

JOHANNESBURG SOCIAL HOUSING COMPANY (SOC)

BUSINESS PLAN

2026/2027 FINANCIAL YEAR



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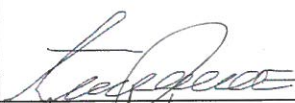
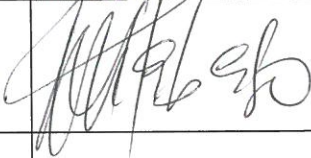
Designation	Name and surname	Signature	Date
Chief Financial Officer (CFO)	Mr. Floyd Rikhotso		22/05/2026
Acting Chief Executive Officer (CEO)	Mr. Katlego Ditshego		
Chairperson of the Board	Mr. Theodore Dhlamini		
Member of the Mayoral Committee (MMC)	Cllr Mlungisi Mabaso		
GSPCR representative:			

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ACRONYMS AND ABBREVIATIONS

ARC	Audit and Risk Committee	PESTEL	Political, Economic, Social, Environmental and Legal (perspective)
BI	Business Intelligence	PIE	Prevention of Illegal Eviction and Unlawful Occupation of Land
CAPEX	Capital Expenditure	PMU	Project Management Unit
CBD	Central Business District	POPIA	Protection of Personal Information Act
CI	Corporate Identity	PPE	Personnel Protective Equipment
COJ	City of Johannesburg	PWD	Person with Disabilities
CRM	Customer Relationship Management	RDP	Reconstruction and Development Plan
CSI	Corporate Social Investment	SCCM	System Centre Configurations Manager
DDM	District Development Model	SCM	Supply Chain Management
EDMS	Electronic Data Management System	SCOM	System Centre Operations Manager
EMT	Executive Management Team	SDA	Service Delivery Agreement
EPWP	Expanded Public Works Programme	SDP	Service Delivery Plan
FY	Financial Year	SHI	Social Housing Institution
GBV	Gender-Based Violence	SHRA	Social Housing Regulatory Authority
GHS	Global Household Survey	SMME	Small, Medium, and Micro-sized Entity
GVA	Gauteng's Gross Value Added	SOP	Standard Operating Procedure
ICT	Information and Communications Technology	SWOT	Strengths, Weaknesses, Opportunities and Threats
JOSHCO	Johannesburg Social Housing Company	TEA	Temporarily Emergency Accommodation
JPC	Johannesburg Property Company	TOD	Transit Oriented Development
KPA	Key Performance Area	VP	Value Proposition
KPI	Key Performance Indicator		
LLF	Local Labour Forum		
MFMA	Municipal Finance Management Act		
MMC	Member of the Mayoral Committee		
MOE	Municipal Owned Entity		
GLU	Government of Local Unity		
MSA	Municipal Systems Act		
MTC	Metropolitan Trading Company		
NSFAS	National Student Financial Aid Scheme		

OPEX	Operating Expenditure		
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CHAPTER 1: EXECUTIVE SUMMARY

The Johannesburg Social Housing Company (JOSHCO) is a Municipal Owned Entity (MOE) established by the City of Johannesburg (COJ) in November 2003 to provide affordable, well-located rental housing and contribute to reducing the City's housing backlog. Accredited by the Social Housing Regulatory Authority (SHRA), JOSHCO accesses both SHRA subsidies and the City's Capital Expenditure (CAPEX) budget to develop, maintain, and manage social and affordable rental housing.

JOSHCO currently manages 7 202 rental units, comprising 4 251 social housing units and 2, 951 affordable rental units, with an additional 667 units under construction, of which 500 units are scheduled for completion in the end of 2025/26 financial year. The Entity plans to deliver 167 units in the 2026/27 financial year funded through COJ Capital Budget allocation at a cost of R85million. However, to augment the financial capacity, the entity intends to secure additional funding amounting to R191million from Social Housing Regulatory Authority on the basis of the accreditation status that JOSHCO currently holds.

The entity has also been mandated to provide and manage student accommodation, responding to the growing demand for safe and affordable rental opportunities for students in Johannesburg. As a result, the entity refurbished Dakalo Student Accommodation that yielded 124 beds and was completed in 2021, marking the start of a five-year strategy of the COJ as per the approved Integrated Development Plan of 2020-2025. Considering the current approved JOSHCO 2030 Long-term Strategy, the entity still intends to deliver 3000 beds for student accommodation across the City with Nederburg and 280 Smit Street being prioritised from 2026-2027 financial year onwards. Both these planned projects will yield a total of 120 beds and 500 beds respectively. To achieve this, the entity will be strengthening its strategic partnerships with Joburg Property Company, Infrastructure South Africa, National Housing Finance Corporation and Department of Higher Education as its key stakeholders.

The 2026/27 Business Plan aligns with the Government of Local Unity's Eleven Strategic Priorities and outlines JOSHCO's commitment to sustainable social housing delivery through revenue enhancement, cost containment, and improved operational efficiency. However, rental levels remain constrained by SHRA regulations and affordability principles, limiting the scope for significant rent adjustments. JOSHCO continues to play a key role in promoting urban regeneration, spatial transformation, and socio-economic development by supporting SMMEs, creating jobs, and fostering social cohesion. The latter aligns with the directive of the Presidential Johannesburg Working Group as a strategic instrument for the

City to expedite its service delivery backlog. JOSHCO not only provides dignified housing opportunities but also attracts third-party capital funding, thereby easing pressure on the City's capital budget.

This Business Plan sets out the strategies, performance indicators, and risk mitigation mechanisms that will enable JOSHCO to strengthen its financial sustainability, expand housing delivery, and continue contributing to the City of Johannesburg's developmental and governance objectives.

CHAPTER 2: STRATEGIC OVERVIEW

2.1 Vision

JOSHCO's vision is underpinned by the City's resolve to address the housing needs of its citizens and accordingly sees the end state wherein:

Community living in world-class, sustainable, and affordable public rental housing within a well-managed and inclusive city

2.2 Mission

To design, develop, and manage sustain, affordable social housing in well-located areas of Johannesburg, meeting community needs through efficient, customer-focused service delivery.

2.3 Core values

Figure 1: JOSHCO's Core Values



CHAPTER 3: CORE MANDATE/PURPOSE

3.1 Mandate

The Johannesburg Social Housing Company (JOSHCO) was established by the City of Johannesburg municipality (COJ) in November 2003 with the responsibility of developing and managing affordable rental housing for low-income earners. Specifically, our mandate is to cater to households with a monthly income ranging from R1 850 to R22 000. We are a registered Social Housing Institution accredited by the Social Housing Regulatory Authority (SHRA), and we adhere to their operational requirements.

Our mandate allows us to use COJ's capital funds allocation to develop affordable rental units that meet social housing criteria. This includes the development of rental housing, refurbishments, upgrading, and management of council-owned rental housing stock. Additionally, we have been requested to develop and manage student accommodation in line with our business diversification strategy.

Therefore, JOSHCO's Mandate is derived from the City's Memorandum of Incorporation through which the entity was established and sets out its purpose and objective and is as follows:

To provide and manage social and affordable rental housing for the lower income market on behalf of the city.

3.2 Legislative and policy environment

JOSHCO operates within a legislative framework that is consistent with its character as a municipal entity and now a State-Owned Company. As a municipal entity JOSHCO was established in terms of section 86C of the Local Government Municipal Systems Act 32 of 2000, together with the Companies Act and the Social Housing Act. Further to this, JOSHCO is subject to legislation that is applicable as shown in the table below:

Table 1: Applicable legislations to JOSHCO

Protection of Personal Information Act, No. 4 of 2013	Occupational Health and Safety Act - Construction Regulations
Local Government Municipal Finance Management Act, No. 56 of 2003 (MFMA)	Promotion of Access to Information Act, No. 2 of 2000 - Public Bodies
MFMA - Municipal Supply Chain Management Regulations	Local Government Municipal Finance Management Act - Municipal Regulations on

	Minimum Competency Levels
Rental Housing Act, No. 50 of 1999	Employment Services Act, No. 4 of 2014
Social Housing Act, No.16 of 2008	Employment Equity Act, No. 55 of 1998
Local Government Municipal Systems Act, No. 32 of 2000	Occupational Health and Safety Act - General Administrative Regulations, June 2003
Housing Act, No.107 of 1997	Occupational Health and Safety Act - General Safety Regulations, May 1986
Companies Act, No. 71 of 2008	Housing Development Agency Act, No. 23 of 2008
Labour Relations Act, No. 66 of 1995	Project and Construction Management Professions Act, No. 48 of 2000
Basic Conditions of Employment Act, No. 75 of 1997	Construction Industry Development Board Act, No. 38 of 2000
Preferential Procurement Policy Framework Act, No. 5 of 2000	Skills Development Act, No.97 of 1998
Broad-Based Black Economic Empowerment Act, No. 53 of 2003 and 2014 Code	Occupational Health and Safety Act - Facilities Regulations, August 2004
Occupational Health and Safety Act, No. 85 of 1993	Unemployment Insurance Act, No. 63 of 2001
Compensation for Occupational Injuries and Diseases Act (COIDA), No. 130 of 1993	Occupational Health and Safety Act - Environmental Regulations for Workplaces, October 1987
Electronic Communications and Transactions Act, No. 25 of 2002	Private Security Industry Regulation Authority Act No. 56 of 2001
Consumer Protection Act, No. 68 of 2008	
Value-Added Tax Act, No. 89 of 1991	

3.3 JOSHCO operates within policy and legislation pertaining to social housing as follows:

The Comprehensive Plan 'Breaking New Ground in Housing Delivery', National Department of Housing, 2004 [Comprehensive Housing Plan

- The Housing Code, 2009
- The National Development Plan, 2030 (2012)
- The Medium-Term Strategic Framework (2020 – 2025)
- The Integrated Urban Development Framework
- The COJ Memorandum of Incorporation for the establishment of JOSHCO

Finally, when reflecting on JOSHCO's policy environment, it should also be noted that JOSHCO's policies and plans are aligned to the City's medium to long-term plans, priorities and applicable policies.

3.4 2026/27 Strategic Objectives

JOSHCO's primary and singular mission derives from its Memorandum of Incorporation with the City. Therefore, in remaining true to its purpose for establishment, the JOSHCO's business and operating model is anchored around the following strategic objectives:

- 1) To be a smart & capable entity
- 2) Develop and manage social housing and student accommodation(regulated)
- 3) Develop and manage affordable rental housing (non-regulated)
- 4) To provide services for special projects on behalf of CoJ (Human Settlement Department)

Figure 2: JOSHCO'S Strategic Objectives



3.5 City's Integrated Development Plan (IDP)

The City of Johannesburg's metropolitan vision is guided by four GDS outcomes with outputs and eleven strategic priorities. These outcomes and priorities guide development of the strategic planning process that leading to the development of the 2026/27 Business plan for the entity. The below table reflects the GDS outcomes with their outputs and eleven strategic priorities.

Table 2: Alignment of GDS outcomes, Outputs to City's 11 priorities

GDS OUTCOMES	GDS OUTPUTS	CITY PRIORITIES
1. Improved quality of life and development-driven resilience for all.	- Reduce poverty and increase productivity. - Food security that is both improved and safeguarded - Access to knowledge and lifelong learning - A society characterised by healthy living for all. - A safe and secure city - A city characterised by social inclusivity and enhanced social cohesion	- Safer city
2. Provide a resilient, live able, sustainable urban environment – underpinned by smart infrastructure supportive of a low carbon economy	• Sustainable and integrated delivery of water • Sustainable and integrated delivery of sanitation • Sustainable and integrated delivery of energy • Sustainable and integrated	- Sustainable Service delivery - Energy mix - Infrastructure development & refurbishment

GDS OUTCOMES	GDS OUTPUTS	CITY PRIORITIES
	delivery of waste - Improved eco-mobility. - Sustainable human settlements - Climate change resilience and environmental protection	
3. An inclusive, job-intensive, resilient, competitive, and smart economy that harnesses the potential of citizens	- Job-intensive economic growth - Promotion and support to informal and micro businesses - Increased competitiveness of the economy - A 'Smart' City of Johannesburg, that can deliver quality services to citizens in an efficient and reliable manner (cross cutting output)	- Job creation - Sustainable economic growth - Green economy
4. A high performing metropolitan government that proactively contributes to and builds a sustainable, socially inclusive, locally integrated, and globally competitive Gauteng City Region	- Partnerships, intergovernmental & international relations - A responsive, accountable, efficient, and productive metropolitan government - Financially sustainable and resilient city - Meaningful citizen participation and empowerment - Guaranteed customer and citizen care and service	- Good governance. - Financial Sustainability. - Active & engage citizenry - Smart city

3.6 Alignment of JOSHCO strategic objectives to the City's priorities

South Africa continues to face a significant housing shortage, estimated to be increasing by approximately 178 000 units per annum, with more than 2.4 million households registered on the National Housing Needs Register as of 2023. In response to this growing demand, the City has prioritized a comprehensive approach to the development of integrated Human Settlements, implemented through various housing interventions and programmes.

JOSHCO plays a central role in the City's response to housing delivery and human settlements development. This focus on integrated human settlements gives effect to Chapter 8 of the National Development Plan.

Furthermore, the city aims to undertake spatial transformation and consolidation as a key priority, which would reduce inequality and bring spatial justice to settlement patterns. The City's Spatial Development Framework incorporates this priority with the goal of building an inclusive city. The reversal of apartheid spatial planning is achieved through specific corridors of integrated development, mixed-income developments, Hostel Re-development, Gap Market Housing, and high-quality rental housing. Increased densification, as well as sustainable access to social and economic amenities, are essential to support these efforts.

As part of the inner-city revitalization programme, the city has planned to release City-owned buildings for the development of affordable rental housing, temporary emergency accommodation, and social housing projects. A pipeline of properties has already been identified for release to JOSHCO for social housing and rental stock.

All of the above initiatives are a practical translation and realization of national priorities outlined in the 2020-2025 Medium-Term Strategic Framework (MTSF), statement of intent, provincial priorities contained in the Growing Gauteng Together plan, as well as the City's own Growth and Development Strategy (Joburg 2040 GDS). Moreover, the City has identified eleven strategic priorities that the Government of Local Unity (GLU) is focusing on during its term of office.

Entities of the City need to align their plans with these priorities as reflected in the table below. JOSHCO directly responds to the priority of "sustainable service delivery". However, the entity also responds indirectly to all other priorities as it executes its mandate.

Table 3: Alignment between GDS, GLU objectives, Mayoral Priorities, and JOSHCO's strategic objectives and outcomes

GDS Outcomes	GDS Outputs	Government of Local Unity (GLU) Objectives	Mayoral Priorities	JOSHCO Strategic Objectives	JOSHCO Strategic Outcome
Provide a resilient, livable, sustainable urban environment – underpinned by smart infrastructure supportive of a low carbon economy	Sustainable human settlements	Sustainable human settlements	Sustainable Service Delivery	To be a smart and capable entity	- Achievement of all Service Level Standards, as per Service Delivery Agreement - Well maintained and clean JOSHCO properties - Alignment with SHRA's requirements, as regulator
An inclusive, job-intensive, resilient, competitive and smart economy that harnesses the potential of citizens	- Job-intensive economic growth - Promotion and support to informal and micro businesses - Increased competitiveness of the economy - A 'Smart' City of Johannesburg, that is able to deliver quality services to citizens in an efficient and reliable manner	- Job-intensive economic growth - Promotion and support to informal and micro businesses - Increased competitiveness of the economy	Job Opportunity & Creation	To be a smart and capable entity	- Upliftment of communities through provision of financial and non-financial support to local SMMEs on construction projects - Skills development and job creation through EPWP programme

GDS Outcomes	GDS Outputs	Government of Local Unity (GLU) Objectives	Mayoral Priorities	JOSHCO Strategic Objectives	JOSHCO Strategic Outcome
	(cross cutting output)				
Provide a resilient, live able, sustainable urban environment – underpinned by smart infrastructure supportive of a low carbon economy	Sustainable human settlements	Sustainable human settlements	Sustainable Service Delivery	- Develop & manage social housing and Student Accommodation - Develop & manage Affordable rental housing - Implement housing development projects for the COJ - Provide assigned municipal services (Human Settlements)	- Large scale delivery of social housing and affordable housing units across the city - Development of student accommodation precinct - Preserved and well-maintained buildings that meet acceptable living conditions
A high performing metropolitan government that proactively contributes to and builds a sustainable, socially inclusive, locally integrated, and globally competitive Gauteng City	A responsive, accountable, efficient and productive metropolitan government	- Partnerships, intergovernmental & international relations - A responsive, accountable, efficient and productive	Financial Sustainability	To be a smart and capable entity	- Working towards a solvent company - Improved revenue collection - Diversification of revenue stream

GDS Outcomes	GDS Outputs	Government of Local Unity (GLU) Objectives	Mayoral Priorities	JOSHCO Strategic Objectives	JOSHCO Strategic Outcome
Region	Financially sustainable and resilient city	- metropolitan government - Financially sustainable and resilient city - Meaningful citizen participation and empowerment - Guaranteed customer and citizen care and service			(outdoor advertising, management fee, other mechanisms) - An Unqualified Audit Opinion - Sound reputation in terms of payment of suppliers within 30 days - Effective and efficient business processes - Improved tenant satisfaction through proactive tenant education and engagement programme - Customer satisfaction targets achieved and improved - Improved visibility of JOSHCO brand
An inclusive, job-intensive, resilient, competitive and smart economy that harnesses the potential of citizens	A 'Smart' City of Johannesburg, that is able to deliver quality services to citizens in an efficient and	- Smart City of Johannesburg, that is able to deliver quality services to citizens in an efficient and reliable manner. - A responsive,	Smart City	To be a smart and capable entity	Social housing projects that are smart and environmentally friendly, through design and the use of alternative building technologies

GDS Outcomes	GDS Outputs	Government of Local Unity (GLU) Objectives	Mayoral Priorities	JOSHCO Strategic Objectives	JOSHCO Strategic Outcome
	reliable manner (cross cutting output)	accountable, efficient and productive metropolitan government • Meaningful citizen participation and empowerment • Customer satisfaction			• (including alternative energy solutions and rainwater harvesting) • Improved application and leasing processes, supported by automation of processes • Seamless business continuity supported, through effective backup and disaster recovery systems

CHAPTER 4: JOSHCO RESPONSE

4.1 JOSHCO Response to IDP/CBP community issues

The Community Development Unit plays a strategic role in advancing JOSHCO's mandate by promoting social inclusion, tenant empowerment, and sustainable livelihoods within JOSHCO-managed properties. The unit focuses on fostering partnerships and leveraging organisational resources to strengthen social and economic development initiatives that improve tenant well-being and participation.

Through targeted programmes and structured engagement mechanisms, the unit seeks to build cohesive, safe, and self-sustaining communities that complement JOSHCO's broader housing delivery objectives. Community development initiatives are aligned with the City of Johannesburg's social development priorities and contribute to achieving inclusive growth and improved quality of life for tenants.

