be opened. **Opening a Township Register is a critical milestone before individual title deeds can be registered**

TOWNSHIP ESTABLISHMENT: BACKLOG 2

- Pre-town Planning – land legal issues
- Town planning processes incl. COE & services
- Surveyor General or General plan processes
- Township register opening

BENEFICIARY ADMINISTRATION: BACKLOG 1

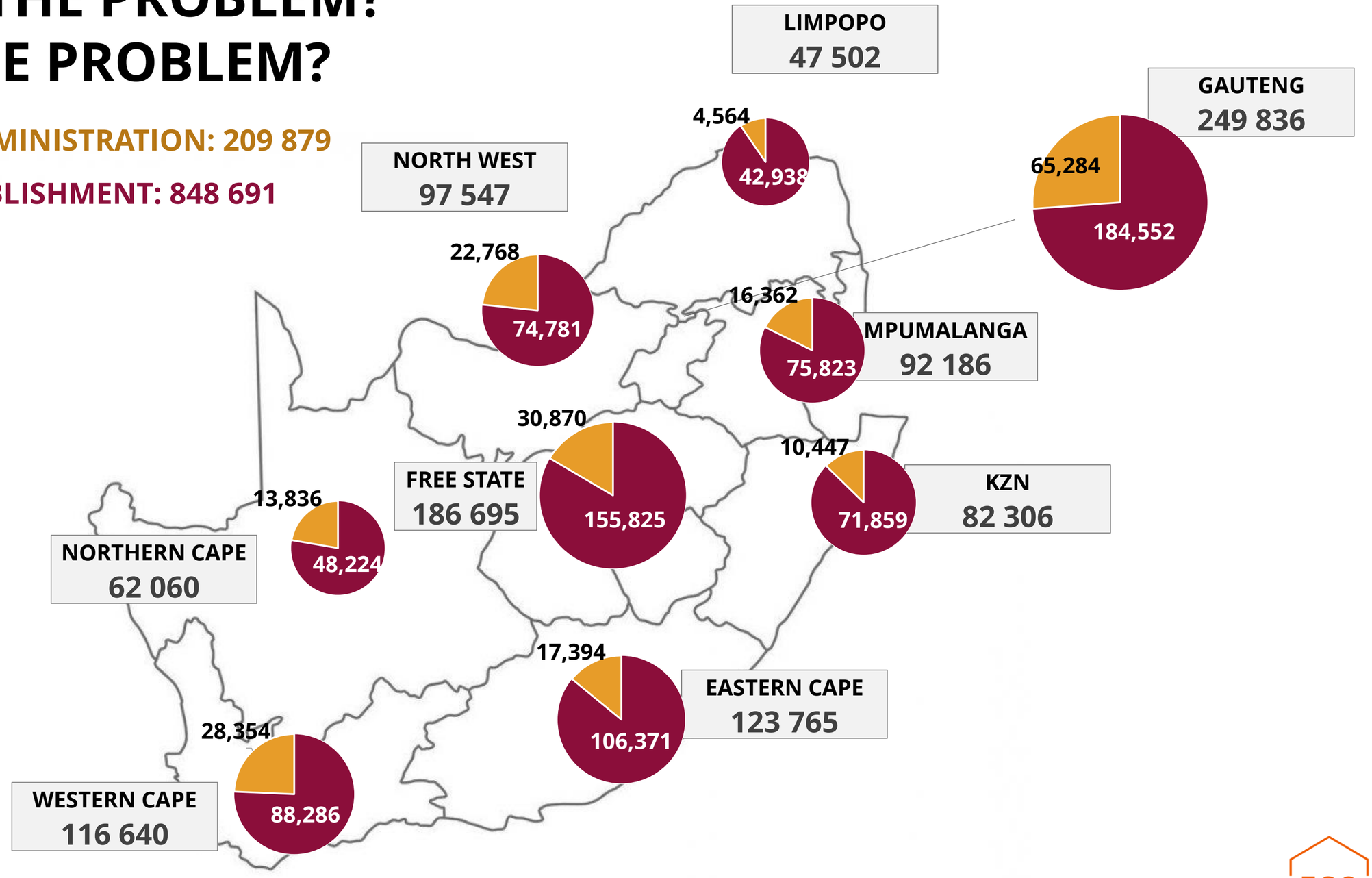
- Beneficiary verification
- Transfer to beneficiary & title deed handover
- Integration into PVC, title maintenance

HOW BIG IS THE PROBLEM?
WHERE IS THE PROBLEM?

