

RICHTERSVELD MUNICIPALITY



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RICHTERSVELD
MUNICIPALITY**

HOUSING POLICY

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1. **VISION**

To serve, basic service for all.

2. **MISSION**

To plan and promote quality service delivery, facilitate and monitor effective and efficient adequate and affordable Housing in our Municipality.

3. **BACKGROUND**

3.1 LOCAL CONTEXT

The delivery of low cost housing to the community based on the poor of the poorest has become a major challenge facing the government hence our major priority as the local government is to eradicate shacks and to upgrade the backlog of housing. Housing is seen as one of the primary service delivery components, most municipalities have been accepting this suggested methodology to improve housing delivery in their municipalities.

As part of the municipality's process of integrated development planning, take all reasonable and necessary steps within the framework of national and provincial housing legislation and policy to ensure that:

- The inhabitants of this area of jurisdiction have access to adequate housing on a progressive basis;
- Conditions not conducive to the health and safety of the inhabitants our area;
- Services in respect of water, sanitation, electricity, roads and storm water drainage are provided in a manner which is economically efficient,
- Set housing delivery goals in respect of our area and jurisdiction;
- Identify and designate land for housing development.

4. GEOGRAPHIC AND DEMOGRAPHIC PROFILE

Richtersveld Municipality is one of six Category B Local Municipalities which form part of the broader Namakwa District as per the Municipal Demarcation Act.

Richtersveld Municipality is an administrative area in the Namakwa District of the Northern Cape Province. The Richtersveld is a unique landscape surrounded by a variety of contrasts. In Port Nolloth is the ocean, at Alexander Bay there is the Orange River, and at Lekkersing and Eksteenfontein is underground water that is a little brackish. Rainfall is minimal and water is a scarce commodity, yet the vast plains, which are considered a special place by some, are still a very beautiful region with unique characteristics that attract thousands of tourists. The Richtersveld is a conservation area. The main economic sectors are: mining, agriculture, fishing and tourism. The area includes a number of big rural areas, as well as the following towns: Port Nolloth, Alexanderbay, Sanddrift, Kuboes, Eksteenfontein and Lekkersing.

A distinct geographical feature of the Municipality is that it is located at the north-western most tip of the Northern Cape Province, South Africa and the African continent. The under mentioned illustration puts the geographic location of Richtersveld Municipality into perspective and also indicates the location in relation to the Namakwa District. The map below depicts the vastness of the Richtersveld and the towns it consist of.



5. RICHTERSVELD MUNICIPALITY BY WARD

The Richtersveld Municipality consist of four (4) wards as per the municipal demarcation process concluded.

DEMOGRAPHIC ANALYSIS

The wards include the following towns & settlements.

| Ward | Area |
|------|--|
| 1 | Kuboes, Eksteenfontein & Lekkersing |
| 2 | Alexanderbay, Beauvallon & Sanddrift |
| 3 | Sizamile and part of town, Nollothville |
| 4 | McDougallsbay, Parts of Nollothville and town including the central business section |

Port Nolloth is the main economic center of the Municipality and is also the town where the head office of the Richtersveld Municipality is situated. Richtersveld Municipality had a total population of 11982 in 2011. Similar to other rural municipalities, Richtersveld Municipality has also experiences common challenges such as skew patterns of wealth distribution, relatively high levels of unemployment and crime.

Ward committees ensure that all residents have access to matters relating their area/town. These ward committees submit motivated suggestions to the Council for decisions.

The Administration Department communicates and monitors all these Council resolutions to various role players.

6. CRITERIA

- A person must be married or habitually cohabits with any other person;
- Single people, with financial dependants (i.e. children or family members) may also apply;
- Must be a citizen of the RSA or has a permanent resident permit and are 40 years old;
- Must be legally competent to contract (i.e. over 18 years of age or married or divorced, and of sound mind);
- Gross monthly household income should not be exceed R3500.00;
- Nobody in household may previously have received a subsidized house from the Government;
- A person may not have owned a house previously;
- Disabled applicants, aged, military veterans need not have dependents and maybe single.

ESSENTIAL DOCUMENTS FOR APPLICATION

When you apply you are required to produce the following:

- ID of applicant and spouse ID or death certificate of spouse Birth certificates of children;
- Proof of income if working (salary slip);
- Marriage certificates;
- Divorce settlement.

7. CURRENT HOUSING DEMAND

7.1 SUMMARY OF HOUSING BACKLOG / NEED IN OUR JURISDICTION

| NAME OF TOWN | TOTAL |
|----------------|------------|
| Alexanderbay | 7 |
| Lekkersing | 50 |
| Eksteenfontein | 18 |
| Kuboes | 53 |
| Sanddrift | 105 |
| Port Nolloth | 450 |
| TOTAL | 683 |

8. HOUSING PROGRAMMES

1. Individual Subsidies
2. Consolidated Subsidy
3. Institutional Subsidies
4. Rural Subsidies
5. Integrated Residential Development Program Subsidies
6. Upgrading of Informal Settlements
7. Enhanced People's Housing Process
8. Emergency Assistance
9. Finance Link Individual Subsidy Program
10. Rental Housing

9. FINANCE LINKED INDIVIDUAL SUBSIDY PROGRAM (FLISP)

OVERVIEW:

One of the objectives of the Government's Housing Program is to provide assistance to households who are unable to independently access mortgage finance to acquire a residential property. Typically these households earn too little to qualify for mortgage finance on the one hand and on the other their monthly income exceeds the maximum income limit applicable to Government's the "free basic house" Housing Subsidy Scheme. The particular market segment is generally referred to as the "affordable" or the "gap market".

Hence, the Finance Linked Individual Subsidy Program (FLISP) provides a subsidy to qualifying beneficiaries who have secured mortgage finance to acquire an existing house or a vacant residential serviced stand linked to a house construction contract. The objective of the program is to reduce the initial mortgage loan amount to render the monthly loan repayment instalments affordable over the loan repayment term and/or to make good any shortfall between the qualifying loan amount and the total product price subject to the conditions of the program.

FLISP Subsidies can be accessed by persons who satisfy the qualification criteria for the subsidy. The type of assistance may vary depending on a beneficiary's circumstances. The subsidies are administered on behalf of the MEC by the National Housing Finance Corporation (NHFC).

This revised FLISP has been introduced by the Minister of Human Settlements in terms of the provisions of Section 3(5) of the Housing Act, 1997 (Act 107 of 1997) and takes effect from 1 April 2012 on which date all the previous versions of the FLISP will terminate.

10. HOUSING ACCREDITATION

- Training in HSS
- Claims
- Business Plans
- Implementation
- Housing staff and Division: Project Management and Building Control forms the housing Unit

11. AUTHORITY

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|---|--|
| RICHTERSVELD MUNICIPALITY HOUSING POLICY | |
| ATTENDANCE AND PUNCTUALITY POLICY | |
| Approved Date: 31 May 2023 | Council Resolution Nr: RVM017/05/2023 |
| Effective Date: 01 July 2023 | Review Date: 30 June 2024 |