4.1.1. Resources and efforts will be focused on:

- Promoting tenant education, empowerment, and leadership development.
- Supporting youth, women, and vulnerable groups through skills development and income-generating initiatives.
- Encouraging social cohesion and community safety through partnerships and local participation.
- Facilitating access to municipal and social support services.
- Strengthening tenant committees and promoting active citizenship within JOSHCO-managed properties

4.1.2. JOSHCO Community-Based programme communication and consultation

Each participant will receive PPE (Personal Protective Equipment) packs to utilise as useful resources during their working and for future reference. Please see the below programme structure:

Table 4: Community-Based programme

Program Component	Objective	Key Activities	Outcomes
5. Job Creation Programme (EPWP): Cleaning and Gardening Services	To create employment opportunities for local community members while enhancing the environment.	- Cleaning & waste management. Landscaping, residential garden maintenance, urban agriculture. - Hygiene & cleaning, gardening skills, health & safety, soft skills training.	Increased local employment. - Empowerment through skills development. - Cleaner, more sustainable environment.
6. Food Security Intervention: Rooftop Gardening	To address food insecurity by using underutilized rooftop spaces and other spaces for urban food production in the Inner-city	- Transform rooftops into vegetable and herb gardens. - Urban agriculture and sustainable gardening training. - Sharing harvested produce or creating small food markets.	- Enhanced food security and self-sufficiency. - Promotion of sustainable urban living.
7. Early Childhood Development Programmes	To ensure access to quality early education and developmental support for children within JOSHCO communities.	- Establish or improve daycare and preschool facilities. - Provide nutritious meals and health screenings for children.	Improved educational outcomes. - Better social skills and overall well-being for children.
8. Recreational Spaces	To create safe, accessible spaces for physical activity and social interaction.	- Establish recreational spaces and playgrounds for all ages. - Build sports facilities (e.g., soccer, basketball).	Enhanced physical and mental health. Stronger community cohesion.

Program Component	Objective	Key Activities	Outcomes
			Reduced crime and improved quality of life.
9. Tenant-Based Initiatives	To address tenant-specific social issues, particularly gender-based violence (GBV) and youth empowerment.	- GBV Initiatives: - GBV awareness campaigns. - Provide referrals to shelters and counselling. - Collaborate with local authorities and NGOs. Youth Programmes: - Mentorship and leadership development. - Skill development workshops for youth. Organize youth events (sports, debates, talent shows).	- GBV Initiatives: - Reduced GBV incidents. - Better support for survivors. - Increased community awareness. - Youth Programmes - Increased youth engagement and employability. - Reduced involvement in crime or anti-social behaviour.

4.2 Customer Satisfaction Survey

In 2026/27 FY the entity will conduct an entity-specific satisfaction survey to measure how satisfied customers are with the services delivered by JOSHCO across its housing and property management portfolio. It will provide evidence-based feedback on service quality, responsiveness, and overall user experience.

4.3 Intergovernmental Governmental Relations (IGR)

JOSHCO forms part of the City of Johannesburg's IGR practitioners and participates to promote a collaborative approach in unlocking bottlenecks such as statutory requirements, core funded mandate and service delivery in various regions of the City. To operationalise this synergy the entity leverages on the services provided by various City departments and Entities. Consequently, the key stakeholders have been identified:

- 4.3.1 National Department of Human Settlements: provides policy direction and conditional grant funding for human settlements programmes
- 4.3.2 National Treasury: provides financial frameworks in terms of budgeting, procurement, grants, financial reporting and oversight
- 4.3.3 Gauteng Department of Human Settlements: is responsible for endorsing the City in terms of the municipal accreditation framework to implement human settlements programmes at level 1 or level 2
- 4.3.4 COJ Council, Departments and Entities provide statutory guidance, financial and operational support to enable MOEs to deliver sustainable services
- 4.3.5 South African Local Government Association: strengthens collaboration between the city and its stakeholders, to improve planning, governance, infrastructure coordination and service delivery for effective social-housing implementation
- 4.3.6 Social Housing Regulatory Authority: certify and regulate Social Housing Institutes whilst providing consolidated capital grant funding
- 4.3.7 Infrastructure South Africa: to assist the entity in strengthening its projects pipelining and private funding thereof.
- 4.3.8 Financiers: provide alternative solutions to augment gaps in infrastructure budget
- 4.3.9 COJ Residents: to be provided with decent housing and affordable housing opportunities within priority development areas.
- 4.3.10 National Association of Social Housing Organization (NASHO): supports the entity by strengthening its role and effectiveness within the social housing sector through representation, advocacy, and sector coordination
- 4.3.11 Rental Housing Tribunal: assists the entity by providing a formal mechanism for resolving rental housing disputes between landlords and tenants
- 4.3.12 Community Schemes Ombuds Services - It educates tenants on how to refer matters relating to service delivery within the city of Johannesburg.

4.4 District Development Model

On 17 September 2019, the President officially launched the first pilot site of the district-based coordination model, referred to as “Khawuleza”, at a Presidential Imbizo held in the OR Tambo District Municipality in the Eastern Cape. The model promotes integrated planning and implementation through a “One Plan, One Budget” approach within each district or metropolitan space.

In alignment with the District Development Model, the Johannesburg Social Housing Company will continue to support the development priorities of the City of Johannesburg by aligning its social housing programmes and development initiatives with the integrated planning framework of the metropolitan district. Through the implementation of affordable rental housing projects, the organisation contributes to spatial transformation, improved access to well-located housing, and the creation of inclusive and sustainable communities.

Furthermore, JOSHCO will align its planning and project implementation with the priorities identified through the District Development Model to strengthen coordinated service delivery, enhance infrastructure investment in strategic development nodes, and support the broader objective of sustainable human settlements within the City of Johannesburg.

CHAPTER 5: STRATEGIC ANALYSIS

5.1 JOSHCO current status

5.1.1 Overview of JOSHCO's Property Portfolio

This updated property portfolio reflects the exclusion of all sites transferred to the City of Johannesburg as of August 2025. The table below presents the active JOSHCO-managed projects currently under JOSHCO's administration. The following properties have been removed due to transfer: Antea, Botlhabela Village, Chelsea, City Deep, Klipspruit Hostel, Kliptown – Golf Course, La Rosabel, MBV, Orlando Family Units, and Selby.

Table 5: Active JOSHCO-Managed Properties (Post-Transfer Update: August 2025)

No.	Project Name	Total Units	Rental Type
1.	AA House	254	Affordable Accommodation
2.	Abel Road (The Ridge)	150	Affordable Accommodation
3.	African Diamond	61	Affordable Accommodation
4.	Bellavista Infill	36	Affordable Accommodation
5.	Citrine Court	79	Affordable Accommodation
6.	City Deep Greenfields	329	Social Housing
7.	Claim Street	80	Affordable Accommodation
8.	Devland	255	Social Housing
9.	Dobsonville	505	Social Housing
10.	Ekhaya Gardens	333	Social Housing
11.	Europa House	167	Affordable Accommodation
12.	Fleurhof Junction	452	Affordable Accommodation
13.	Fleurhof Riverside	252	Affordable Accommodation
14.	Hoek Street	265	Affordable Accommodation
15.	Kliptown Square	478	Affordable Accommodation
16.	Legae	92	Affordable Accommodation
17.	Lufhereng	406	Social Housing
18.	Orlando EkhayaFlats	190	Affordable Accommodation
19.	Pennyville (Flats)	198	Social Housing
20.	Pennyville Communal	564	Social Housing
21.	Phoenix House	135	Affordable Accommodation
22.	Raschers' Building	98	Affordable Accommodation
23.	Riverside View	363	Social Housing
24.	Tshedzani Flats (Roodepoort)	432	Social Housing

No.	Project Name	Total Units	Rental Type
25.	Textile Building	162	Affordable Accommodation
26.	Turffontein	525	Social Housing
27.	Union Square	341	Social Housing
Total		7202	

Table 6: Active JOSHCO-Managed Student Accommodation

No.	Project Name	Total Units	Rental Type
1.	Dakalo	124	Student accommodation

- JOSHCO has 7202 units within its portfolio focused on a range of tenant income levels and are developed as either Greenfields or Brownfields.
- Unit typologies include communal, bachelors, 1 bedroom and 2-bedroom units.
- Tariffs for 2026-2027 are proposed to be from minimum of R315.00 per household per unit per month to R5460 per household per unit per month
- JOSHCO has one student accommodation property in its portfolio with a capacity of 124 beds

Figure 3: JOSHCO Property Map



5.2 INFRASTRUCTURE BACKLOG AND CHALLENGES

5.2.1 INFRASTRUCTURE BACKLOG

JOSHCO faces a growing infrastructure backlog that affects its ability to deliver quality, affordable housing and maintain existing stock to acceptable living standards. The backlog encompasses both new infrastructure development (i.e., incomplete or delayed housing projects) and maintenance of existing buildings that have aged beyond their planned lifecycle.

Therefore, for the 3-year period an amount of 1.2 billion is required for the completion of the current commitments on the projects and currently the allocation for the 3-year period is R534 million which will also hinder JOSHCO to achieve the projected units each year. Furthermore, the BCA Cost Summaries (based on close-out reports) reveal significant funding gaps across JOSHCO's portfolio, reflecting deferred maintenance, under-capitalisation, and ageing infrastructure that requires extensive rehabilitation to remain compliant with minimum living standards.

The assessment across **4,191 units** indicates an estimated **R858.2 million** in cumulative infrastructure needs. This includes both refurbishment and capital completion costs across social housing developments. Major contributors to this backlog include high-density projects such as:

Table 7: Refurbishment project

Major Project	Units	Estimated Cost (R)	Notes
Pennyville Communal & Flats Developments	681	179,7 million	Ageing stock requiring comprehensive mechanical and structural upgrades
Fleurhof Junction & Riverside Developments	704	115,5 million	Structural wear and site drainage issues increasing lifecycle costs
Roodepoort / Tshedzani Development	432	81,1 million	Deferred finishes and utilities connections outstanding
Dobsonville Development	502	71,9 million	Units partially completed; internal finishes and services backlog
City Deep (New Perimeter & Communal	380	28,9 million	Perimeter fencing and shared services

Blocks)			incomplete
Orlando Ekhaya (New & Old)	–	39,0 million	Plumbing, waterproofing, and roof rehabilitation required
Turffontein and Kliptown Square	–	151,1 million	Environmental compliance and site upgrades required

Collectively, the backlog exceeds R1.2 billion when factoring in projects currently under development and capital replacement costs projected over the Medium-Term Expenditure Framework (MTEF) period. However, the current allocation of R534 million for the same three-year period leaves a funding shortfall of approximately R666 million, constraining JOSHCO's ability to complete current commitments and initiate planned pipeline projects.

5.2.2 CHALLENGES

1) Capacity constraints

The organisation is currently operating with reduced technical and administrative capacity due to staff resignations that have not yet been replaced. This has resulted in overstretched teams and delayed processing of key project deliverables. The remaining officials are required to manage multiple portfolios, including ongoing projects and special initiatives, which undermines quality assurance and institutional learning.

To address these challenges, JOSHCO participate in the Expanded Public Works Programme (EPWP) workers to assist with administrative duties and reduce pressure on existing staff.

The COJ has made available a list of misplaced qualified personnel, and the entity will participate in identifying suitable staff who meet the required qualifications to capacitate the entity.

In addition, there are plans to establish a Project Management Office (PMO) unit to strengthen coordination, improve project oversight, and enhance overall operational efficiency.

2) Budget limitations

- **Funding Gaps:** The mismatch between the MTEF allocation (R534 million) and the total requirement (R1.2 billion) limits the number of housing units that can be delivered annually.
- **Delayed Completions:** Projects experience interruptions when funds are released incrementally, extending timelines and exposing JOSHCO to escalation claims.
- **Escalations and Contractual Risks:** Inflationary pressures, materials cost increases, and contractual claims from contractors due to payment delays have eroded cost efficiency.
- **Fragmented Accountability:** When multiple service providers are appointed in phases due to limited funds, oversight becomes diluted, resulting in inconsistent workmanship.

While awaiting the opportunity to motivate for additional budget during the mid-term budget adjustment processes, the Entity will prioritise projects based on the availability of budget and work towards compliance with the Social Housing Regulatory Authority (SHRA) requirements to secure grants and enhance project delivery.

3) Service providers

Several appointed contractors lack sufficient financial capacity and project-management experience to execute large-scale social housing projects effectively; This has led to:

- Incomplete works and frequent variation orders.
- Weak quality control and poor coordination among subcontractors; and
- Increased administrative burden on JOSHCO to monitor and support under-performing contractors.

To address these problems, the Entity will implement the following:

- Strengthen procurement processes by enforcing stricter pre-qualification criteria, including financial capacity, technical expertise, and proven project delivery track record
- Conduct thorough due diligence and reference checks before contractor appointment
- Require performance guarantees, retention clauses, and enforce penalties for non-performance
- Blacklist non-performing contractors
- Terminate contracts of underperforming contractors where necessary

- Strengthen contractor performance monitoring and compliance management
- Improve project cash flow planning and upfront funding controls to reduce financial exposure
- Ensure stricter contract management to minimise variation orders, delays, and incomplete works
- Implement and monitor the Stakeholder Engagement Plan for new developments
- Capacitate the Supply Chain Management unit through trainings

4) Ageing Infrastructure and Deferred Maintenance

A significant portion of JOSHCO's portfolio—particularly developments completed prior to 2010—requires structural rehabilitation, electrical and plumbing upgrades, and compliance refurbishments (e.g., fire safety, universal access, and green retrofitting). The deferred maintenance backlog, estimated at **over R858 million**, continues to grow annually due to budgetary shortfalls.

The entity is in the process of conduct a Multiyear Building Conditional Assessments (BCA) for the current portfolio, the exercise will indicate the cost for major upgrade, during Mid-term, a budget will be prioritised for major upgrades to reduce frequent maintenance in the projects.

5) Regulatory and Administrative Delays

Extended approval timelines for SLAs, building permissions, and environmental compliance further compound project delivery risks. Intergovernmental coordination with the Department of Human Settlements (DHS) & COJ office of the COO remains good assistance towards unlocking stalled projects and funding.

5.3 Future Outlook

JOSHCO anticipates that its results will reflect reinvigorated operational focus and a hands-on, proactive approach to property management while protecting the balance sheet through active risk management.

It is anticipated that the South African economy will continue to face significant challenges, including persistent load shedding, high unemployment, slow economic growth, rising inflation, and fiscal constraints. These pressures are further compounded by the after-effects of the COVID-19 pandemic, ongoing infrastructure backlogs, and global economic uncertainty, all of which continue to place strain on service delivery and investment confidence.

While the macro-fundamentals remain a concern, JOSHCO views social housing as a viable sector, with demand outstripping supply. Reference to the competitor analysis below is evidence that JOSHCO's business operating model remains relevant.

Various additional revenue streams were identified and implemented from the 2021/22 FY, with the intention of enhancing revenue generation including tenant regularization, digitization of tenant management processes, the development and management of student accommodation, outdoor advertising on buildings and reduction in consumption, recovery of utilities, and billing accuracy. The entity will continue implementing these streams, while modifying the approach where needed.

5.4 Strategic response:

5.4.1 Revenue Collection Strategies and Interventions

JOSHCO management has adopted a holistic approach to addressing revenue collection challenges by implementing targeted interventions aimed at encouraging tenants to settle outstanding rental debt. These initiatives are designed to strengthen revenue collection, improve cash flow, and establish a financially sustainable and viable debtor book:

- **Effective** debt factoring, prevention, and recovery remain critical business objectives for JOSHCO, with the following strategic and financial benefits. It's Strategic and financial benefits are as follows:
 - Cash Flow Relief - Immediate cash inflow supports JOSHCO's liquidity position and reduces dependence on shareholder subsidies or overdraft facilities.
 - Improved Audit Outcomes and financial sustainability (including key ratios): Reduction in deficit.
 - Balance Sheet Cleansing - Transfers irrecoverable debts, resulting in a more accurate asset position and improved creditworthiness.
 - Administrative Efficiency - Allows Finance and Legal units to focus on prevention, compliance, and revenue optimization rather than enforcement.
 - Socioeconomic Harmony - Enables non-intrusive recovery that avoids direct conflict with tenants, protecting JOSHCO's social brand.
- **Settlement Discounts:** Offered for tenants willing to settle debts in full or reduce overdue amounts. We have thus far (July to December 2025) collected over R793k from the 50% settlements vouchers in this quarter vs 940k collected in the last quarter

- **Legal Department & Utilities Divisions:** Established to handle debts over 30 days, recommending recovery methods like attachment orders and evictions, and Utilities Division for management of inhouse water and electricity expenses.

5.5 PRIORITISATION FRAMEWORK

No.	Programme	mitigation action
1.	Special projects	Deferring of Strategic Objective, no 4: This business plan takes into consideration the current financial constraints throughout the COJ, the financials of the entity is affected by monies owed by COJ entities and departments. considering the status quo and the pressures that arises through the implementation of special projects, the entity might defer strategic objective number four.

5.6 Organizational and Funding Status

JOSCHO's current Organizational structure was approved in July 2023. The total number of staff is approximately 500 excluding EPWP participants. In the past eight years, JOSHCO has faced significant leadership changes; a turnover of five CEOs. It has also experienced leadership changes at the COJ (shareholder) level with seven Executive Mayors and several Board changes.

A human resources capacity analysis was undertaken in 2021 based on the 2020/2021 year's organisational performance, taking into consideration the internal, external audit findings and risk of non-performance. To remedy this challenge, the entity has embarked on an organisational design process to ensure that there is proper streamlining of functions to improve performance. The entity further optimised its structure in the 2023/24 FY to ensure the suitability of changes that were being implemented.

JOSHCO total expenditure exceeded its total revenue for the past six years which led to a deficit position of R55,7 million in 2018/19 financial period which eventually increased to a deficit of R559 million in 2024/25 financial period. The main drivers of the deficit position are staff costs, debt impairment, finance costs, bad debts written off, security services and repairs & maintenance. Total operating expenditure increases from R244,2 million in 2018/19 financial period to R938 million in 2023/24 financial period.

Over the six-year period JOSHCO's total assets decreased from R1,572 billion to R1,353 billion while total liabilities increased from R2.380 million to R2,719 billion. Decrease in total assets is attributable to a high number of debtors that are impaired in line with JOSHCO's credit management policy while an increase in total liabilities is attributable to a reduction in a subsidy allocation used to fund liabilities

JOSHCO is in effect a combination of multiple businesses (SHI, Communal, City Services), which should be budgeted for, reported and performance managed separately. JOSHCO SHI and Communal Housing are impacted by low rental collections (73% vs Benchmark of 95%) due to poor application of revenue policy and lack of systems integration.

JOSHCO is currently underfunded based on the current rent collection rates. The deficit is primarily caused by low rental collection resulting in high bad debts. If JOSHCO collects 95% of its rental (SHI Benchmark), and everything else stays the same, the subsidy required would be significantly less.