BENEFICIARY ADMINISTRATION: 209 879

TOWNSHIP ESTABLISHMENT: 848 691

OCTOBER 2024

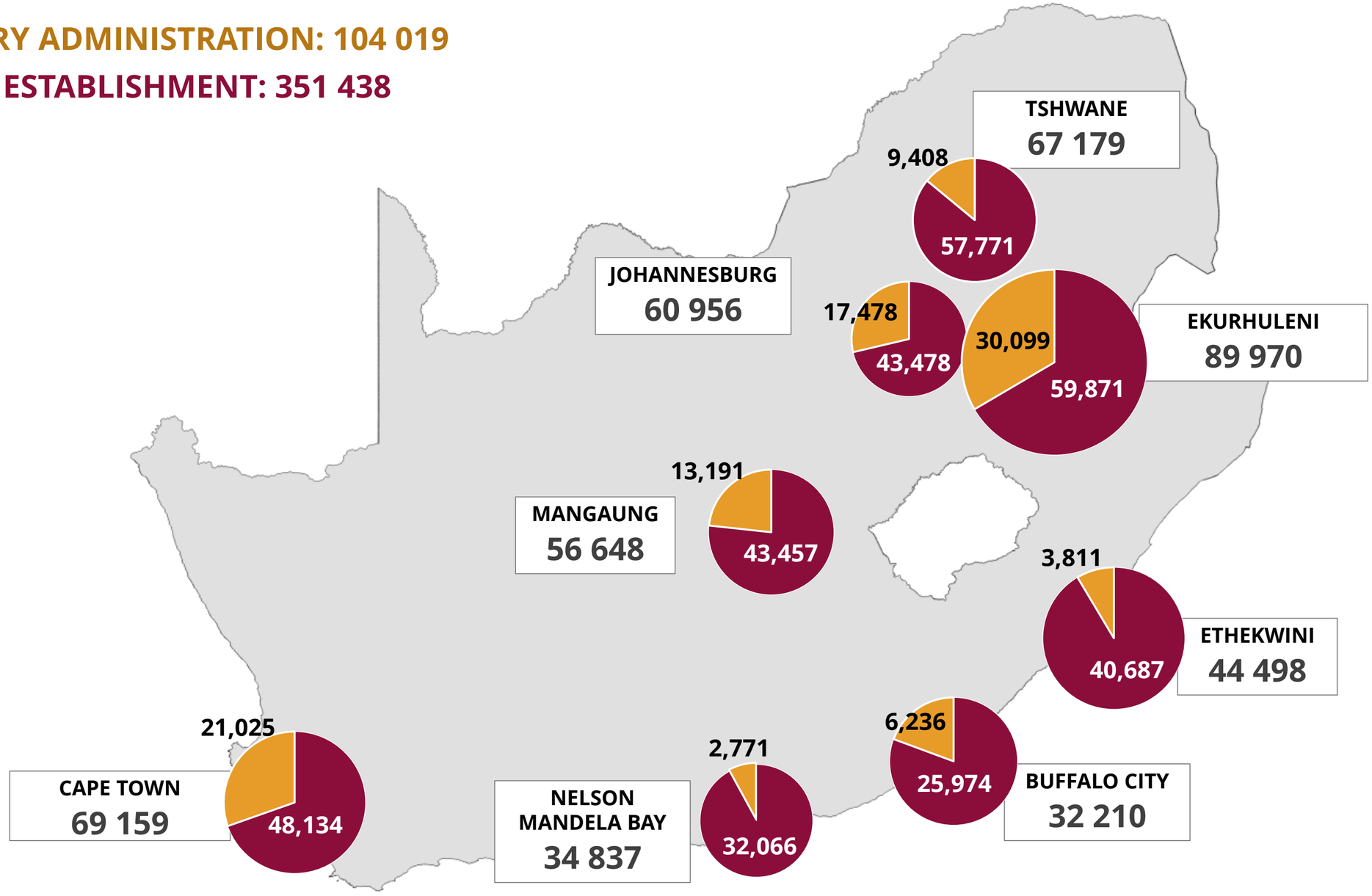


WHERE IS THE PROBLEM? A METRO VIEW

BENEFICIARY ADMINISTRATION: 104 019

TOWNSHIP ESTABLISHMENT: 351 438

OCTOBER 2024



THE OPPORTUNITY

FORMALISATION

