

CASE STUDY

Maplatje Johanna Ramokhoase, Erf 9315, Ngwathe, Free State

Title deed received 12 April 2016 via the Free Market Foundation's **Khaya Lam (My Home) Land Reform Project**

INTERVIEW with Perry Feldman, Khaya Lam project manager:

Perry: Why did you apply for title?

Johanna: I have a daughter of 11. I was not married to the father and he left. I had to make sure that my daughter would have whatever is mine; that nobody could take it away.

P: How did you get the erf?

J: I applied to the municipality for an erf to run a business. At the time I had a coal business. It was not doing well because people were buying less coal. They were using more gas and electricity.

P: You have since built 12 units on the erf. When did you do this?

J: Over the last six years. There was confusion about the boundaries of the erf and I now find I have more ground. I want to build a laundry, bathroom and a tuck-shop. I also want to pave the area between the rooms.

P: Have you thought of going to a bank to get a loan to pay for the extensions you want to do?

J: Yes. But I haven't gone because the banks will want a pay-slip and I am self-employed.



Ms Ramokhoase and the rooms-for-rent she built on her 'business' council property – now formally hers



Sadly, Ms Ramokhoase, a single mother, passed away in 2018. Her 13-year old daughter inherited the property. Without the benefit of a title deed, Ms Ramokhoase's daughter would have lost the property her mother had built up for her.

P: The house you are living in at the moment. Is it yours and, if so, do you have title?

J: It was my father's and is now mine. I am the only child. I will be going to FMF next week to pay for the title to this house.

P: When did your father get this house?

J: In 1984. It is a municipal house.

P: Are you married now?

J: No. I have a boy-friend who lives with me. You can't live alone. Tsotsi's are a problem.

P: Have you made a will.

J: No. But I am going to.

The FMF's objective is to have all council-owned properties in Ngwathe and elsewhere in South Africa (5 to 7 million) upgraded to full freehold title at no cost to the lawful residents. Having considerably simplified the process of converting ownership from council to legal resident, **FMF has managed to reduce the cost per transfer to R2,600.** Please note: Donations are tax-deductible. On receipt of payment, you will be issued with a Section 18A certificate for SARS. Contact: perryfeldman@fmfsa.org