The overall financial position of JOSHCO is the result of the following key issues:

- 5.6.1 Projects have been undertaken on behalf of the Department of Human Settlements of the City and had not been paid for. This has put undue pressure on JOSHCO's financial position and cash flow.
- 5.6.2 The low level of rental collection has placed the financial viability of JOSHCO in jeopardy. The poor application of the revenue policy and the inability to link access control to collection and payment of rental makes the management of debt collection increasingly difficult.
- 5.6.3 The budget allocation from the city has been insufficient for JOSHCO to continue to maintain its properties at the level that it is expected to. Obviously, the budget allocation is required at a higher level due to the low rent collection and the non-payment by the Department of Human Settlements. Addressing problems 1 and problem 2 would reduce the budget allocation required from the city.
- 5.6.4 Planning, forecasting, and reporting is not done on a project level therefore management has a limited view on the performance of each of their projects (i.e., properties)
- 5.6.5 JOSHCO does not have a view of its financial performance, budgets or forecasts based on its various Programmes.

5.7 Competitor Analysis

There is a high level of need for rental housing including social, affordable and student accommodation in the city of Johannesburg. The current housing need is estimated to be over 500 000 households comprising those households which are living in informal settlements and informal backyard rentals). In addition, if household growth and migration are taken into consideration, it is estimated that there will be approximately 1,23 million households requiring housing by 2030 in the city. This implies that approximately 88,000 households need to be housed per annum. This is far more than what is currently being delivered by the city and the affordable rental sector¹.

JOSHCO is one of approximately 40 accredited SHIs and 11 Other Delivery Agents (ODAs) operating in Gauteng. In addition to this there are several private sector developers focused on both the affordable market and student housing provision. JOSHCO is therefore operating in a highly competitive and dynamic business environment. Various market players offer housing solutions that are pivoted on a diverse range of value propositions.

JOSHCO's product offer is highly competitive in that it operates in the 'gap market' which is in between the full subsidy (BNG) offering (categorized as 'free' and allowing for the ultimate benefit of ownership) and the private developer (who offers a highly affluent housing solution catering for both rental and owned housing solutions).

The table below depicts the range of competitors in the rental housing market in the city.

Table 8: Competitor analysis

Competitor	Market segment	Services	Competitors Core VP
Inner-City Developers	High income segment / smaller, younger but affluent families	Develop properties for ownership or rental	Customer care, superior turnaround time, well designed community, and personal services such as security, entertainment, conveniently located
Small Scale Affordable Rental Developers (both homeowners and	Low, medium, and high-income segments	Rental and tenanting	Developed existing residential properties and can be both formal and informal,

rentals)			unregulated (hence price flexibility), no red tape
SHIs - New Entrants	Low-income segment	Development and rental services	- Fully funded - Flexibility of regulatory compliance No political interference
SHIs - Existing Players	Low-income segment	Development and rental services	- Fully funded - Flexibility of regulatory compliance No political interference
Student Accommodation	Tertiary education students	Rental accommodation	- Market sector experience - Most have full accreditation - Quality of Units
Inclusionary Housing (BNG)	Low-income group (BNG)	Giveaway housing (R1500 - R3500)	Free housing for ownership
Other Development Agents (ODAs)	Low-income group	Development and rental	- Fully funded - Flexibility of regulatory compliance - No political interference

5.8 Environmental analysis

Johannesburg remains the economic hub of Gauteng and one of the fastest-growing urban centres in South Africa. According to recent estimates and Census 2022 data, Johannesburg's population is approaching 5 million residents, with approximately 1.8 million households, although planning estimates suggest the broader metropolitan population may be significantly higher due to ongoing migration and urban expansion.

The city continues to attract large numbers of migrants seeking economic opportunities, reinforcing its position as South Africa's primary economic and migration hub. Rapid urbanisation, coupled with sustained inward migration into Gauteng, continues to place increasing pressure on housing delivery, municipal infrastructure, transport systems, and basic services. The Gauteng City-Region currently accommodates approximately 16.1 million people and contributes nearly one-third of South Africa's GDP.

Johannesburg has a relatively youthful population profile, with a significant proportion of residents under the age of 35, increasing demand for affordable rental accommodation, employment opportunities, and integrated human settlements. Female-headed households remain disproportionately affected by poverty and food insecurity, with recent GCRO findings indicating that approximately 24% of female-headed households experience food poverty compared to 12% of male-headed households.

Despite Johannesburg's economic significance and strong contribution to the finance, real estate, and business services sectors, economic growth has stagnated over the past decade. Labour market conditions remain under severe pressure, with official unemployment in Johannesburg estimated at approximately 33% by 2024/25, while expanded unemployment levels are considerably higher. Unemployment is particularly concentrated in townships, informal settlements, and economically marginalised communities.

Poverty and inequality continue to present major developmental challenges. Recent GCRO Quality of Life Survey findings indicate that poverty levels in Gauteng remain above pre-COVID levels, despite some recovery since the pandemic. Food insecurity has intensified, with approximately one in four households reporting that adults skipped meals because there was insufficient money to buy food.

Housing demand in Johannesburg continues to outpace supply. The city currently faces an estimated housing backlog of approximately 500,000 units, while informal and semi-formal housing now accounts for nearly 45% of all housing accommodation, including backyard dwellings and informal settlements. Rising urbanisation, declining affordability, and increasing unemployment continue to intensify pressure on the affordable housing sector and underscore the critical importance of sustainable social and rental housing interventions.

5.9 SWOT Analysis

A SWOT analysis is an analytical tool used to assess the internal and external factors that may have an impact on the performance of an organisation. The table below highlights both

internal considerations ('strengths' and 'weaknesses'), and external considerations ('opportunities' and 'threats') that JOSHCO needs to consider when determining its priorities and targets, and the requirements for implementation. Importantly, the value in identifying strengths and weaknesses lies in the fact that these highlight, respectively, aspects to be further enhanced, and aspects to be addressed/ countered. In identifying opportunities and threats, JOSHCO is better positioned to understand and build on/exploit the opportunities in its forward-planning process – while mitigating against the threats.

Table 9: JOSHCO SWOT Analysis

STRENGTHS	WEAKNESSES
• As a Municipal Owned Entity, we have direct access to City of Johannesburg resources, which helps us work faster and get support more easily. • Our services are a priority in the City's service delivery plans, which gives us strong support and alignment with City goals. • Track record of developing & managing the largest social housing portfolio in Africa	• Poor rental collection and revenue recovery affect financial sustainability. • Limited staff capacity and shortage of critical skills affect daily operations and project delivery. • The organizational structure is not well aligned, which affects efficiency, accountability, and decision-making. • Poor contract management affects service delivery and supplier performance. • Growing Deficit
OPPORTUNITIES	THREATS
• Leveraging City-owned land for integrated and mixed-use developments, including student accommodation and affordable housing. • Digital transformation of property management, billing, and tenant administration systems to improve efficiency and revenue collection. • Strengthening internal technical capacity through targeted recruitment, reskilling, and professional development programmes. • Growing demand for affordable housing, creating opportunities to expand housing stock and rental portfolios.	• Decline in allocation of from the COJ (capital expenditure) • Rapidly deteriorating housing stock increasing maintenance costs and reducing asset performance. • Rising rental defaults due to low rent collection. • Inability to continue as a going concern. • Loosing the SHRA accredited status

5.10 PESTEL Analysis

A PESTEL analysis serves as a valuable tool through which to assess the macro-environment and external factors which may have an impact on an organisation, its performance, and the strategic choices it makes. The acronym 'PESTEL' refers to the Political, Economic, Social, Technological, Environmental, and Legal factors that may impact on an organisation's performance and its ability to meet its mandate. Each area of analysis is reflected below, followed by a reflection on the implications for JOSHCO, a review of key trends affecting the Social Housing Industry, and an overview of the implications thereof for JOSHCO.

The PESTEL analysis is undertaken to identify, isolate and understand factors in the environment within which JOSHCO exists and operates, to better adapt and respond appropriately to the extent possible. Table below reflects JOSHCO's PASTEL analysis.

Table 10: PASTEL Analysis

COMPONENTS	RELEVANT ISSUES AND EFFECTS
POLITICAL FACTORS	• Governance Instability: Coalition governance in Johannesburg has led to frequent leadership changes, impacting policy continuity and service delivery, which in turn affects JOSHCO's operational environment. • Public Dissatisfaction: The GCRO Quality of Life Survey (2023) shows rising dissatisfaction with local governance, necessitating proactive engagement with tenant groups to address concerns. • Increased Tenant Activism: A rise in organized tenant movements calls for transparent and responsive management practices.
ECONOMIC FACTORS	• Stagnant Economy: A slow economic growth leads to a high level of poverty and unemployment which are key negative factors for social housing institutions such as JOSHCO. • Inflation and Cost Pressures: Economic inflation has escalated costs for maintenance and service delivery, further straining JOSHCO's budget.
SOCIAL FACTORS	• Gender-Based Violence (GBV): GBV significantly impacts housing design and management; creating safe living environments is essential. • Social Discontent: Growing public awareness of rights and dissatisfaction with service delivery necessitate enhanced communication and transparency. • Changing Demographics: A shift towards younger households, particularly single-parent families, demands tailored housing

COMPONENTS	RELEVANT ISSUES AND EFFECTS
	solutions.
TECHNOLOGICAL FACTORS	• Digital Connectivity: Advances in technology present opportunities for improved service delivery and tenant experiences through smart housing solutions. • Alternative Building Technologies: The rise of alternative construction methods offers pathways for cost-effective and sustainable housing development.
LEGAL FACTORS	• Eviction Procedures: Compliance with legal standards regarding eviction is crucial to avoid litigation risks. • Building Security: Increasing incidents of building hijacking require robust legal strategies and security measures.
ENVIRONMENTAL FACTORS	• Demand for Sustainable Housing: Climate change concerns necessitate the incorporation of sustainable practices in housing development. • Green Building Initiatives: There is increasing interest in green building practices, presenting funding opportunities for eco-friendly initiatives. • Resilience Planning: Addressing food security and promoting resilience against climate change are critical for community engagement.

5.11 Risk Assessment

JOSHCO's risk management approach follows the governance requirements of the City of Johannesburg, the Municipal Finance Management Act (MFMA), and the principles of the King V Report on Corporate Governance. It helps the organisation identify, assess, and manage risks that may affect service delivery, financial performance, and long-term sustainability.

The Board understands that good risk management and strong internal controls are important for good governance and better organisational performance. The Board has given oversight responsibility to the Audit and Risk Committee, which reviews strategic, operational, financial, compliance, and emerging risks and reports to the Board every quarter.

Management, through the Executive Committee (EXCO), is responsible for putting risk mitigation plans into action and addressing control weaknesses and risk issues. This helps improve accountability, strengthen the organisation, and create a strong culture of risk awareness across JOSHCO.

The Audit and Risk Committee also report to the Board and relevant City governance structures, including the Group Risk Committee, to ensure transparency, proper oversight, and alignment with municipal requirements.

The Entity has identified the following strategic risks and mitigation measures

Table 11: Strategic Risk and Mitigation Measures

No.	Risk Description	Residual Risk	Mitigation
1.	Loss of stakeholder confidence	Very High	• Review, monitor and track the implementation of the Stakeholder Engagement Plan on quarterly basis • Establish a dedicated complaints desk (subject to budget) to receive, track, and resolve community and customer concerns • Conduction of a Social Housing Demand Surveys to assess demand for social housing • Establishment of an IGR function (subject to budget) • Capacitate Stakeholder relations unit to deal with IGR issues • Execution of accelerated communication strategies to enhance awareness, visibility, and positive perception of the JOSHCO brand among stakeholders and communities
2.	Aging Infrastructure	High	• Formulate and execute a comprehensive master plan for conditional assessments, including identification and sourcing of necessary funding (subject to budget) • Strengthening collaboration through regular coordination meetings, formalizing responsibilities via SLAs or MoUs, integrating dependencies into project planning • Embed innovative and practical solutions into projects inception & planning • Enforcement and monitoring of JBCC contracts to ensure compliance, timely delivery, and adherence to SLAs • Handover checklist for Housing Management Department to be able to execute warranties as and when needed • Continuous Implementation of the Annual Planned Maintenance Plan • Monthly monitoring and reporting on adherence to Service Level Standards to ensure consistent quality and timely maintenance • Collaboration with various Sector Education and Training Authorities (SETA) and National Youth Development Agency (NYDA) for internal technical capacity, provide training, and

No.	Risk Description	Residual Risk	Mitigation
			ensure availability of skilled personnel for JOSHCO projects. (subject to budget) • Building Internal capacity through the review of JOSHCO structure to include technical services capacity
3.	Inability to deliver projects on time	High	• Establish a Project Management Office (PMO) to standardize project planning, provide oversight, and ensure credible, implementable project plans (subject to budget) • Capacitate QS through training (subject to budget) • Conduction of Skills Audit • Reprioritization of SHRA funded projects to ensure delivery in accordance with the provision • Submit request for additional funding during budget adjustment period (Bi-annually). • Exploring Strategic Alternatives for Securing Funding • Backlisting of non-performing contractors • Termination of non-performing contractors. • Implementation and monitoring of the Stakeholder Engagement Plan upon new developments • Persuading/Petitioning with statutory bodies. • Collaborate with relevant funding institutions • Strengthened the vetting process by defining clear criteria, verifying information, conducting background and risk checks
4.	Inability to continue as a going concern	High	• Strengthen the implementation of the accelerated stakeholder engagement program targeted at problematic projects • Enforcement of credit control Policy • Improvement in management of alternative revenue streams (Student Accommodation, Commercials, enrolment of parking (parking tariff and Utilities recoveries) • Develop a plan and identify Public Private Partnerships (PPPs), other grants and

No.	Risk Description	Residual Risk	Mitigation
			expression of interests • Collection of amounts due to the JOSHCO through escalation e.g. City manager
5.	Governance Failures/Weaknesses	High	• Ensure stable leadership and continuity in strategic decision-making by filling vacant executive vacancies and strengthening succession planning. • Implement the Self Control Assessment Framework • Implement the Ethics Implementation Plan • Assign a Records Management Officer/delegate for oversight • Develop a comprehensive Records Management Policy • Develop a records management Framework • Design and implement a records management system (centralized filing) • Develop a Consequence Management Framework - Clearly define what happens when policies, procedures, or controls are violated) - Align with MFMA Section 83 and HR disciplinary procedures to ensure legal compliance.
6.	Business Interruptions	Low	• End point protection, Firewall, and Secure Socket layer software for emails and voice over internet protocol • Continuous testing of the disaster recovery plan • Secondary fibre link for redundancy (Monitor the performance of both links and perform stress tests on the links)

5.12 Strategic Analysis Conclusion.

- Demand for affordable rental housing in the city is enormous and growing. This indicates that JOSHCO can continue to offer a reasonable supply of rental stock through its programmes, in line with the capital resources availed by the COJ and/or accessed from the SHRA.
- Digitization, automation and systems integration offer JOSHCO an opportunity for a leap forward into smart operations that are efficient and effective.
- Modifications to the funding arrangements with the COJ for projects undertaken by JOSHCO on behalf of departments will improve the financial position of JOSHCO.
- The financial sustainability of JOSHCO depends on its ability to collect rent. It is therefore unavoidable for JOSHCO to adopt and implement a clear and compliant rental collections strategy to address rent default, rent payment arrears and optimize collection of rent that is due. Such a strategy, and the inevitable evictions, must enjoy support of the COJ in principle and operationally.
- Assessment of competition in the affordable rental housing market points to a unique place where JOSHCO finds itself as a municipal-owned entity, thus separating JOSHCO from direct competition. Instead, as a municipal-owned entity, JOSHCO enjoys significant advantages that other actors do not have access to.
- Given its track record and experience since establishment, JOSHCO has a unique vantage position to influence policy. This requires JOSHCO to adopt a proactive policy-advocacy and IGR programme alignment agenda to support its strategic outlook and growth aspirations.
- It is necessary for JOSHCO to adopt a corporate strategy that is focused on programme-based performance and resource (budget) allocation. Together with portfolio operational management at individual project or property level, this will assist JOSHCO to seamlessly administer its inputs and outputs at unit level and address business costs and risks where it matters most.

CHAPTER 6: STRATEGIC RESPONSE

6.1 Key Performance Areas

JOSHCO is committed to fulfilling its vision wherein ‘Communities live in sustainable affordable public rental housing in the city of Johannesburg’ and is poised, determined and unwavering in its commitment to be a smart and capable organization focused on its mission to provide quality sustainable affordable rental housing products in convenient locations within the Johannesburg metropolitan area. Attainment will be driven by getting the basic and simple things done expertly. Accordingly, as derived from the Strategic Objectives, the following programmes shape the business of JOSHCO, as well as the budget structure and ultimately the functional organizational structure.

Table 12: JOSHCO Programmes, Strategic Objectives and Programme Purpose

JOSHCO Programme	Strategic Objective	Programme purpose and focus
Programme 1: Corporate Administration	Be a smart and capable Entity	Credible, reliable, and effective organisation
Programme 2: Social housing and student accommodation (units under accreditation and regulation)	Develop and manage social housing and student accommodation	Development & management of: Social housing: SHRA regulated Student accommodation: DHET regulated
Programme 3: Affordable Rental Housing (non-regulated)	Develop and manage affordable rental housing	Development and management of affordable rental housing: non-regulated
Programme 4: Special Projects services provided in line with Service Delivery Agreements (SDAs)	Implement special projects on behalf of CoJ Departments	Implement special projects for CoJ Departments to advance delivery of municipal services. Service Level Agreements concluded with CoJ Departments

Table 13: 2026-27FY Key Focus Area

Key Focus Area	Target	Region
Project Implementation and Delivery	Completion of 167 new social housing units, contributing to the City's affordable housing targets. • Booyens Street Inner City Conversion – 40 units (Stage 5 construction and finalisation). • Nancefield Social Housing – 127 units (Stage 5 implementation and handover).	-Region D -Region A
Condition Assessment and Maintenance Planning	• Completion of a comprehensive asset-condition assessment covering 100% of JOSHCO's residential portfolio, in alignment with the BCA Cost Summaries and Lifecycle Asset Management Framework. • Outcomes will inform the 2027–30 Asset Renewal Strategy and the development of a multi-year maintenance funding plan.	All Regions (A–F)
Upgrading and Refurbishment	Implementation of major refurbishment works across ageing stock identified in the BCA Cost Summary (2026). Priority projects include: • Pennyville Communal and Flats – Structural, plumbing, and electrical upgrades. • Fleurhof Junction and Riverside Developments – Drainage, waterproofing, and finishes rehabilitation. • Orlando Ekhaya (Old & New) – Roof waterproofing and internal finishes	-Region D -Region G -Region F
Implementation of the Annual Maintenance Plan	Execution of the approved Annual Maintenance Plan, focusing on: -Preventative maintenance of high-occupancy buildings. - Prioritisation of health, safety, and compliance items. -Procurement and contracting of service providers for responsive maintenance.	All Regions (A–f)

6.1.1 JOSHCO's Implementing Programmes

Programme 1: Corporate Administration

Purpose: The programme provides coordinated strategic leadership, management, and support to the JOSHCO to deliver on its mandate.

