



TITLING CHALLENGES AND OPPORTUNITIES IN SOUTH AFRICAN CITIES

Public presentation

Investec and the Tenure Support Centre (TSC) invite you to join Mayor Geordin Hill-Lewis for a discussion on titling challenges and opportunities in South African cities

Roughly one third of the formal urban housing stock was developed by the State and given to poor households as part of the RDP subsidy housing programme, arguably the most redistributive of all post-apartheid government's programmes. While these properties lie unencumbered on the balance sheets of low-income South African families their performance as assets is severely undermined by the lack of formal title. Many owners have no title deeds at all, or the title deeds they have are not in their names. This problem affects millions of households who must rely on social mechanisms to protect their rights. Ownership disputes are common and are often resolved outside the legal system, further destabilizing already vulnerable areas and entrenching a mafia-style governance thuggary.

The problem has wide ramifications. Cities cannot govern effectively without being able to identify property owners. Nor can they bill for services when they have no idea who the owner is, putting their financial sustainability in peril. And the financial sector is unable to provide mortgage finance, an increasingly politicised issue creating real risks for the banking sector.

There have been various initiatives to resolve titling challenges in South Africa at various times in various areas. But as fast as titling problems are solved, new problems are created. This challenge must be met by a concerted national effort, bringing together the resources of the public and private sectors. Join us to explore how this effort might be structured.

Event details

Monday, 11 November 2024

Investec Offices. 14 Dock Road, Waterfront, Cape Town

5:30pm start followed by drinks, snacks and networking

Underground parking is available

Speakers - Mayor Geordin Hill-Lewis & Illana Melzer

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