Bring back properties onto the registry that have transacted informally

PRESERVATION

Keep registered properties registered

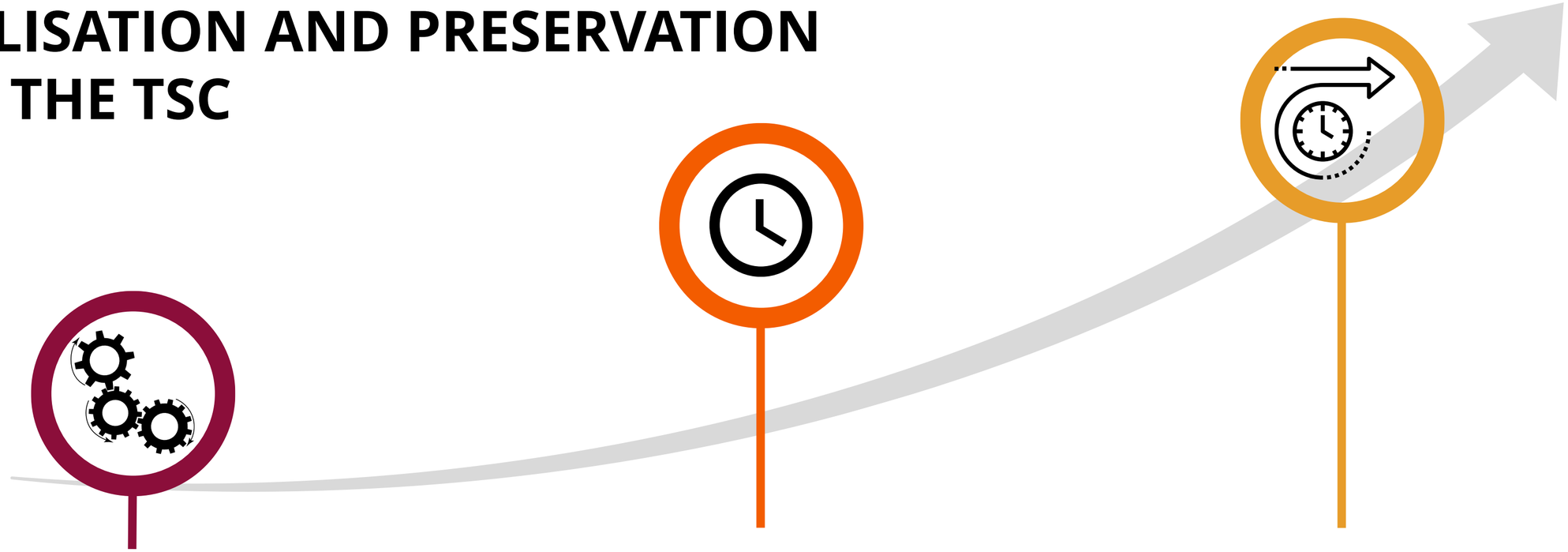
REGULARISATION

Backlog 1: Transfer subsidy properties in the deeds office still owned by the state to their rightful owners