Strategic Objective: Smart and capable entity. This programme focuses on the corporate administration functions of JOSHCO including:

- Corporate service
- Finance
- Governance
- Strategic Planning and Monitoring & Evaluation.
- IGR & Stakeholder Management
- ICT

The emphasis is to enable JOSHCO to become financially sustainable over the strategic planning period and to improve operational efficiency. To this end there is a strong emphasis on building JOSHCO's technological efficiency including tenant screening, billing, management of rental collection and maintenance of buildings.

The deliverables for this programme are:

- Financial sustainability achieved
- Implementation of work on behalf Human Settlements department
- ICT and digital systems enabled.
- Good governance
- Human resource management to enable a capable workforce.
- Research and knowledge management undertaken to support implementation of strategies and operational plans based on learning and evidence.
- Effective intergovernmental and stakeholder relations
- High performance standards maintained.
- Support the SMMEs and designated groups.
- Public employment programmes implemented to contribute towards job creation.

The resources required and outputs for this programme are shown in the table below.

Table 14: Programme 1: Corporate Administration: Deliverables and Outputs

Key Performance Area	Deliverable	Resources	Output
Be a smart and capable entity	Financial sustainability achieved	Personnel with skills, expertise, and competence	Financially sound operations Going-concern status Diverse revenue streams
	Implementation of work on behalf of Human Settlements department	Personnel with skills, expertise, and competence Budget	Diverse revenue stream Accelerated delivery of projects delivered
	ICT and digital systems enablement	Operating budget Personnel with skills, expertise, and competence	Operation service efficiencies Cost and error reduction Improved communication
	Good governance	Board and Personnel with skills, expertise & competence	Compliance maintained Unqualified audit outcomes Minimal losses
	Effective human resource management	Operating budget	Capable workforce
	Research and knowledge management undertaken	Personnel with skills, expertise, and competence	Learning and evidence-based strategies and operational plans
	Effective inter-governmental and stakeholder relations	Personnel with skills, expertise, and competence	Leverage IGR and Stakeholder relation for partnerships
	High performance standards maintained	Personnel	High-performing organisation
	Support of SMMEs	Capital budget Operational budget	SMME participation in procurement

Key Performance Area	Deliverable	Resources	Output
	Public employment programmes to create jobs	Operational budgets	Short term job-creation

Programme 2: Social Housing and Student Accommodation (units under accreditation and regulation)

Purpose: The Development & Management of social housing (SHRA regulated) and Student accommodation (DHET regulated).

Strategic Objective: To develop and manage social rental housing and student accommodation. This programme is focused on the development and management of social rental housing student accommodation as accredited. Each of these will be managed and reported on as separate and distinct portfolios. A key emphasis will be to put in place effective digitised systems that will ensure an understanding of the status of each portfolio, building, and tenant on a periodic basis.

The programme comprises the following sub-programmes:

- Programme management of each niche rental housing portfolio (social housing, and student housing).
- Ensuring that all accreditation requirements are met in respect of social and student housing.
- Plans to be piloting of student accommodation through Joint Venture initiatives.
- Development of new stock
- Skills development centre to be established in Jeppestown in partnership with SETA.
- Effective property management of existing stock
- Effective tenant relations

The deliverables for this programme are:

- Effective programme management undertaken.
- Accreditation status with the SHRA and the Department of Higher Education and Training maintained.
- Advocate for enabling Policy.
- New rental housing units developed.

- Effective property management undertaken.
- Student accommodation is managed effectively.
- SHRA accredited stock managed effectively.
- Effective management of tenants in all rental housing stock

The resources required and outputs for this programme are shown in the table below.

Table 15: Programme 2: Social and Student Accommodation: Deliverables and Outputs

Key Performance Area	Deliverable	Resources	Output
Develop and manage social and student accommodation	Effective programme management undertaken	Personnel with specialised skills and competence Appropriate systems and procedures	Reduced maintenance and operational costs Increased percentage in rental collections
	Accreditation status with SHRA maintained	Personnel with specialised skills and competence	Policy adherence and compliance Accreditation sustained
	Advocate for enabling Policy	Research and evidence developed	Policy shift
	Additional rental units developed	Capital budget	More rental stock delivered
	Effective property management undertaken: Student Accommodation managed effectively SHRA accredited stock managed effectively	Operating budget Enhanced ICT	Reduced maintenance and operational costs Adequate living conditions
	Effective management of	Operating budget Personnel with	Rent-paying tenants. Harmony in

Key Performance Area	Deliverable	Resources	Output
	tenants in all rental housing stock	specialised skills and competence	properties Satisfied tenants Compliant leases in place Occupancy levels above 95%

Programme 3: Affordable Rental Housing (non-regulated)

Purpose: The Development and management of affordable rental housing (non-regulated)

Strategic Objective: To provide and manage affordable rental housing stock.

This programme will focus on the provision of affordable rental housing. Each of the properties will be managed and reported on as separate and distinct portfolios. A key emphasis will be to put in place effective digitised systems that will ensure an understanding of the status of each building and tenant on a periodic basis.

The programme comprises the following sub-programmes:

- Programme management of the portfolio.
- Policy advocacy and compliance
- Development of new affordable rental housing units
- Building of affordable rental stock through conversion methods within the City Centre
- Effective property management of existing stock
- Effective tenant relations

The deliverables for this programme are:

- Advocate for an enabling policy and manage compliance.
- New affordable rental housing units developed.
- Effective property management services for all units
- Effective tenant management services for all units

The resources required and outputs for this programme are shown in the table below:

Table 16: Programme 3: Affordable Rental Housing: Deliverables and Outputs

Key Performance Area	Deliverable	Resources	Output
Affordable rental housing stock	Advocate for an enabling Policy and manage compliance	Personnel with specialised skills and competence	Policy adherence and compliance Policy shift
	New affordable rental housing stock developed	Capital budget	Safe living environments
	Effective Property Management services for all units	Operating budget Enhanced ICT	Adequate living conditions in all affordable housing units
	Effective Tenant Management services for all units	Operating budget Personnel with specialised skills and competence	Rent-paying tenants. Harmony in rented properties & environments Satisfied tenants Compliant leases in place

Programme 4: Special Projects service provided in line with Service Delivery Agreements (SDAs)

Purpose: To implement special project for CoJ department to advance service delivery for the municipal.

Strategic objective: To implement special project on behalf of the CoJ Departments. This programme will focus on providing municipal services as requested and agreed by the city. Each service will be reported on as a separate cost centre and in a manner that covers JOSHCO's costs and requires upfront funding commitments (payments) from departments and entities before JOSHCO engages third parties.

Programme management of each portfolio (hostels, transitional housing, staff rental housing)

- Policy advocacy and compliance
- Municipal Services provision in relation.
- Procurement services
- Utilities management services
- Programmes and projects management services

The deliverables for this programme are:

- Effective programme management
- Policy and by-laws compliance
- Municipal services provided in line with service delivery agreements.

The resources required and outputs for this programme are shown in the table below.

Table 17: Programme 4: Special Projects services provided in line with Service Delivery Agreements (SDAs): Deliverables and Outputs

Key Performance Area	Deliverable	Resources	Output
Provide assigned municipal services	Programme Management	Personnel with specialised skills and competence Appropriate systems and procedures	Project delivered within time frame and budget
	Provide municipal services in line with the Service Delivery Agreements related to: Procurement services Programmes and projects management services Utilities	Operating budget Capacity assembly and contracting strategy for: specific skills, expert knowledge competence systems and equipment	Municipal services delivered according to set standards Satisfied customers. Procurement services Programmes and projects

Key Performance Area	Deliverable	Resources	Output
	management services		management services Utilities management services

6.1.2 Objective-Based Budget Structure – Aligning Resources to Priorities

In line with the National Treasury's framework for Objective-based budget structure & programmes, the approach is applied within JOSHCO to bring clarity, predictability and proper alignment between limited resources and specific programmes and sub- programmes. The resourced programmes are a clear indication of commitment to priorities.

A major shift in budget arrangement in this business plan is that financial management and control should be exercised at programme and at a project level. Furthermore, the medium-term forecasting for JOSHCO as well as the annual budgeting is to be undertaken at a programme, sub-programme and at project level. This is enabled through a financial model that ensures budget, expenditure and revenue is reconciled and controlled at unit level and built up towards composite organisational level indicators and measurements. The sub-programmes to be implemented per programme are shown in the table below.

Furthermore, this business plan recognises that the financial viability and sustainability of the Entity must be pursued with the necessary robustness. Most significantly, the following areas are the priorities for remedial interventions:

- JOSHCO is in effect a combination of multiple, albeit related, business (SHI, Communal, City Services), which should be budgeted for, reported and performance managed separately. Further, JOSHCO's unit cost structure to be managed for different business activities in relation to operation, maintenance, and refurbishments.
- JOSHCO's balance sheet is impacted by related party transactions not settled when due. This requires that modifications be affected to the funding arrangements with the COJ for projects undertaken by JOSHCO on behalf of departments. This will improve the financial position of JOSHCO. Options include drawdown funding arrangements to

ensure liquidity and cash-flow for projects. A standard operating procedure must serve to clarify these arrangements.

- Sustained and/or recurring operating budget deficits related to JOSHCO's current rent collection rates must be addressed.

Table 18: Sub-programmes

Sub-programme	Programme 1 Corporate Administration	Programme Owner	Programme 2 Social housing and student accommodation (units under accreditation and regulation)	Programme Owner	Programme 3 Affordable Rental Housing (non- regulated).	Programme Owner	Programme 5: Special Projects service provided in line with Service Delivery Agreements (SDAs): Deliverable Outputs.	Programme Owner
Sub-programme	Finance	Chief Financial Officer	Programme Management	Office of the COO	Programme Management	Office of the COO	Programme Management	Office of the COO
Sub-programme	Governance	Company Secretary	Accreditation & Policy Advocacy	Executive Manager: Corporate Services	Policy advocacy and compliance	Executive Manager: Corporate Services	Policy advocacy and compliance	Executive Manager: Corporate Services
Sub-programme	Corporate Services	Executive Manager: Corporate Services	New Developments	Office of the COO	New Developments	Office of the COO	New Developments	Office of the COO
Sub-programme	Planning & Performance; Research & Knowledge Management Risk Management	Executive Manager: Planning and Strategy	Property Management	Office of the COO	Property Management	Office of the COO	-	-

Sub-programme	IGR & Stakeholder Relations	Office of the COO	Tenant Management	Office of the COO	Tenant Management	Office of the COO	-	-
Sub-programme	ICT and digitisation enablement	Office of the COO	-	-	-	-	-	-

6.1.3 Key arrangements in respect of each sub-programme are outlined below:

Programme Management

JOSHCO has adopted a programme-based strategy. Key principles of programme management are geared towards ensuring that:

- Each portfolio is managed separately and in terms of the unique requirements of the portfolio.
- The governance (policy, by-laws, and regulations) requirements are satisfied at any given point of the programme management cycle.
- Resource inputs (planning, budgets, capacity, operational arrangements) required to achieve programme objectives are appropriately committed and deployed.

Developments

Project developments by nature require specific contracting arrangements between parties. Similarly, JOSHCO will introduce a standard operating procedure to inform and guide the conclusion of project and development agreements with the COJ Departments. This will also give effect to the programme and sub-programme approach adopted in this business plan.

The simple focus is to ensure that each programme, and thus projects and developments therein, are managed separately in terms of the unique and peculiar attributes and requirements for each programme and projects portfolio. In the main JOSHCO projects and development portfolio will fall in one of the following:

- Social housing as accredited by the SHRA
- Affordable rental housing (non-regulated stock)
- Student accommodation
- Refurbishment, maintenance, and upgrade of COJ rental stock (hostels)
- Human Settlements Programmes and/or Projects

Property Management

JOSHCO has implemented a strategy of managing each property within the portfolio separately in terms of the unique requirements applicable to the portfolio. In effect, portfolio operational management at individual project or property level serves to assist JOSHCO to seamlessly administer its inputs and outputs at unit level and address business costs and risks where it matters most.

The cost of operation and maintenance, the structural and aesthetic condition is best managed specifically. Accordingly, the financial and other records and reporting is maintained per property. Quality management is enhanced through dedicated focus on each property throughout its lifespan.

JOSHCO Maintenance Approach

The maintenance of properties remains a core operational priority to ensure that JOSHCO-managed buildings are safe, functional, and aligned with the organisation's commitment to providing sustainable and affordable housing. Effective property maintenance not only preserves asset value but also enhances tenant satisfaction and contributes to the overall achievement of service delivery objectives.

6.1.4 Key Focus Areas for 2026/27 FY

Implementation of the Annual Maintenance Plan:

- Conduct routine building maintenance as per approved Service Level Standards (SLS).
- Undertake preventive maintenance activities to reduce the incidence of emergency repairs.

Condition Assessment and Maintenance Planning:

- Conduct regular property condition assessments to inform long-term maintenance planning.
- Prioritize maintenance of ageing infrastructure and high-occupancy buildings.

Response and Turnaround Times:

- Improve turnaround time for corrective and emergency maintenance requests through enhanced coordination within Housing Management and supply chain management Unit.

Compliance and Quality Assurance:

- Ensure all maintenance activities comply with Occupational Health and Safety (OHS) regulations and municipal infrastructure standards.
- Monitor maintenance service providers to ensure adherence to quality standards and contractual obligations.

Sustainability and Cost Efficiency:

- Adopt sustainable maintenance practices, including the use of energy-efficient materials and technologies.
- Strengthen preventative maintenance to optimize resource use and reduce long-term costs.

Tenant Management

The Tenant Management function is geared to manage the full life cycle of all families and individuals renting any of JOSHCO's properties. This encompasses recruitment, onboarding, community living, termination, and eventual off boarding. The primary objective is to ensure that tenants enjoy a well-managed, safe, and affordable living environment while JOSHCO fulfils its obligations as a responsible landlord.

Throughout this cycle, tenants are appropriately billed for rent and are expected to pay rental fees as they become due. Equally, tenants must be able to communicate easily with JOSHCO on any matter affecting their occupancy and well-being. To support this, JOSHCO employs a variety of systems, procedures, and engagement platforms that regulate and sustain the relationship between the organization and its tenants, in line with applicable legislation and regulations.

A comprehensive Tenant Management Strategy is in place to guide the effective administration of tenancy-related processes. This strategy underpins JOSHCO's commitment to compliance, transparency, and tenant satisfaction, while also safeguarding the organization's financial sustainability. Furthermore, Innovative, and convenient rental collection mechanisms are continuously explored to enhance revenue efficiency. These include debit order facilities and, in the case of tenants who are City of Johannesburg employees, deductions via payroll. Such innovations ensure consistent rental inflows and reduce the administrative burden of arrears management.

In addition, JOSHCO promotes tenant mobility and empowerment through programmes that encourage tenants to transition toward other housing options such as home ownership or non-regulated rental housing. This mobility framework is designed to prevent stagnation within social housing and to create opportunities for new qualifying tenants to access affordable accommodation.

Tenant Management remains one of JOSHCO's core operational pillars, central to achieving its mandate of providing affordable, quality, and well-managed rental housing for low- to

middle-income households in the City of Johannesburg. The function ensures that all tenant-related activities—from allocation to lease administration, rent collection, and community engagement—are executed in a transparent, efficient, and client-centred manner.

Management arrangements

The focus is comprehensive and responsive tenant management arrangements, within a policy supported by innovative solutions for improved management of JOSHCO rental stock and tenant relations directed towards:

- Clear and equitable criteria for determining suitability of tenants for leasing.
- A compliant framework for the determination of rentals
- Explicit rules and guidelines to ensure fair and consistent lease management.
- Simple channels of communication between tenants and JOSHCO

Specifically, tenant management arrangements seek to set clear and specific procedures for:

- Marketing of available units
- Application, registration, and screening of potential tenants
- Take-on of tenants (and eventual tenant exit or off boarding)
- Allocation of units for letting, billing and rent collection.
- Letting contracting and enforcement of lease agreement breaches
- Tenant communication and liaison, engagements, consultation, and empowerment
- Complaints management, conflict, and dispute resolution
- Tenant Satisfaction Survey
- Periodic unit inspections

Customer Relations Management

To manage and analyse customer interactions and data across the customer lifecycle, JOSHCO employs a combination of practices, strategies, and technologies encompassed within customer relationship management (CRM). The objective is to strengthen interactions with customers to promote client retention and increase sales. In the entity, we have a strong interface with both our clients and stakeholders. This is driven through various methods with our Customer Care and Administration unit which oversees the function of effectively overseeing JOSHCO customers, through the provision of day-to-day responses to customer queries.

JOSHCO's customers fall into three categories, each with specific and differentiated requirements, as well as aspirations, expectations, and interests:

- **Tenants in JOSHCO residential properties:** These are JOSHCO's primary customers and the going concern status of JOSCHO is significantly reliant on this category of customers. JOSHCO's robust tenant management strategy and plan must continuously be adapted and updated to ensure effective recruitment, screening and selection, contracting, on-boarding and ongoing liaison for the duration of the lease, including the eventual exiting.
- **Tenants in JOSHCO's commercial properties:** These tenants lease and occupy JOSHCO's commercial properties which are integrated into JOSHCO's housing developments to provide diversity and convenient access to services within the properties. They enjoy the support of JOSHCO's residential tenants primarily and the surrounding communities, where access permits.

ICT Contribution to Business Success

Information and Communication Technology (ICT) play a pivotal role in enabling efficient and effective business processes across JOSHCO's operations. As technological advancements accelerate, JOSHCO remains committed to digitization, automation, and systems integration to strengthen organisational performance, improve service delivery, and support smarter, data-driven decision-making. The ICT function therefore serves as a strategic enabler for operational excellence, financial sustainability, and enhanced tenant experience.

- 1) **ICT as a Central Enabler:** Optimizing ICT capabilities is central to JOSHCO's long-term operational success. Through enhanced systems, smart automation, and real-time data analytics, ICT ensures efficient property management, accurate financial administration, and transparent reporting. Modern ICT infrastructure strengthens internal productivity and supports JOSHCO's goal of providing high-quality, affordable rental housing.

Key Information Systems Supporting JOSHCO:

- **Sage Pastel:** Utilized for general ledger, accounting, and consolidated financial reporting, ensuring seamless financial operations.
- **MRI Property Management Software:** Initially implemented as MDA (now MRI), this real estate management solution supports all aspects of property management, including maintenance, leasing, billing, and rent collections. The cloud-based version

enables remote access across various properties, ensuring real-time updates and effective portfolio management

- **Customization of MRI Software:** Going forward, the MRI system will be further customized to align with JOSHCO's business objectives, including enhancing the program and sub-programme approach for property management. This will ensure that property portfolios are reported individually and allow detailed tracking of tenants' rental payments and arrears.

By optimizing these systems and processes, JOSHCO aims to enhance reporting accuracy, ensure effective management of properties, and increase operational transparency.

2) The ICT Strategy

JOSHCO's ICT strategy is designed to empower the organization with tools and capabilities that streamline operations, reduce human error, and improve decision-making. Key components of the strategy include systems integration, tenant management automation, and robust financial administration systems.

- 3) **Systems Integration:** Seamless integration of ICT systems across JOSHCO's operations will enable better data flow, reduce redundant tasks, and provide a unified platform for decision-making. Integration will facilitate real-time monitoring and management of property, finance, and tenant data.

- **Comprehensive Automation:** By automating critical business processes, JOSHCO will reduce reliance on manual inputs, improve data accuracy, and speed up decision-making processes.
- **Holistic Data Integration:** The goal is to integrate various systems, including MRI for property management, Sage Pastel for accounting, and other internal databases, to create a holistic view of operations and performance.
- **Tenant Management:** Improving tenant management through digitization and automation will enhance tenant satisfaction, streamline internal processes, and ensure faster responses to tenant needs.

- 4) **Integration with MRI for Tenant Management:** JOSHCO will integrate its systems to allow a unified mechanism for access control, linked to rental payments. This integration will also enable automatic management of utility provisions and service cut-offs for tenants with unpaid rent.

- 5) **Vacancy and Leasing Automation:** An automated vacancy and leasing system will ensure efficient lease management, with early alerts for key milestones such as lease renewals or upcoming vacancies.
- 6) **Financial Administration:** Billing and rent collection are the core of JOSHCO's financial viability. The ICT strategy places significant emphasis on automating these processes to ensure consistent revenue flow and minimize operational risks.
- **Billing and Rent Collection Automation:** JOSHCO will continue to enhance its billing systems, ensuring that rent collection is seamless, accurate, and timely. Automated systems will reduce human error, and integrated payment options will make it easier for tenants to pay their rent.
 - **Debt Management and Payment Arrangements:** For tenants who fall behind on payments, automated reminders and payment plans will be offered. These arrangements will ensure tenants can catch up on overdue rent while continuing to pay their current rental fees.

6.1.5 Past Performance

The demand for affordable housing in the city far exceeds supply. The establishment of JOSHCO has contributed towards addressing the housing challenges and improving the quality of life experienced by the city's residents. As indicated above, JOSHCO manages 7631 rental units, delivered through both greenfield and brownfield projects.

In the year ended June 2025, JOSHCO continued to strive for delivery on the Board-approved institutional targets, achieving a staggering 556 units completed. The organization's performance is driven through service delivery, compliance, finance and governance targets. The table below reflects the key metrics for the previous financial years.

Table 19: Previous financial years' performance metrics

Performance metric	30 June 2022	30 June 2023	30 June 2024	30 June 2025
Property revenue (R'000)	R182 million	R 178,951 million	R152.4 million	R174 million
Maximum rental excluding utilities	R5,550	R5,550	R5,000	R5,000
Capital budget (R'000)	628 million	399 million	337.5 million	270.8 million
Capital Expenditure	94%	101%	100%	100%
New units completed	210	936	495	556
Occupancy rate	98%	98%	98%	98%
Collection rate	56%	57%	69%	73%
Deficit	R133,7 million	R373 million	R559 million	R559.9 million
Number of rental units under management	8,825	9410	10 156	7 202

Table 20: Performance against Predetermined Objectives as of 30 June 2025

Key Performance Area	Key Performance Indicator	Annual Target 2024/25	2024/25 Actual	Variance	Reasons for Underachievement and Remedial Action
Financial Stability	Current Ratio	Current ratio 1:1	0.37:1	-0.63	Target Not Achieved.
	Solvency Ratio	Solvency Ratio 1:1	0.38:1	-0.62	
	% Collection in respect of current debtors	80% collection in respect of current debtors	69%	-11%	Refer to chapter 5 and section 5.
	% Of valid invoices paid within 30 days of invoice receipt	100% of valid invoices paid within 30 days of invoice receipt	49%	-51%	Target Not Achieved. Reasons for Deviation: The City is having financial constraints in terms of Cash Flow as a result they do not allocate enough funds to settle all our creditors on time. Remedial Action: The entity continues to engage with Group Treasury for weekly allocation of funds.
	Number of SMME's supported	30 SMME's	30	0	Target Achieved
Good Governance	Percentage expenditure of	100% expenditure of approved capital budget	100%	0	Target Achieved

Key Performance Area	Key Performance Indicator	Annual Target 2024/25	2024/25 Actual	Variance	Reasons for Underachievement and Remedial Action
	approved capital budget				
	Percentage resolution of internal audit findings	100% resolution of Internal Audit findings (cumulative)	100%	0	Target Achieved.
	% Resolution of AGSA findings	100% resolution of AGSA findings	63%	-37%	Target Not Achieved. Reasons for Deviation: Limited staff resources resulting in lack of adequate review of AFS prior to Internal Audit review Remedial Action: Permanent appointment of CFO enabling stability of leadership. Additional review levels and utilization of CoJ CA(SA) Trainees for technical components of AFS. Submission of Pre-audited AFS timeously to allow

Key Performance Area	Key Performance Indicator	Annual Target 2024/25	2024/25 Actual	Variance	Reasons for Underachievement and Remedial Action
					adequate review time to ensure AFS are free from material misstatements.
	Level of audit opinion	Unqualified audit opinion	Unqualified audit opinion		Target Achieved
	Percentage compliance to Laws and regulation	98% compliance to laws and regulation	99%	+1%	Target Achieved.
	Percentage Implementation of corrective action against identified risks	95% Implementation of corrective action against the identified risks	95%	0%	Target Achieved.
Personnel Vacancy Rate	% Employee vacancy rate	10% employee vacancy rate	6%	4%	Target Achieved
Smart City	Number of digitisation initiatives completed	8 Digitisation initiatives completed	8	0	Target Achieved.
Job Opportunity and Creation	Number of jobs created for the unemployed through EPWP programmes	1000 Jobs	1076	+76	Target Achieved.

Key Performance Area	Key Performance Indicator	Annual Target 2024/25	2024/25 Actual	Variance	Reasons for Underachievement and Remedial Action
Sustainable Service Delivery	No. of social housing units completed	556 housing units completed	556	0	Target Achieved.
	% Occupancy rate across all JOSHCO rental units	98% occupancy rate	98%	0	Target Achieved.
	% Achievement of service standards	100% Achievement of service standards	100%	0	Target Achieved.
	Number of community-based initiatives implemented through Community Development	4	5	+1	Target Achieved.

6.2 CORPORATE SCORECARD

The Corporate Scorecard has been populated in the circular 88 template, which outlines the performance indicator, quarterly targets and the quarterly budget – as reflected in the table below

Table 21: JOSHCO's Corporate Scorecard for the 2026/27 Financial Year.

KPI No.	Key Performance Indicator (KPI)	Baseline 2024/25	2026/27 Target	2026/27 Quarterly Performance Targets				2026/27 Budget Per Projects R 000						Means of Verification
				Q1	Q2	Q3	Q4	Total budget		Quarterly Budget Target Capex and Opex				
								Capex (000)	Opex (000)	Q1	Q2	Q3	Q4	
1.	Current Ratio	0:37	1:1	1:1	1:1	1:1	1:1	-	-	-	-	-	-	Quarterly management accounts
2.	Solvency Ratio	0:38	1:1	1:1	1:1	1:1	1:1	-	-	-	-	-	-	Quarterly management accounts
3.	% Of valid invoices paid within 30 days of invoice receipt	49%	100%	100%	100%	100%	100%	-	-	-	-	-	-	Quarterly Management Report
4.	Number of SMMEs Supported	30	10 SMMEs supported	-	-	-	10 SMMEs	-	-	-	-	-	-	-List of SMMEs -Appointment letter /Signed SMME Contract or Sub- Contract.
5.	% spent on operating budget against approved operating budget (Replaces the deficit)	New KPI	95%	20%	50%	75%	95%	-	436 313	109 078	218 156	327 234	436 313	Quarterly Finance Report

KPI No.	Key Performance Indicator (KPI)	Baseline 2024/25	2026/27 Target	2026/27 Quarterly Performance Targets				2026/27 Budget Per Projects R 000						Means of Verification
				Q1	Q2	Q3	Q4	Total budget		Quarterly Budget Target Capex and Opex				
								Capex (000)	Opex (000)	Q1	Q2	Q3	Q4	
6.	% expenditure on approved capital budget	100%	100% expenditure on approved capital budget	25%	50%	75%	100%	85 000	-	21 250	42 500	63 750	85 000	SDBIP Report and Invoices Paid.
GDS OUTCOME: A High Performing Metropolitan Government that Proactively Contributes to and Builds a Sustainable, Socially Inclusive, Locally Integrated and Globally Competitive Gauteng City Region MAYORAL PRIORITY: Good Governance														
7.	% resolution of internal audit findings	100%	100% resolution of Internal Audit findings	30%	50%	75%	100%	-	-	550	550	550	550	ARC approved Internal Audit Report
8.	% resolution of AGSA findings	63%	100% resolution of AGSA findings	-	-	30%	100%	-	-	-	-	-	-	ARC approved Internal audit report
9.	Level of audit opinion	Unqualified audit opinion	Unqualified audit opinion	-	-	-	Unqualifie d audit opinion	-	2 700	-	2 700	-	-	Auditor General final report
10.	% compliance to laws and regulations	99%	100% compliance to Laws and Regulation	100%	100%	100%	100%	-	5,319	1 329	1 329	1 329	1 329	Board approved Compliance reports
11.	% Implementation of corrective action against identified risks	95%	100% Implementatio n of corrective action against identified risks	100%	100%	100%	100%	-	5,319	1 329	1 329	1 329	1 329	Board-approved Risk Control Assessment Report
12.	Number of tenant occupancy audit conducted within JOSHCO properties	new	27 tenant occupancy audits conducted within JOSHCO	7 tenant occupancy audits conducted within JOSHCO	7 tenant occupanc y audits conducte d within JOSHCO	6 tenant occupa ncy audits conduct ed	7 tenant occupanc y audits conducte d within JOSHCO	-	-	-	-	-	-	Tenants Occupancy Audit report per property.

KPI No.	Key Performance Indicator (KPI)	Baseline 2024/25	2026/27 Target	2026/27 Quarterly Performance Targets				2026/27 Budget Per Projects R 000						Means of Verification
				Q1	Q2	Q3	Q4	Total budget		Quarterly Budget Target Capex and Opex				
								Capex (000)	Opex (000)	Q1	Q2	Q3	Q4	
			properties	properties	properties	within JOSHCO properties	properties							
13	% Employee vacancy rate	6%	8% employee vacancy rate	8%	8%	8%	8%	-	1.300	325	325	325	325	Approved Organogram and SAP report on positions filled
14	Number of jobs created for the unemployed through EPWP programmes or other employment initiatives.	1076	1000	400	300	200	100	-	10 000	250	250	250	250	EPWP Database, Signed EPWP contracts. Signed and dated Timesheet, certified copy of ID. Proof of payment.
15	Number of digital transformations Initiatives implemented	New KPI	1		-	1		-	-	-	-	-	-	Link to Functional dashboard APP
GDS OUTCOME: Provide a Resilient, Livable, Sustainable Urban Environment – Underpinned by Smart Infrastructure Supportive of a Low Carbon Economy MAYORAL PRIORITY: Infrastructure Development and Refurbishment														
16	Number of Social housing units completed	556	167 Social Housing Units completed	-	-	-	167	85 000	-	21 250	42 500	63 750	85 000	Occupation certificate or practical completion certificate/Pre liminary practical completion certificate issued by the

KPI No.	Key Performance Indicator (KPI)	Baseline 2024/25	2026/27 Target	2026/27 Quarterly Performance Targets				2026/27 Budget Per Projects R 000						Means of Verification
				Q1	Q2	Q3	Q4	Total budget		Quarterly Budget Target Capex and Opex				
								Capex (000)	Opex (000)	Q1	Q2	Q3	Q4	
														Project Manager
17	% achieved of service level standard	100%	100 % achieved of service level standard	100%	100%	100%	100%	-	70 176	17 544	17 544	17 544	17 544	Approved service level standard report
GDS OUTCOME 2: Provide a Resilient, Livable, Sustainable Urban Environment – Underpinned by Smart Infrastructure Supportive of a Low Carbon Economy MAYORAL PRIORITY: Sustainable Service Delivery														
18	% Implementation of stakeholder interaction and satisfaction Plan	New KPI	100%	25%	50%	80%	100%		-	-	-	-	-	Integrated Communication, stakeholder engagement, customer experience and satisfaction activation plan, Implementation report Meeting register, pictures, purchasing order and survey report
SHRA COMPLIANCE KPIs (19)														
19	SHRA Accreditation Status	New	Full Accreditation	-	-	-	Full Accreditation	-	-	-	-	-	-	SHRA Compliance Certificate
19.1	% Collection in respect of current debtors	73%	95% Collection in respect of current debtors	95%	95%	95%	95%	-	-	-	-	-	-	Revenue Report approved by the EXCO

KPI No.	Key Performance Indicator (KPI)	Baseline 2024/25	2026/27 Target	2026/27 Quarterly Performance Targets				2026/27 Budget Per Projects R 000						Means of Verification
				Q1	Q2	Q3	Q4	Total budget		Quarterly Budget Target Capex and Opex				
								Capex (000)	Opex (000)	Q1	Q2	Q3	Q4	
19.2	% of Occupancy rate across all JOSHCO rental units	98%	100% occupancy rate	100%	100%	100%	100%	-	4 700	1 175	1 175	1 175	1 175	MRI reports or tenancy schedule
19.3	Total operating Cost (per unit per month)	New KPI	<1800	<1800	<1800	<1800	<1800	-	70 176	17 544	17 544	17 544	17 544	Finance quarterly report
19.4	Debt service cover ratio	New KPI	>1,3	>1,3	>1,3	>1,3	>1,3	-	-	-	-	-	-	Finance quarterly report
20	Number of projects where lease agreements were renewed	New KPI	27 Projects	7	6	7	7	-	-	-	-	-	-	Tenancy schedule / MRI report
21	Percentage of DebiCheck signed upon existing lease agreements	New KPI	50% of signed DebiCheck	10% of overall active leases	20% of overall active leases	35% of overall active leases	50% of overall active leases	-	-	-	-	-	-	Signed DebiCheck mandates and a Rent Roll

Disclaimer:

- The implementation and achievement of all targets contained in this Business Plan are subject to budget availability, organisational resources, and applicable governance processes. Where performance targets are linked to expenditure, any budget overspend will constitute non-achievement of the relevant target.
- For all percentage-based KPIs, the rounding up of target achievement is strictly prohibited. Performance must be reported based on the actual percentage achieved, without adjustment or upward rounding, to ensure accurate, transparent, and credible performance reporting.

Circular 88 Indicator Scorecard (National Treasury's Circular 88 key performance indicators and targets)

Table 22: Circular 88 Indicators

Circular 88 Outcomes	No	IDP Performance Indicator (Outcomes)	Ref No.	Baseline (estimated Annual Performance 2024/25	Target for (MTREF) (3 years)			Target for 2026/27 (End of Term)
					Yr1	Yr2	Y3	
HS2. Improved functionality of the residential property market	6	Percentage of households living in formal dwellings who rent	HS 2.3	0.53%%	-	-	0.4%	0.4%

6.3 Technical Indicators Description

The table that follows reflects the technical indicators, their descriptions, specifics in terms of roll-out, and responsible parties.

Table 23: Technical Indicators Descriptions

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
1.	Current Ratio	The indicator refers to JOSHCO's ability to pay short term obligations, or those due within a year	To measure the financial sustainability of the organization	Quarterly Management account / annual financial statements	Current ratio Current assets divided by current liabilities	None	Quantitative	Non-Cumulative	Quarterly	No	current ratio 1:1	Chief Financial Officer
2.	Solvency ratio	The indicator refers to JOSHCO's ability to meet its long-term debt obligations. The ratio indicates whether the company's cashflow is sufficient to meet its long-term obligations	To measure the long-term financial sustainability of the organization	Quarterly Management account /annual financial statements	Solvency ratio Total assets divided by total liabilities	None	Quantitative	Non-Cumulative	Quarterly	No	Solvency ratio 1:1	Chief Financial Officer
3.	% Valid invoices paid within 30 days of invoice receipt	The indicator refers to the percentage of invoices paid within 30 days. Invoices that are not due in previous month must be included next month.	To ensure that the organization complies with payment of service providers within the prescribed time and avoids interest and penalties. It	Age analysis (quarterly) with PDF audit trails or Purchase Master	Total invoices are paid within 30 days. / Total valid invoices received less invoices within 30 days, multiplied by 100. Note: Valid invoices have to be signed and	None	Quantitative	Non-cumulative	Quarterly	No	100%	Chief Financial Officer

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
			also ensures that SMMEs providing services to JOSHCO are sustainable.		dated. (Invoices that are not due in previous month must be included next month).							
4.	Number of SMMEs supported	This indicator measures the number of SMMEs supported by the under local subcontracting. The definition for the number of SMMEs supported entails financial and non-financial support defined as provision of contracts or sub-contracting of SMMEs in JOSHCO capital projects	Create an enabling environment for businesses to thrive and become sustainable. The development and support of SMMEs and entrepreneurs play an important role in accelerating economic growth and job creation.	-List of SMMEs -Appointment letters or Signed SMME Contract or Sub-Contract	Simple Count of listed SMMES	Inaccurate or inadequate information provided by main contractors.	Output	Cumulative	Quarterly	Yes	10	COO and CFO
5.	% spent on operation budget against approved budget	This KPI measures the percentage of actual operating expenditure against the approved operating budget allocation	To improve financial sustainability and promote good governance within the entity.	OPEX expenditure report Financial Statement	Actual cost/Allocated budget *100	None	Output	Cumulative Year-to date	Monthly Quarterly	Yes	95%	Chief Financial Officer

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
6.	%expenditure of approved CAPEX budget	This indicator refers to the spending of CAPEX budget.	To improve financial sustainability and promote good governance within the entity.	SDBIP Report Paid Invoice	Total CAPEX spent divided by total approved CAPEX budget, multiplied by 100.	None	Economy	Cumulative	Quarterly	No	100%	Chief Financial Officer
7.	% Resolution of Internal Audit findings	The indicator refers to the closing of audit findings that are due for implementation. It seeks to ensure that audit findings are addressed, to minimize or mitigate weaknesses within the control environment	Improve the organization's control environment	Internal Audit reports or Internal and External Audit Findings dashboards	Total number of internal audit findings resolved/total number of internal audit findings (excluding findings that are less than 60 days) *100	Departments not resolving findings	Output	Cumulative	Quarterly	No	100%	CFO, COO and EMs
8.	% Resolution of external audit findings	It measures the number of audit findings resolved against the total number of audits findings issued by the AGSA	Improve the control environment of the organization.	Internal audit tracking reports submitted to Executive Committee (EXCO) as well as the Audit and Risk Committee. Internal audit reports or Internal and External Audit Findings dashboards	Total number of Auditor General findings resolved/total number of Auditor General findings. <i>Note: The resolution of Audit findings that relate to the annual financial statement will be calculated in quarter 4.</i>	Departments not resolving findings	Output	Cumulative	Quarterly	No	100%	CFO, COO All EMs