DIGITISATION

Backlog 2: Create a tokenized solution for properties in un-proclaimed townships

FORMALISATION AND PRESERVATION - GROW THE TSC



OPTIMISE CURRENT MODEL

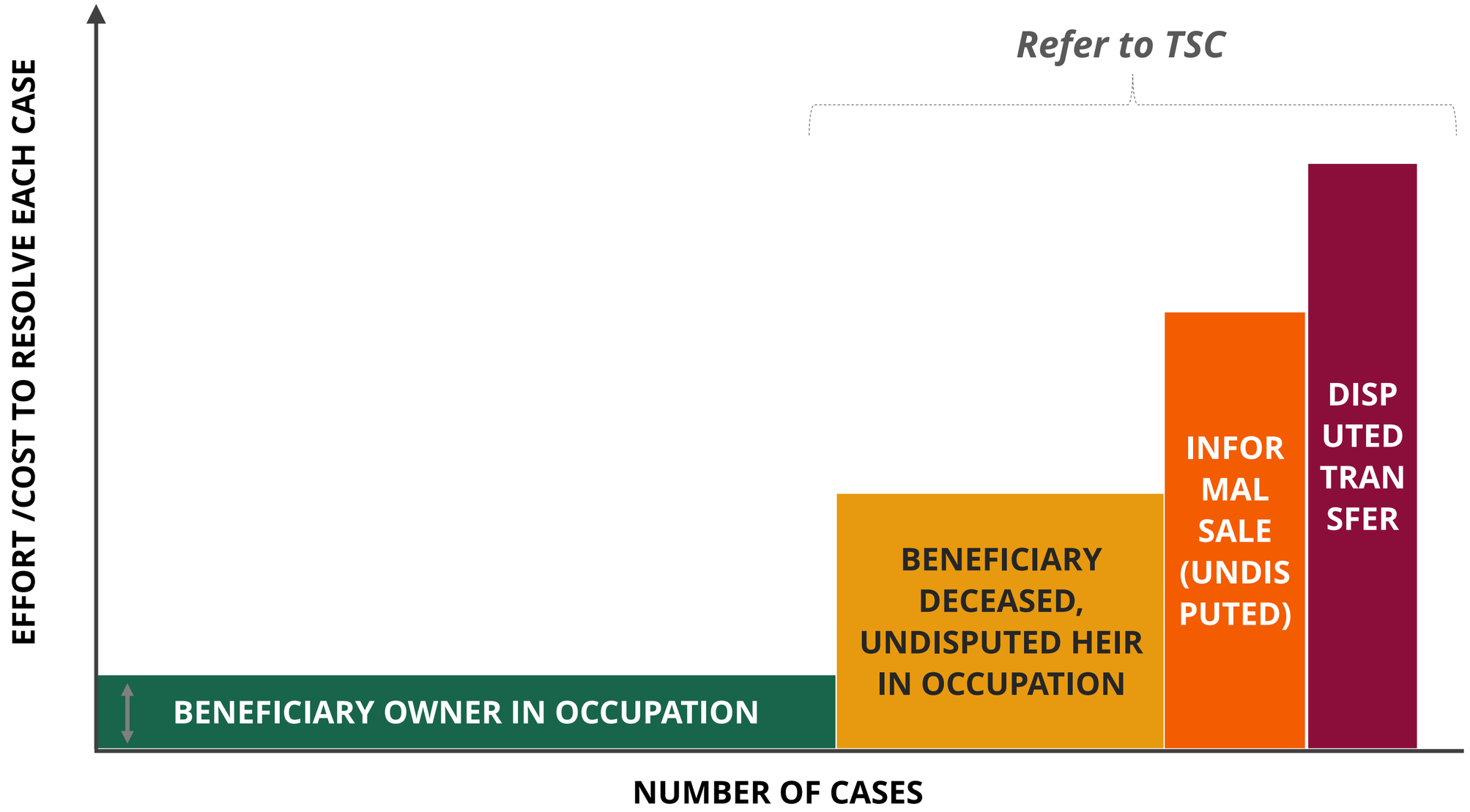
- Social media campaign
- Bank branch
- WhatsApp
- STBB with in-house dedicated resources
- Case management system

REPLICATE NATIONALLY

- Expanded social media presence
- Bank branches across the country
- WhatsApp
- Online / Mobile
- In-house conveyancer (cross-subsidy model)

SYSTEMIC CHANGE

REGULARISATION (BACKLOG1) – PICK THE LOW HANGING FRUIT QUICKLY



THIS WILL REQUIRE GOOD SYSTEMS AND PROCESS

But we are wasting our time if there is no sensible policy in place



SYSTEMIC CHANGE

- Policy and regulatory review:
  - ✓ Regularisation policy
  - ✓ Housing Act



AS IS

- Registered GP is in place
- Housing authority accesses data manually from the HSS at a project level
- No clear protocols regarding occupancy survey and data collection
- No clear processes to categorise cases and navigate the journey to transfer
- No data policy in place



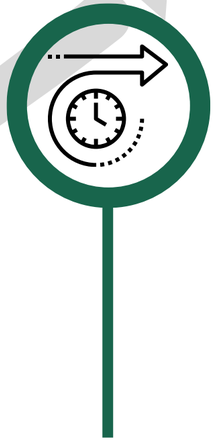
COMPLIANCE

- **Data policy** in place (POPIA compliance)
- **CAPI-based data collection** with data and copies of documents (images) to support the transfer process
- Case management system (rudimentary)
- Dedicated project team



SHORT-TERM IMPROVEMENTS

- **GIS platform**
- **Title deed track and trace system (digital)**
- Revised policy aligned with guiding principles
- Expedited waiver application process
- **HSS API** access
- Subsidy administration accreditation
- **Department of Home Affairs API** access
- **Deeds data API** access
- SASSA API access
- **Data warehouse** containing occupant, beneficiary, property and subsidy-level data



LONGER-TERM IMPROVEMENTS

- Early **integration with municipal property value chain** (i.e. once ownership is validated, not necessarily registered)
- No requirement for rates clearance certificate
- **Department of Justice MOU** for deceased estates management
- Workflow automation and integration with conveyancers
- **Automated reporting**

DIGITISATION

Big changes for ID and passports in South Africa coming



South Africa plans to create unique identities for its citizens and issue instant visas as it digitizes its economy.