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
9.	Unqualified audit opinion	This indicator refers to the achievement of an unqualified audit opinion by an independent auditor (AGSA). An unqualified audit opinion refers to an independent audit judgement that the company's financial statements are fairly and appropriately presented, without any exceptions and in compliance with accounting standards	Improve the control environment of the organization	JOSHCO's integrated annual report and Auditor General final reports.	Simple read of the AG report	AGSA Audit Report	Output	Non-cumulative	Annually	No	Unqualified audit opinion	Chief Financial Officer
10.	% Compliance to laws and regulation	The indicator refers to tracking of the extent to which JOSHCO complies with the laws and regulations that are relevant. As an MOE, JOSHCO has aligned its compliance function with that of the CoJ's Group Compliance and Advisory Services'	Improve the organization's control environment	Compliance registers and Regulatory Universe monitoring registers. Compliance report.	sum of all legislation % reported as assessed/3200 x100	Non submission by business units responsible for implementation of the Acts monitored for	Output	Non-cumulative	Quarterly	No	100%	EM: Planning & Strategy

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
11.	% Implementation of corrective action against identified risks	The indicator refers to monitoring of mitigation actions identified to address strategic risks. The aim is to effectively manage business risks to ensure that the risks facing the organization do not negatively affect the business objectives of the organization	Improve the control environment of the organization.	Strategic Risk Register, and approved risk report submitted to Group Risk	Number of implemented strategic risk action plans divided by total number of strategic risk action plans due for implementation on multiplied by 100	Departmental units' submission of data	Output	Non-Cumulative	Quarterly	No	100%	EM: Business Planning and Strategy; and All EMs
12.	Number of Tenant occupancy Audit conducted within JOSHCO properties	The indicator refers to the monitoring of the tenant's occupancy within JOSHCO properties	To improve the control environment of the organization by ensuring that the correct tenant is at the correct property.	Tenants Occupancy Audit report per property	Simple count	None	Output	Cumulative Year-end	Quarterly	Yes	26 Property	COO
13.	8% employee vacancy rate	Maintaining the vacancy rate of 8% and below, for all approved and funded positions. This is for filling of positions that are in the	To ensure all departments are capacitated to support the overall delivery of the organizational objectives	The approved organogram that reflects positions, SAP report (spreadsheet) that shows positions filled, and Spreadsheet of total funded positions.	Vacant funded positions/ total funded positions X 100.	None	Output	Non-cumulative	Quarterly	No	8% employee vacancy rate	EM: Corporate Services

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
		approved organogram and have been funded in the financial year.										
Job Opportunity and Creation												
14.	Number of jobs created for the unemployed through EPWP programmes or other employment initiatives	The indicator refers to the number of jobs created through the EPWP Programme during the financial year under review. Jobs: refer to temporary jobs linked to projects by JOSHCO to develop housing units, and to deliver through repairs and maintenance or in JOSHCO offices.	To promote economic development through job creation and skills transfer.	Service provider – Register and Payroll Attendance Register/time sheet, proof of payment, ID, and employment contract, EPWP expenditure report	Simple count of jobs created as defined.	Budget from DED	Output	Cumulative	Quarterly	No	750	COO
Smart City												
15.	Number of digital transformations Initiatives implemented	The indicator refers to the number of ICT system implemented. Centralizes all processes involved in in the	Purpose of the dashboard is for transparency ,tracking of the development and budget	Functional dashboard APP (Provide the link for the dashboard).	Simple count	None	output	Cumulative	Quarterly	yes	1	Corporate Services

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
		development of housing projects, its progress with regards to tasks to be completed, documents needed, and the budget allocated how much has been spent and how much is remaining. the application also sends notifications and update if overspent or when a task is assigned.	allocated as well as the documents needed for the project and to learn and develop for any errors that might have occurred with the last project if any also giving a full overview of the projects with graphs and charts that can be filtered by project .									
Sustainable Service Delivery												
16.	Number of Social housing units completed	The indicator refers to the number of social housing units developed to reach practical completion.	Enhanced quality of life that provides meaningful redress through pro-poor housing development.	Occupancy certificate or practical completion certificate/Preliminary practical completion certificate issued by Project Manager	Simple count of social housing units completed	Evidence not provided due to projects not being met on time.	Output	Non-Cumulative	Annually	No	167	COO
17.	% achieved of service level standard	The indicator refers to tracking of the service level standard agreed on with the shareholder	Meet the service level standards with the COJ. Improve customer satisfaction levels.	Approved service level standard report. Individual standard evidence as per SLS Technical indicator descriptor	The number of KPIs achieved in the Service Level Standards Agreement/ total no of Service Level	Unavailability of systems	Output	Non-cumulative	Quarterly	Yes	100%	EM: Planning and Strategy and all Executives

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
					Standards achieved multiply by 100							
18.	% Implementation of stakeholder interaction and satisfaction Plan	To measure how effectively the organisation implements planned communication, stakeholder engagement, and customer experience initiatives to improve satisfaction and relationships.	Meet the service standards with the COJ. Improve tenants' satisfaction levels.	Meeting Registers Pictures Procurement Orders Surveys News Articles	Number of planned communication, stakeholder engagement, and customer experience activities/Total number of Planned Activities	None	Output	Cumulative	Quarterly	Yes	100%	CEO/COO & EM-Corporate Service.
19.	SHRA Accreditation Status	To indicate JOSHCO complies with the accreditation requirements set by the Social Housing Regulatory Authority (SHRA).	To improve JOSHCO compliance status to full compliance status	SHRA Certificate of Accreditation	Simple read SHRA accreditation Certificate	None	Output	Non-cumulative	Annually	Yes	Full Accreditation Status from SHRA	EXCO
19.1	% Collection of debtors on current billing	The indicator refers to the percentage of money collected as a percentage of the total value billed for rental This excludes amounts that	To enhance financial sustainability of the organization	MRI (management reports incorporated) Software System or any billing system Financial Summary or final billing report	Rental collected/ total bill X 100	Delinquent payers. Different versions of reports.	Quantitative	Non-Cumulative	Quarterly	No	95%	Chief Financial Officer/Chief Operations Officer

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
		have been written off, and amounts owed by tenants with historical debt in order to recover these accounts										
19.2	% of occupancy rate across all JOSHCO rental units.	The indicator refers to the percentage of units occupied across all available JOSHCO units.	The indicator seeks to improve efficiency in the management of all units and enhance financial sustainability.	MRI report with an occupancy interpretation report or Tenancy schedule or Occupancy audit schedule or any system generated report for tenant management.	Number of units occupied in active JOSHCO projects as a percentage of the total number of active units available. This excludes untenable units or spaces.	Eligible tenants Reinstatements, evictions and illegal invasions Delays in Supply Chain processes	Output	Non-cumulative	Quarterly	No	100% occupancy rate	COO (GM: Housing Management)
19.3	Total operation cost (per unit per month)	Costs associated with operating and maintaining social housing units	To track all operational and buildings management expenses	Finance quarterly report	Direct cost + indirect cost – Utilities	None	Output	Non-cumulative	Quarterly	Yes	<1800	COO
19.4	Debt Service Cover Ratio (DSRC)	Ratio of cash available for debt servicing to interest, principal and lease payments	To measure the Entity ability to use its operating income to pay current obligations	Finance quarterly report	Net Profit After Tax, before Interest and Non-Cash Items / (Interest paid + Capital portion of loan repayments)	None	Output	Non-cumulative	Quarterly	Yes	>1.3	CFO & COO
20.	Number of projects where lease agreements were renewed	The indicator is tracking JOSHCO projects that have expired leases and	To ensure compliance and good governance	Tenancy schedule / MRI report	(Number of projects visited simple count	Poor evictions, political interference (Councillors), resistance by tenant	Output	Cumulative	Quarterly	Yes	27 Projects	COO

KPI no.	Indicator title	Short definition	Purpose / importance	Portfolio of evidence	Method of calculation	Data limitation	Type of indicator	Calculation type	Reporting cycle	New KPI?	Desired performance	Indicator responsibility
21.	Percentage of DebiCheck signed upon existing lease agreements	renew The indicator tracks the existing lease agreements with a DebiCheck that are not on salary deduction	To ensure efficient revenue collection	Signed DebiCheck mandates and a Rent Roll	Number of active leases with DebiCheck/ Total number of active leases – leases with salary deduction x 100	Tenant resistance to sign DebiCheck, reversal and termination of DebiCheck by tenants	Output	Cumulative	Quarterly	Yes	50% of signed DebiCheck	COO

6.4 Service Standard Charter

The relationship between JOSHCO and the COJ, as its parent municipality and JOSHCO's sole shareholder, is formalized through various processes and forms of documentation, including the Service Delivery Agreement (SDA) and the Shareholder Compact. Section 93B (a) of the Municipal Systems Act stipulates conditions around "Parent municipalities having sole control."

A parent municipality which has sole control of a municipal entity:

Must ensure that annual performance objectives and indicators for the municipal entity are established by agreement with the municipal entity and included in the municipal entity's multi-year business plan.

As such, JOSHCO and the City sign a five-year SDA that is reviewed annually, and the agreement outlines the entity's scorecard and seven service-level standards that JOSHCO should adhere to when delivering its services to the Johannesburg communities.

JOSHCO reports on performance against seven pre-determined targets for Service Level Standards (SLS). The agreed SLS with the City are included below.

Table 24: Service Level Standards

No	Core Service	Indicator Title	Short Definition	Purpose / Importance	Evidence / Collection Of Data	Method Of Calculation	Data Limitation	Type Of Indicator	Calculation Type	Reporting Cycle	Desired Performance	Indicator Responsibility
1.	Billing of customer s	98% accurate bills of all active customers	The indicator seeks to measure the accuracy of billing sent to active customers.	To improve service delivery standards by ensuring that bills sent to active customers are close to 100% accurate. Gain trust from our tenants. To execute the billing process in a manner that optimizes rental income from tenants.	Dated and signed prebilling monthly report for each project per tenant. Approved tariff report	Number of active tenants billed accurately/total number of active billed tenants multiply by 100	None	Quantitative	Non-Cumulative	Monthly/ Quarterly	98%	Chief Financial Officer & COO Revenue Manager
2.	Resolving to request no maintenance	96 % of maintenance requests resolved within 14 working days	The standard measures turnaround time in responding to logged maintenance by JOSHCO tenants	To improve service delivery standards by ensuring that maintenance requests are resolved within the 14-day turnaround time as per the Service Level Agreement for Service Delivery Standards between CoJ and JOSHCO	MDA report on jobs logged and completed. (extracted from MDA) OR Maintenance Complaints queries report by MDA.	Monthly: Jobs completed within turnaround divided by total maintenance requests reported for the period under review multiplied by 100 Quarterly: Average of the percentage achieved for the 3 months of the quarter.	None	Output	Non-cumulative	Monthly/ Quarterly	96 % of maintenance requests resolved within 14 working days	COO GM: Housing Management
3.	Routine Building maintenance	Once per year and as when required	The standard monitors planned maintenance for the financial year	To improve service delivery standards by ensuring that routine	Approved Routine Building Maintenance Plan for the financial year	Monthly: Routine building maintenance jobs completed	None	Output	Non-cumulative	Monthly/ Quarterly	100%	COO GM: Housing Management

No	Core Service	Indicator Title	Short Definition	Purpose / Importance	Evidence / Collection Of Data	Method Of Calculation	Data Limitation	Type Of Indicator	Calculation Type	Reporting Cycle	Desired Performance	Indicator Responsibility
			to ensure that JOSHCO's building remains user friendly and are preserved	building maintenance for JOSHCO projects is completed once per year and/ or when required	submitted once during quarter 1 and/or revised plan where necessary. MDA report on Routine Building Maintenance(extracted from MDA system), approved purchase orders, signed maintenance forms, invoices and certificates of completion.	divided by planned routine building maintenance jobs for the period under review multiplied by 100 Quarterly: Average of the percentage achieved for the 3 months of the quarter						
4.	Application of rental housing	Outcome of enquiry to be sent to application within 5 days.	The target seeks to measure the turnaround time for the unit to communicate the outcome of the enquiries by applicants to lease social housing unit. The turnaround time measured is from the day an enquiry is received by JOSHCO to the day the outcome of the enquiry is communicated	To improve service delivery standards by ensuring that outcomes of enquiries for rental housing are sent to the applicants within 5 days	Monthly spreadsheet with a summary of all queries addressed for the reportable month; and e-mails Or extract report of applications from APP/ OR Scan code	Mean average scoring NB: only working days are counted Monthly: Step 1: get difference between the day a complaint was received to the day a complaint was resolved by JOSHCO for the Month under Review for all reported complaints or queries Step 2: Add all the days it	None	Output	Non-cumulative	Monthly/ Quarterly		GM: Housing Management Manager allocations and tenants' management

No	Core Service	Indicator Title	Short Definition	Purpose / Importance	Evidence / Collection Of Data	Method Of Calculation	Data Limitation	Type Of Indicator	Calculation Type	Reporting Cycle	Desired Performance	Indicator Responsibility
			to the client.			took to solve complaints or queries for that period; and Step 3: Divided the answer to step 2 by the number of complaints or queries received for the period under review. Quarterly: Average of days for each month divided by the number of months reportable. e.g., Quarter 1 (July = 7 days, August = 5 days and September = 4 days). $7+5+4 = 16/3 = 5$ days (average)						
5.	Application for rental housing	Outcome of the application communicated within 10 days	The target seeks to measure the turnaround time for the unit to communicate the outcome of applications	To improve service delivery standards by ensuring that complaints are resolved within the turnaround	Dated and signed tracking documents or App report and SMS report.	Step 1: Difference between date of outcome of application (when Leasing Manager: Housing Management	Delays in allocation of units due to: Political influence. Insufficient human capacity vs number of projects to be allocated	Output	Non-cumulative	Monthly/ Quarterly	7 days	GM: Housing Management and manager allocations and tenants' management.

No	Core Service	Indicator Title	Short Definition	Purpose / Importance	Evidence / Collection Of Data	Method Of Calculation	Data Limitation	Type Of Indicator	Calculation Type	Reporting Cycle	Desired Performance	Indicator Responsibility
			received to lease social housing units The proposed service level standard intends to measure the turnaround time from the beginning to the end of the application process. The outcome of the application is communicated to the client (SMS sent out).	time as per the Service Level Agreement for Service Delivery Standards between CoJ and JOSHCO		approved or declined the application) and the date an SMS was sent to the client (only working days are counted) Step 2: Add all the days in step 1 for that period; and Step 3: Divided the answer to step 2 by the number of applicants received for the period under review. Quarterly: Average of days for each month divided by the number of months reportable						

No	Core Service	Indicator Title	Short Definition	Purpose / Importance	Evidence / Collection Of Data	Method Of Calculation	Data Limitation	Type Of Indicator	Calculation Type	Reporting Cycle	Desired Performance	Indicator Responsibility
6.	Resolution of complaints	Acknowledgement and response within 24 hours of complaint being logged	The target seeks to measure turnaround time of acknowledging receipt of complaints or queries sent to JOSHCO by the existing and potential customers	To improve service delivery standards by ensuring that complaints are acknowledged and responded to within the turnaround time as per the Service Level Agreement for Service Delivery Standards between CoJ and JOSHCO	Automated email or Autoreply spreadsheet.	Simple count of emails received that automated email was sent	Automated emails may not be retrievable to prove that acknowledgment and response was sent within 24 hours	Output	Non-cumulative	Monthly/Quarterly	Turn-around to time of 24 hours	EM: Corporate Services Customer Services Manager
7.	Resolution of complaints	Resolution of the complaints/ queries within 5 workings days.	The indicator seeks to measure turnaround time of resolving complaints or queries received by JOSHCO	To improve service delivery standards by ensuring that complaints or queries are resolved within the turnaround time as per the Service Level Agreement for Service Delivery Standards between CoJ and JOSHCO	Monthly spreadsheet with a summary of all queries addressed for the reportable month; and e-mails	Mean average scoring NB: Only working days are counted Monthly: Step 1: get difference between the day A complaint was received to the day a complaint was resolved by JOSHCO for the month under review for all reported complaints or queries Step 2: Add all the days it took to solve	None	Output	Non-cumulative	Monthly/Quarterly	Turnaround time of 5 working days	EM: Corporate Services Customer Services Manager

No	Core Service	Indicator Title	Short Definition	Purpose / Importance	Evidence / Collection Of Data	Method Of Calculation	Data Limitation	Type Of Indicator	Calculation Type	Reporting Cycle	Desired Performance	Indicator Responsibility
						complaints or queries for that period; and Step 3: Divided the answer to step 2 by the number of complaints or queries received for the period under review. Quarterly: Average of days for each month divided by the number of months reportable. – e.g., Quarter 1 (July = 7 days, August = 5 days and September = 4 days) $7+5+4 = 16/3 = 5$ days (average)						

CHAPTER 7: PERFORMANCE, MONITORING, EVALUATION AND REPORTING

JOSHCO's performance monitoring, evaluation and reporting system serves as an essential tool for planning, monitoring and reviewing delivery against the organizational scorecard. Each of the key processes associated with this system are outlined below.

7.1 MONITORING

Across all spheres of government, performance information reported within accountability documents enables Parliament, provincial legislatures, municipal councils, and the public to track government performance, and to hold it to account. Performance information is also a critical resource used by managers at each stage of the planning, budgeting and reporting cycle – with insights allowing for a results-based approach to service delivery management.

JOSHCO's performance information is structured to support monitoring of delivery against allocated inputs, identified activities and defined outputs and outcomes – with tracking of data allowing the organization to demonstrate how available resources align with delivery on the mandate.

7.2 Evaluation

JOSHCO's evaluation process is intended to improve decision making, performance and accountability. The evaluation of long-term impact is undertaken for key programmes, such as the EPWP and Tenanting. The monitoring and evaluation unit will evaluate the departmental quarterly reports and issue evaluation reports with gaps/findings and recommendations.

7.3 Reporting

National Treasury has developed two monitoring and reporting systems, which cater for financial and non-financial information, to integrate planning with budgeting systems. In yearly monitoring service delivery and budget use is undertaken through the quarterly performance reports and the monthly expenditure reports respectively. The quarterly performance reports provide progress on the implementation of the institution's annual performance plan with emphasis on monitoring delivery against planned quarterly targets. Monthly expenditure reports are used to monitor actual spending against planned spending.

These reports are also used to alert managers where remedial action is required in-year, based on both financial and nonfinancial information. Value for money is an important

objective in budgeting. In support of this, quarterly performance targets are compared to actual expenditure, in an effort to link service delivery with spending data.

End-of-year reporting, via the Annual Report, allows for reporting on outputs against pre-determined targets, and reporting on budget allocations and use in accordance with the service delivery outputs. The Annual Report process is guided by Section 121 of the MFMA, MFMA Circular 63 and the International Reporting Framework that has been adopted by the city.

The CoJ's performance reporting framework provides guidelines for all City departments and entities that support alignment with both National Treasury's requirements, and the requirements of the City, as sole shareholder. The Annual Report serves as JOSHCO's ultimate 'accountability document' for the financial year.

The relationship and alignment of the planning, budgeting, reporting, monitoring, and evaluation documents is made possible through appropriate budget programme structures, which provide the key link between objectives and detailed operational budgets. The budget programme structure at JOSHCO's disposal provides a stable platform, linking successive plans and strategic priorities to budget allocations and performance indicators that track delivery over the medium to long-term.

CHAPTER 8: FINANCIAL IMPACT

8.1 Budget And Source of Funding

The CAPEX funding that JOSHCO receives from the City is based on the number of social and affordable rental units to be developed in a financial year, and the support programmes identified as necessary to implement delivery of the social housing programme. Capital funding is also received through application for capital funding from SHRA. Market demand studies and project feasibility studies are critical to this funding programme, given their role in tracking achievements and rental stock growth projections.

JOSHCO's projections for OPEX is based on the number of social housing and affordable rental units under its current management and those units that will be completed mid-year. The city supports the operational budget through budget allocations and budget adjustments. Rent collection and utility recoveries from tenants supplement the operational budget.

The revised approach as proposed in this business plan of managing each portfolio separately will significantly enhance JOSHCO's ability to budget and report on expenditure to funders.\

8.2 Operational Expenditure

Successful implementation of the Business Plan hinges on delivery in line with the principles of accountability and transparency, efficiency and effectiveness, commitment, time consciousness, prudent financial management and ongoing coordination and collaboration with other departments. JOSHCO is, however, in a space that is directly impacted by South Africa's harsh economic conditions. Rental collections are steadily lagging and the gap between expenses and income is widening.

The revised operating procedures as defined, outlined per sub-programme above, will significantly improve JOSHCO's ability to reduce and manage its operational expenditure. In addition, at an operational level, JOSHCO will continue with the following strategies to reduce losses and build and maintain its financial sustainability:

Revenue drives which involve all JOSHCO departments, with particular emphasis on revenue and housing management.

- Managing expenditures closely through cost-containment measures, reconciliation, and supervisory controls – with JOSHCO's adopted policy confirmed as being aligned with National Treasury's and the City's cost-containment guidelines

- Handover of tenants to the Local Magistrates Courts for Emolument Attachment or Garnishee Orders
- Referral of defaulting tenants to the Housing Tribunal Court for mediation (this is a free service)
- Where tenants are also COJ employees, collection of arrears account balances through Garnishee Orders
- Relocation of non-qualifying tenants in collaboration with the Human Settlements departments through its various programmes offering.
- Education of tenants about social housing – and mutual responsibilities – through the stakeholder engagement programme.

8.3 Balance Sheet Optimization.

The entity has engaged the shareholder regarding outstanding amounts owed by various departments, and the process for the recovery of these funds is on-going. These initiatives are expected to strengthen JOSHCO's financial position by improving both its current and solvency ratios.

8.4 Budget For 2026/27

Table 25: Budget for 2026/27FY

Description	Audited outcome	Tabled budget	Adjusted budget	Forecast		
	2024/25 R'000	2025/26 R'000	2025/26 R'000	2026/27 R'000	2027/28 R'000	2028/29 R'000
Revenue						
Interest received Debtors	27,577	26,646	26,646	27,605	28,626	29,626
Other income	20,346	70,870	70,870	73,420	76,136	78,799
Rendering of services	27,577	4,165	19,743	20,454	21,211	21,953
Rental of facilities and equipment	174,427	171,832	171,832	178,017	184,606	191,069
Government grants and subsidies	156,634	140,081	140,081	138,590	141,951	148,339
Operational Revenue - Inter-Co and Interest		1,821	7,141	1,903	1,989	2,079
Total Revenue	378,664	415,415	436,313	439,989	454,519	471,865

Expenditure						
Employee related costs	(238,845)	(234,661)	(239,981)	(245,806)	(258,709)	(272,290)
Debt impairment	(188,487)	(27,613)	(27,613)	(28,603)	(29,668)	(30,709)
Depreciation & amortisation	(6,811)	(1,783)	(1,783)	(1,847)	(1,915)	(1,982)
Finance costs	(126,160)	(1,051)	(1,051)	(1,089)	(1,129)	(1,169)
Bad debts written off	(4,659)	-	-	-	-	-
Impairment loss	(6,735)	-	-	-	-	-
Losses on disposal of assets	(201)	-	-	-	-	-
Administrative expenses	(420,037)	(148,235)	(163,813)	(160,479)	(160,836)	(163,351)
Total Expenditure	(991,935)	(415,415)	(436,313)	(439,989)	(454,519)	(471,865)
Deficit before taxation	(559,941)		-	-	-	-
Taxation						
Surplus (Deficit) for the year, after tax	(559,941)	-	-	-	-	-

8.5 Revenue

JOSHCO's main revenue items are as follows:

- 1) Rental of facilities and equipment
- 2) Agency services
- 3) Grants and subsidies

Housing Development's 'take-on delivery of units' programme will result in the hand-over of an additional 556 units to Housing Management, for use in accommodating qualifying beneficiaries – with this further contributing towards the rental revenue forecast. The revenue forecast for the 2025/26 FY is projected at R146 750.000 million.

The operational subsidy from the city has also increased to R 143.9 million in 2024/25 financial period from R 110.7 million in 2023/24 financial period. As noted previously, JOSHCO earns from 7% to 10% management fee for agency services rendered in respect of the development of projects. Revenue will be further maximized through selling advertising space on certain properties under JOSHCO management, especially in the Inner City, and through letting commercial space of the ground floor of all new Inner-City projects. The entity is also

implementing a student accommodation programme. A second building will be operational from 2026/27 financial year.

Despite the current economic conditions, revenue collection remains a strategic imperative for the organization and as such, debt impairment has been maintained conservatively for the medium-term, with a slight increase due to continuing low levels in collection rate. Revenue collection strategies have been put in place – including a focus on encouraging tenants to switch over to the debit order system and paying accounts through Easy Pay, which is available at most retail outlets.

1) Expenditure

The financial planning for the year ahead takes the following into consideration:

- Employee-related costs: an increase to R 238.8 million in 2024/25 financial period from R221.7 million in 2023/24 financial period. The budget increase has been revised based on filling key positions in the new organizational structure. The cost associated with the increase in insourcing of key competent staff is higher than the reduction of repairs and maintenance costs, as the amount includes benefits such as pensions.
- Repairs and maintenance: There is an increase in this line item due to aging infrastructure. Planned maintenance for some of the buildings has been included in the capital budget as stock upgrades.
- General expenses: General expenses are also an enabler. Although JOSHCO strives to undertake its business through economies of scale, for the 2025/26 FY, these costs have increased.

2) Capital Expenditure

The entity has identified the need to improve its planning, delivery and organization capabilities to become a leading and best-practice developer of good quality, innovative and cost-effective properties, in this way contributing to the creation of sustainable human settlements and improved quality of life for those within JOSHCO's target market. The achievement of the abovementioned key performance areas can only be realized through strong adherence to the Human Settlements Department's value chain. Mixed Housing Options and Capital Management

The tables below reflect a detailed project plan (i.e., number of social housing units to be developed, and number of Inner-City projects to be upgraded) for one financial year. Also included are details of the budget allocation for the Capex projects for the financial year.

There is a possibility of securing additional funding from already completed SHRA funded projects (Princess Plots – R87 600 000; Dobsonville – R12 600 000; Lufhereng – R91 200 000), totaling to R191million. Once these amounts are received, the entity will need to appropriate to enable JOSHCO to utilize the funds for other priority projects such as Riverside view and Devland.

If this additional funding is received and appropriated timeously, it can have significant positive impact on unit delivery. . Specifically for the current target of 167 units planned for the 2026/27 financial year can increase to an additional 360 units from Riverside view.

Table 26: Capital allocation Budget for the 2026/27 Financial Year

Project Name	Loans Draft 2026 / 2027 R'000	SHRA funding	JOSHCO Managemen t Fees @7% R'000	Subtotal Budget available R'000	Construction cost R'000	Professional fees @15% R'000	Total unit yield	Comments
38 Rissik Street (NBS)	-	-	-	-	-	-	-	No allocation for the year due to financial constraints and the project is at stage 3.
Booyens Street Inner City Conversion	10 000	-	1 610	21 390	18 182	3 209	40	
Casamia Inner City	-	-	-	-	-	-	-	No access to the building due to illegal invasion.
Devland Golden Highway	10 000	-	700	9 300	7 905	1 395	-	Amount allocated is for the invoices to be paid.
Existing stock redevelopment	2 000	-	150	1 860	1 581	279	-	Payment of outstanding invoices.
Frank Brown Social Housing Dev	-	-	-	-	-	-	-	No allocation for the year due to financial constraints and the project is at stage 3.
Inner City Buildings Acquisitions	-	-	-	-	-	-	-	-
Kelvin Social Housing Dev	-	-	-	-	-	-	-	No allocation for the financial year due to financial constraints and the project is at stage 2.
Lombardy East Social Housing	-	-	-	-	-	-	-	No allocation for the financial year due to financial constraints.
Lufhereng Social Housing	7 000	-	630	8 370	7 115	1 256	-	Amount allocated is for the unpaid invoices.
Malvern Building Conversion	-	-	-	-	-	-	-	No allocation for the financial year due to financial constraints and the project is at stage 2.
Marlboro Social Housing Project	-	-	-	-	-	-	-	No allocation for the year due to financial constraints and the project is at stage 3.
Nancefield Social Housing	10 000	-	1 400	18 600	15 810	2 790	127	-
Park Chambers	3 000	-	-	2 790	2 372	419	-	Payment of outstanding invoices.

Randburg Selkirk Social Housing	5 000	-	-	-	-	-	-	Payment of outstanding invoices
Smit Street Inner City Building	-	-	-	-	-	-	-	-
Tum-Key : Region F (Denver)	10 000	-	-	-	-	-	-	-
Tum-Key 1: Region A (Riverside View)	18 000	-	1 260	16 740	14 229	2 511	-	Amount allocated will not achieve any units hence unit yield is zero.
Tum-Key 1: Region B (Rivonia)	10 000	-	-	-	-	-	-	-
TOTAL	85 000	0	5 740	79 050	67 193	11 858	167	

Possible sources of additional SHRA funding								
Princess Plots	-	87 600	-	-	-	-	-	Completed project. Tenanted. SHRA still has to make final payment for COJ appropriation and used in other projects
Dobsonville	-	1 260	-	-	-	-	-	Completed project. Tenanted. SHRA still has to make final payment for COJ appropriation and used in other projects
Lufhereng - Phase 1	-	91 200	-	-	-	-	-	Completed project. Tenanted. SHRA still has to make final payment for COJ appropriation and used in other projects
TOTAL	-	191 400	-	-	-	-	-	About R191.4m That could be used on -Devland and -Selkirk (Sel - R101.4m; Dev - R90m)

Table 27 Capital Expenditure Budget for the 2026/27 Financial Year

Financial Year: 2026-2027				Budget		
Strategic Objective: Pro-Poor Development	Projects	Programme	Project Unit yield	WIP Units	Completed Units	Financial year budget: 2026-27
SOWETO CORRIDOR	Lufhereng Social Housing Development		552	0	0	9 000 000
	Nancefield Social Housing Development		372	0	127	20 000 000
	Golden Highway/Devland		333	0		10 000 000
SUB TOTAL			1 257	0	127	39 000 000
JHB CBD and Surrounds	Existing stock Redevelopment; upgrade and major maintenance	Brown Fields	0	0	0	2 000 000
	Inner City Rejuvenation		0	0	0	0
	280 Smit Street Student Accommodation		200	0	0	
	Malvern Development		103	0	0	
	Casa Mia		150	0	0	
	Park Chambers Social Housing Development		218	0	0	3 000 000
	Booyens		40	0	40	23 000 000
	Rissik Street Social Housing Development		170	0	0	
	SUB TOTAL				981	0
Empire Perth	Frank Brown/Milpark Social Housing Dev		300	0	0	
SUB TOTAL			300	0	0	
Alexandra -	Lombardy East	Greenfields	400	0	0	

Marlboro, Sandton- Randburg, Midrand, Diepsloot, Orange Farm	Kelvin Social Housing Development	& Turnkeys	384	0	0	
	Randburg Selkirk		145	0	0	
	Marlboro Social Housing Dev		200	0	0	
	Region A (Midrand Rabie Ridge)		2000	0	0	
	Region A: Riverside View Project		1108	0		18 000 000
	Trn-Key 1: Region B Edenberg/Rivonia		350	50	0	
	Region F: Denver Turnkey Project		1041	0	0	
	Region A: Tanganani (Diepsloot)		219	0	0	
	Region G: Southern Farm (Orange Farm)		1000	0	0	
SUB-TOTAL			6994	50	40	18 000 000
GRAND TOTAL			9479	50	167	85 000 000

CHAPTER 9: MANAGEMENT AND ORGANISATIONAL STRUCTURE

JOSHCO's corporate strategy is underpinned by organizational arrangements tailored to achieve strategic priorities and programmes effectively. These arrangements are designed to support and implement the strategic objectives of the organization, ensuring alignment between the corporate strategy and operational functions. By structuring the organization in a way that directly supports strategic objectives/goals, JOSHCO can enhance its capacity to deliver sustainable affordable rental housing products in Johannesburg while meeting the needs of its stakeholders and fulfilling its mandate as a social housing institution. This strategic approach emphasizes the importance of organizational alignment and efficiency in driving successful outcomes and fulfilling JOSHCO's mission and vision within the housing sector.

9.1 Governance Arrangement

The Board of Directors is in place and geared to exercise its mandate as outlined in the Board Charter and the Shareholder (COJ) Group Governance Framework. The constitution of the Board Committees is guided by the COJ Group Governance policy which recommends for the establishment of two statutory sub-committees (Audit and Risk Committee and the Social & Ethics and Human Resource Committee) and the Development Committee. Accordingly, JOSHCO Board Committees are as follows:

- Audit Committee
- Human Resources, Social & Ethics
- Development Committee

The non-executive Directors are responsible for providing strategic direction and oversight over the operation of the company in line with its fiduciary duties as embedded in the Companies Act and the King IV report. The Chairperson encourages proper deliberation of all matters requiring the Board's attention. The Board, guided by the City of Joburg Group Governance Policy, meets at least quarterly, retains full and effective control over the Company and monitors executive management through the structured approach to reporting and accountability.

The Chief Executive Officer (CEO) plays a pivotal role in overseeing the day-to-day operations and administration of the organization, supported by internal audit and an Executive Management Team. Additionally, the Chief Operations Officer (COO) focuses on enhancing operational efficiencies within specific functional areas. Compliance management is highlighted as a significant responsibility for the Executive Management Team, emphasizing the importance of ensuring adherence to legal requirements, industry standards, and internal

policies to mitigate risks and maintain a culture of compliance, this strategic approach to compliance management is essential for organization's to navigate complex regulatory landscapes effectively and minimize potential pitfalls while upholding operational integrity and legal adherence.

9.1 Management And Organizational Structure

As indicated in section 3.3, the strategic objectives that have been determined for JOSHCO are as follows:

- 1) To be a smart & capable entity
- 2) Develop and manage social housing and student accommodation(regulated)
- 3) Develop and manage affordable rental housing (non-regulated)
- 4) To provide services for special projects on behalf of CoJ (Human Settlement Department).

Following the revised strategic objectives, steps were taken to ensure that resources are aligned to the objectives. As such, the programme structure and functional services were also revised.

The macro-organizational structure defined to implement the strategy and achieve the identified priorities of JOSHCO is reflected in the figure below.

9.2 JOSHCO's Macro Organizational Structure

JOSHCO has a nearly full complement of executive managers in place, thus placing the entity in the best possible position to manage organizational operations and to achieve delivery of stated strategic objectives. Before making any changes to the JOSHCO organisational structure, an Institutional Review must be conducted.

The diagram below reflects the alignment between the revised strategic objectives and programme structure and functional areas responsible for the revised objectives. It also reflects the separation between core and support functions.

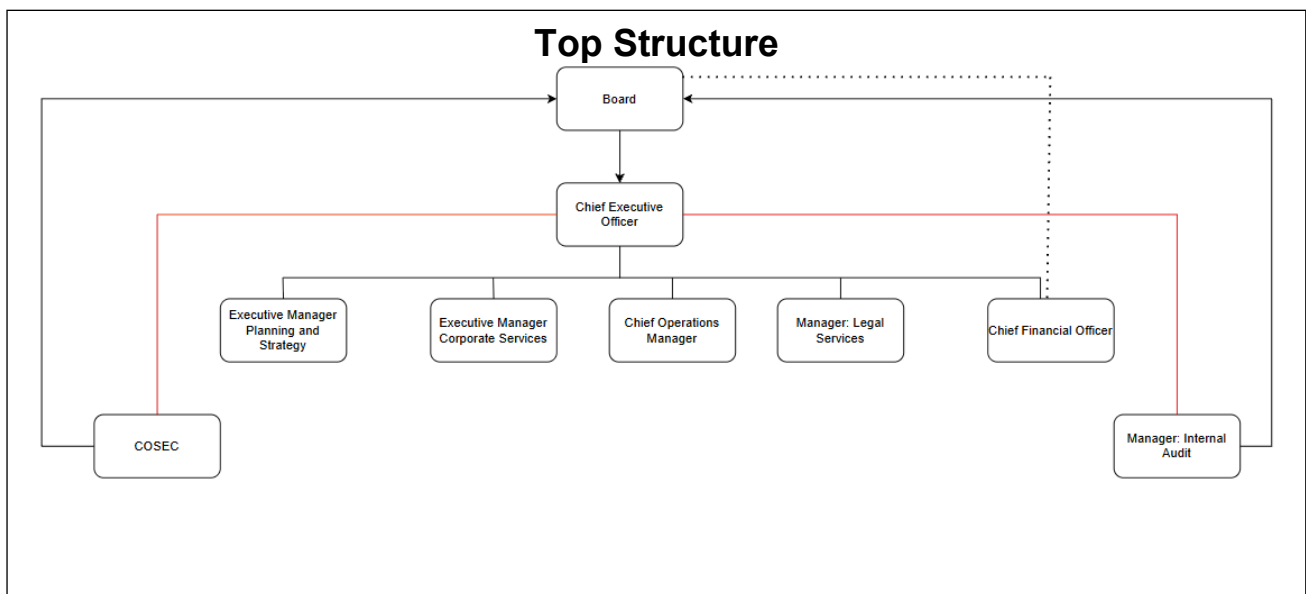


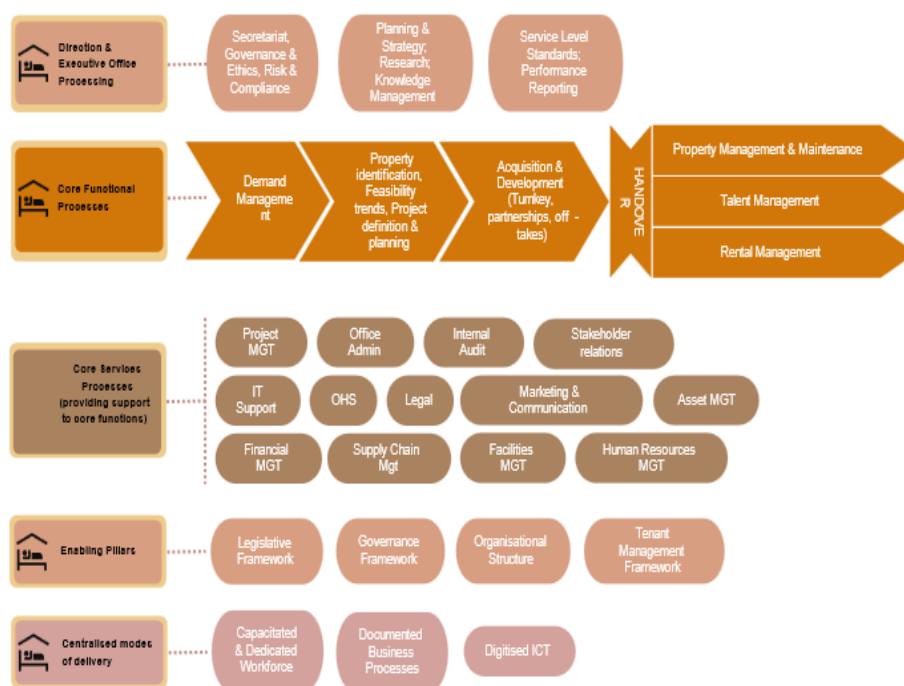
Figure 3: Alignment of programmes, structure and functional Areas



Furthermore, the organizational arrangements are embedded in the operating and services model wherein a clear distinction is made through delineation of:

- Executive direction and management.
- Core business operations and functions.
- Support functions.
- Enabling inputs; as well as
- Centralized (or cross-cutting) systems.