The South African Revenue Service, the central bank and the Department of Home Affairs are working toward a unique digital identity, the tax authority's boss Edward Kieswetter said at an event last week.

Former finance minister Trevor Manuel—speaking at the same event—pointed to India's Aadhaar card as an example of a successful digital system.

Aadhaar is a unique 12-digit identifier that digitally stores the residential, contact, and biometric details of an Indian citizen.

Identities can be authenticated with fingerprints or iris recognition at a machine at designated centres. Once authenticated, things like state subsidies can be transferred directly to a bank account linked with the same Aadhaar number, taking care of effective delivery and correct targeting of an individual.

However, Kieswetter suggested this kind of system could also extend beyond just payments.

Any transaction with the government—whether applying for tenders or having certification such as tax compliance—could be attached to the UID to ensure that the various government branches could know exactly who they were dealing with, leaving less room to hide.

Manuel said that this system was rolled out to India's 1.4 billion citizens in short order—so getting something done for South Africa's 60 million population should be even faster.

DIGITISATION (BACKLOG 2)

CITY

- Service delivery
- Governance
- Revenue

Administrative visibility



Bankability

CITIZEN

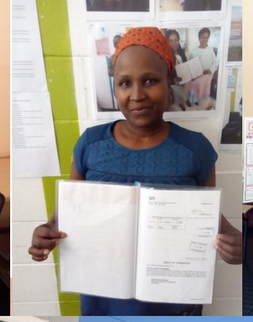
- Secure tenure
- Leverageable asset
- Household wealth
- Economic inclusion

THE END


5 Things you need to know about Wills
DEED OF TRANSFER
STBB









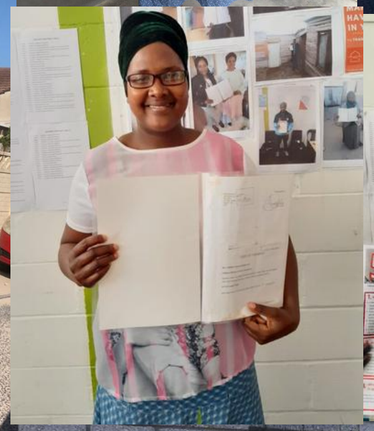


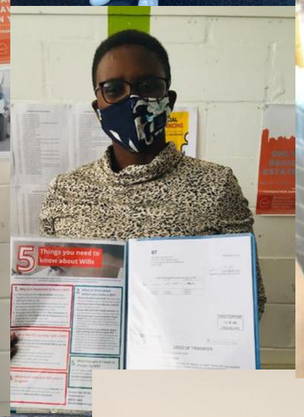




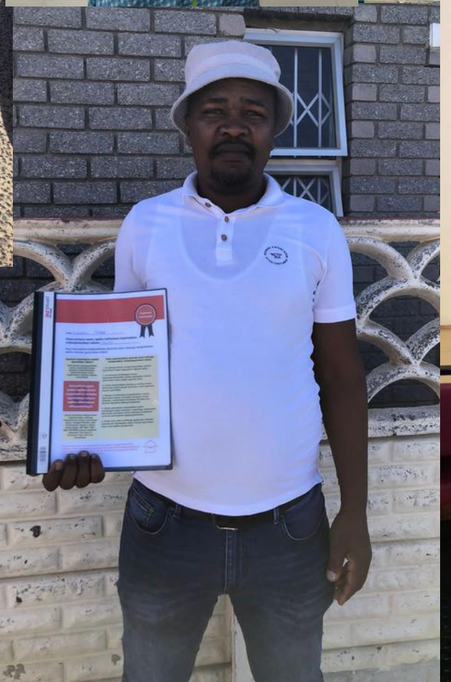







5 Things you need to know about Wills


DEED OF TRANSFER
STBB




5 Things you need to know about Wills

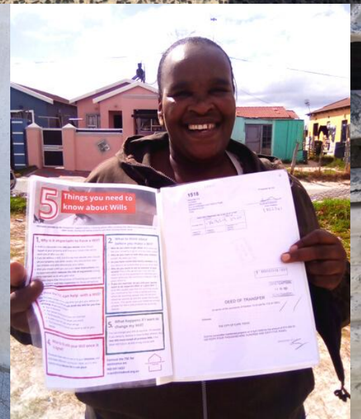











5 Things you need to know about Wills


THANK
YOU!
Follow the Tenure Support Centre