Figure 4: The operating and services model of JOSHCO is depicted as shown in the figure below.



9.3 Performance Management.

9.4.1. Performance Management System

Performance Management is about planning, monitoring, reviewing, and rewarding performance. JOSHCO has a performance management system that assesses the performance of the organization holistically, starting with the Board on organizational performance and cascading down to individual performance.

JOSHCO as a public entity has a transparent performance management process that encompasses planning, monitoring and performance reporting. Organizational performance is assessed and reported to the shareholder on a quarterly and annual basis. JOSHCO business plans and integrated annual reports are published once approved by the COJ Council.

9.4.2. Board Performance

Board members attend workshops designed to equip them with a better understanding of their fiduciary duties and the alignment with the city expectations and requirement in terms of corporate governance.

The Board is assessed annually in accordance with the King V Code on Corporate Governance, which promotes the regular evaluation of the Board, its committees, and individual directors — including the Chairperson and Chief Executive Officer — to enhance performance and identify areas for improvement.

The assessment process further identifies performance gaps and training needs. In addition, the Office of the Company Secretary will, subject to budget availability, source a suitable service provider, such as a training institution or university, to provide Executive Management skills training for the Board and EXCO.

9.4.3. Personnel Performance Management

The aim of individual performance management is to facilitate and inculcate a culture of high performance among employees within JOSHCO towards achieving its mandate and encouraging a directed culture towards the Vision, Mission and Strategic Objectives.

JOSHCO has a performance management process for all staff. The performance management policy guides the employees' management process and commences with signing performance agreements at the beginning of every financial year, followed by review sessions that are conducted quarterly.

9.4.4. Change Management.

In addition to being imposed by major transitions, JOSHCO's business climate and work environment are changing speedily. There have been notable executive-level leadership transitions in recent years. At the City (shareholder) level, there have also been changes in leadership, including incumbents at the Executive Mayoral level, numerous Board reconstitutions, and two swift changes in warm bodies capacitating the City Manager position.

The following change drivers have been identified as constituting a compelling case for change and repositioning of JOSHCO.

- The revised Strategy and revisions as incorporated into this Business Plan
- The implementation of the 2023 approved Organizational Structure

- JOSHCO's Executive Team Charter
- Operating and Service Delivery Models to support the revised strategy
- Remodeled Financial Management Framework
- Risk Management & Governance Framework
- Need to achieve optimal performance at Organizational, Programme and Employee level.
- Stakeholder Management and strong intergovernmental relations
- Building and maintaining a cohesive JOSCHO Team

Accordingly, a change management plan, fashioned around the ADKAR model, is adopted. The plan provides for clear and deliberate change-management leadership from the CEO, through to Heads of Divisions and function-based work teams. This is intended to infuse the shifts in culture, practices and operations across the organization

9.4.5. Capacity Analysis

To implement its strategic objectives and related programmes effectively, JOSHCO must systematically execute its training plan to enhance the current set of skills and knowledge. This training plan is crucial for achieving strategic goals by ensuring that employees have the necessary competencies to support the organization's mission and vision by providing targeted training that aligns with the strategic direction of the company. JOSHCO can enhance employee capabilities, improve performance and drive the successful implementation of its initiatives. The emphasis on training and development reflects JOSHCO's commitment to building a skilled workforce capable of delivering quality sustainable affordable rental housing products in Johannesburg.

Table28: below reflects capacity analysis within JOSHCO

Top Management is level 1 and 2	Top Management consists of level 1 and 2 which accounts for the CEO and CFO
Senior Management is level 3 and 4	Senior Management consists of level 3 and 4 the Executive Manager: Planning and Strategy, the Executive Manager: Corporate Services, and the Company Secretary, Senior Manager ICT, Senior Manager Stakeholder Relations and Financial Manager, Prog Manager, Planning and Prog Manager Implementation, General Manager, and the Chief Operation Officer
Professionally qualified and experienced specialists and mid-management level 5	Professionally Qualified consists of level 5 and 6 which accounts for the Portfolio Managers, Risk and

and 6	Compliance Manager, Manager Business Planning and Performance, Marketing and Communication Manager, Customer Relations Manager, Security Manager, Project Manager, Town Planner, Financial Accountant, Manager Human Resource Management, Legal Manager, Internal Audit Manager, Community Development Manager, Accountant Budget and Planning, Revenue Manager
Skilled technical and academically qualified workers, junior management, supervisors, foremen, and superintendents' level 7 and 8	Credit Controller, Leasing Officer, Billing Clerks, HR Officer, Legal Officers, Specialist Monitoring and Evaluation, IT Technicians, Officer: Marketing and Communication, Bookkeeper, Administrator, Applications Administrators, Risk Officer, Officer: Health and Safety , Maintenance Administrators, Executive Assistants, Committee Coordinator, Officer Internal Audit, Senior Internal Auditor, Videographer, Graphic Designer, Project Officer, Supply Chain Officer, Specialist Business Reporting, Security Admin Officer
Semiskilled and discretionary decision-making level 9 and 10	Driver, Call Centre Agents and Receptionist
Unskilled and defined decision-making level 11	Office Attendants, Cleaners and Security

The suggested number of posts per occupational level to be filled during the following three fiscal years is listed below.

Table 29: Proposed number of positions per occupational level to be filled over the next three financial years

Employee numbers	Audit Outcome 2024/25	2025/26			2026/27	2027/28	2028/29
		Actual as at 30 Nov 2025	Forecast Additional	Total	Additional	Additional	Additional
Top Management is level 1 and 2	2	1	1	2	2	0	0
Senior Management is level 3 and 4	4	4	1	5	1	0	0

Professionally qualified and experienced specialists and mid-management level 5 and 6	37	37	3	40	4	2	0
Skilled technical and academically qualified workers, junior management, supervisors, foremen, and superintendents' level 7 and 8	113	113	10	123	12	2	0
Semiskilled and discretionary decision-making level 9 and 10	4	4	2	6	2	0	0
Unskilled and defined decision-making level 11	338	342	0	342	0	0	0
PWD = People living with Disabilities	3	3	3	9	2	2	2
Total	501	504	20	528	23	6	2

9.4 EMPLOYMENT EQUITY

Table 30: Employment Equity

Employment Equity Profile															
Occupational Level	Male				Female				Foreign Nat.		Local		Grand Total	Racial % Profile	Female Gender Representation % Achievement
	A	C	I	W	A	C	I	W	M	F	M	F			
Top Management	2	0	0	0	0	0	0	0	0	0	1	1	2	100%	0%
Senior Management	0	0	0	0	1	0	0	0	0	0	0	1	1	100%	100%
Professionally Qualified / Middle Management	22	0	0	2	10	0	1	0	1	1	24	11	35	86%	33%
Skilled Technically and Academically Qualified	40	3	0	0	60	3	1	1	0	0	50	65	115	99%	56%
Semi-Skilled	1	0	0	0	1	0	0	0	0	0	1	1	2	100%	33%
Unskilled	154	2	0	0	182	3	0	0	0	0	154	185	339	100%	55%
Total	219	5	0	2	254	6	2	1	1	1	230	264	494	99%	53%

CHAPTER 10: COMMUNICATION AND STAKEHOLDER MANAGEMENT

INTEGRATED COMMUNICATION, STAKEHOLDER ENGAGEMENT, CUSTOMER EXPERIENCE, AND SATISFACTION PLAN

10.1 INTRODUCTION

Recognizing the importance of integrated communication, stakeholder engagement, responsive customer service, and measurable customer satisfaction, the organization crafted this Integrated Communication, Stakeholder Engagement, Customer Experience, and Satisfaction Plan to establish a coordinated institutional framework. This framework aligns with the organization's overall business plan, strengthens operational efficiency, improves stakeholder trust, and enhances service excellence.

The plan promotes integration between Communication, Stakeholder Relations, Customer Experience, Regional Operations, Human Settlements, Revenue Management, Marketing, ICT, Compliance, and Corporate Services to ensure that all engagements with tenants, communities, government stakeholders, media, partners, and employees are aligned, measurable, and outcomes driven.

The approach ensures that communication is not treated as a standalone function, but rather as an operational enabler that supports tenant satisfaction, stakeholder confidence, revenue sustainability, governance compliance, and organizational reputation.

This integrated strategic framework is designed to improve internal and external communication systems, strengthen customer-centric service delivery, deepen stakeholder relationships, and position the organization as Johannesburg's leading provider of social and affordable rental housing.

The strategy emphasizes proactive engagement, transparent reporting, collaborative governance, and responsive customer care mechanisms that foster accountability, trust, and sustainable relationships with all stakeholders.

Through integrated campaigns, structured engagements, and coordinated service delivery interventions, the organization seeks to strengthen tenant compliance, improve service turnaround times, enhance public confidence, and reinforce the City of Johannesburg's broader vision for inclusive, sustainable, and people-centered urban development.

10.2 STRATEGIC OBJECTIVES OF THE INTEGRATED PLAN

The Integrated Communication, Stakeholder Engagement, Customer Experience, and Satisfaction Plan seek to:

- Strengthen integrated communication systems across all departments to improve information sharing, coordination, and responsiveness.
- Enhance stakeholder engagement and customer relationship management through structured, measurable, and collaborative interventions.
- Improve tenant satisfaction, customer experience, and community trust through responsive and transparent service delivery.
- Strengthen JOSHCO's image, credibility, and positioning as a trusted provider of affordable rental housing.
- Improve revenue collection and lease compliance through targeted customer education and engagement campaigns.
- Promote ethical governance, anti-fraud awareness, and accountability through proactive communication.
- Support employee engagement, internal culture transformation, and service excellence.
- Improve collaboration between Communication, Customer Services, Stakeholder Management and Operations to ensure aligned messaging and customer support.
- Promote integrated governance engagement with councillors, oversight bodies, government departments and institutional stakeholders.
- Position the organisation as a sector leader in sustainable, inclusive and responsive social housing delivery.

10.3 Scope of the Integrated Plan

This plan applies across all regions, JOSHCO projects, and operational departments within the organization. It integrates communication, stakeholder engagement, customer service and satisfaction initiatives through:

- Public communication campaigns.
- Tenant engagement programmes.
- Customer care and CRM systems.
- Media relations and reputation management.
- Digital communication platforms.
- Revenue and compliance awareness campaigns.
- Community outreach programmes.

- Employee engagement initiatives.
- Government and stakeholder relations.
- Monitoring, reporting, and customer satisfaction assessments.

The plan is designed to foster collaboration across all departments, strategically aligning their activities to significantly enhance customer experience. By encouraging shared responsibility and communication, the initiative aims to create a seamless and satisfying journey for clients, which in turn boosts their loyalty and trust. Improved service delivery outcomes are expected to increase efficiency and effectiveness across the organization, thereby positively impacting overall performance.

Stakeholders' feedback will play a crucial role in refining and optimizing the process, ensuring their expectations are met and concerns addressed. This ongoing engagement helps build confidence and transparency, fostering stronger relationships and support. As departments work together, the collective effort will not only produce measurable improvements but also inspire continuous innovation and excellence. Overall, the plan's collaborative approach aims to establish a durable, customer-centric environment that is essential for achieving organizational objectives and benefits all stakeholders involved.

10.4 Integrated Stakeholder Matrix

Stakeholder analysis is the systematic process of identifying, categorizing and understanding individuals, institutions and entities that influence or are affected by the organization's operations. The integrated stakeholder approach ensures that communication, customer service, and engagement activities are coordinated across departments to strengthen accountability, improve responsiveness, and enhance stakeholder satisfaction. The integrated approach enables the organization to:

- Understand stakeholder expectations and customer needs.
- Align customers experience interventions with operational service delivery.
- Improve communication consistency across departments.
- Strengthen governance, transparency and public accountability.
- Enhance tenant satisfaction and relationship management.
- Improve issue escalation and resolution processes.
- Support collaborative decision-making and stakeholder participation.

For JOSHCO, stakeholder analysis is a foundational component of the Communication and Stakeholder Management Strategy. It ensures that engagement approaches are targeted, meaningful, and aligned to the needs, expectations, and power dynamics of each stakeholder group. Stakeholder analysis serves as the foundation for constructing the stakeholder matrix, which, in turn, informs the development of comprehensive communication strategies. It also guides the development of engagement mechanisms that foster active participation and support the establishment of reporting frameworks to ensure transparency and accountability, all of which are integral components that shape the overall strategy.

Table 31: Stakeholder Matrix reflecting levels of interest, power, and impact

CATEGORY	STAKEHOLDER	INTEREST / EXPECTATIONS	INFL	POWER	IMPACT ON JOS	& ENGAGEMENT STRATEGY
City Governance	Executive Mayor CoJ	Visible housing delivery, stability in social housing, and socio-political mandate fulfillment	High	Very High	Very High	Strategic briefings, executive updates, quarterly performance reports, and aligned public messaging
City Governance	MMC: Human Settlements	Accelerated housing delivery, tenant satisfaction, and project performance	High	Very High	Very High	Joint campaigns, project site visits, scheduled reports, and rapid escalation on urgent matters
City Governance	Office of the MMC	Programme visibility, stakeholder queries, and complaint resolution	Medium	High	High	Weekly reporting, targeted briefs, responsive issue management
City Governance	City Manager	Governance compliance, performance, and financial stability	High	High	Very High	Monthly governance reports, alignment meetings, risk & compliance updates
City Governance	Section 79 Committee (Housing)	Service delivery oversight, policy adherence, and	High	High	Very High	Transparent reporting, committee

		tenant protection				presentations, and inspection visits
City Governance	Ward Councilors	Community concerns, tenant complaints, and project alignment with ward needs	Medium	Medium	High	Ward meetings, project briefings, and localized communication channels
Regulatory & Compliance	National Treasury	Financial compliance, SROI tracking, governance adherence	High	High	High	Formal reporting, compliance submissions, strategic briefings
Regulatory & Compliance	SHRA	Accreditation, governance compliance, rental management, and funding conditions	High	Very High	Very High	Compliance reports, audits, policy alignment sessions, stakeholder consultations
Regulatory & Compliance	Auditor-General (AGSA)	Accurate reporting, clean governance, and internal control assurance	High	High	High	Audit readiness sessions, transparent reporting, and follow-up engagement
Internal Stakeholders	Employees	Job security, career growth, safe work environment, and effective internal communication	High	Medium	High	Internal newsletters, intranet notices, staff meetings, capacity-building programmes, recognition initiatives
Internal Stakeholders	Labour Unions	Fair Labour practices, dispute resolution, and working conditions	Medium	Medium	Medium	Consultative forums, dispute resolution mechanisms, and Labour-management engagements
Tenants & Customers	Tenants	Affordable, quality housing; good maintenance;	Medium	Medium	Very High	Tenant newsletters, SMS updates, regional

		transparent communication; sense of community				activations, cohesion campaigns, and CRM management
Tenants & Customers	Potential Tenants	Transparent application processes, affordability, and accessibility to units	Low	Low	High	Marketing campaigns, digital outreach, targeted regional road shows, social media promotions
Tenants & Customers	Advertisers & Vendors	Access to tenant base, business visibility, and brand promotion	Low	Low	Medium	Strategic partnerships, advertising packages, and collaborative promotions
Community & Public Sector	City Power & Johannesburg Water	Service coordination, rapid outage response, and reliable municipal services	Medium	Medium	High	Joint audits, rapid response task teams, and operational coordination meetings
Community & Public Sector	Rental Housing Tribunal	Fair dispute resolution, tenant protection, procedural compliance	Medium	Medium	High	Case updates, tenant education campaigns, engagement forums
Community & Public Sector	Gauteng Department of Human Settlements	Policy alignment, project pipeline, housing delivery integration	High	High	High	Joint strategy sessions, intergovernmental coordination, project progress reports
Community & Public Sector	City of Johannesburg Ombudsman	Fair service resolution, accountability to communities	Medium	Medium	High	Complaint management protocols, monthly reporting, service improvement recommendations

Business & Development Partners	Contractors & Service Providers	Timely payments, clear contracts, performance expectations	Medium	Low	Medium	Contract management forums, performance reviews, engagement meetings
Business & Dev. Partners	Developers	Partnership opportunities, project pipeline clarity, shared investment	Medium	Low	Medium	Partnership negotiations, stakeholder workshops, project update sessions
Business & Dev. Partners	Universities / NSFAS	Accreditation, student housing compliance, quality assurance	Medium	Medium	High	MOUs, compliance reporting, site inspections, collaborative engagements
Media	Media (Radio, TV, Online, Print)	Transparent information, credible updates, and access to news	High	High	Very High	Press releases, media briefings, proactive media engagement, live Q&A sessions
Advocacy Groups	NGOs / Housing Watchdogs / Community Groups	Accountability, housing transparency, and tenant rights protection	Medium	Medium	High	Transparency campaigns, public dialogue sessions, and consultation meetings

Table 32: Integration Between Communication, Stakeholder Engagement and Customer Experience

ASPECT	CUSTOMER EXPERIENCE & SATISFACTION	COMMUNICATION & MARKETING	STAKEHOLDER ENGAGEMENT & PARTNERSHIPS
PRIMARY FOCUS	Tenant support, customer satisfaction and service responsiveness	Public information, brand visibility and strategic messaging	Relationship management, governance alignment and collaboration
STRATEGIC	Improve tenant	Promote transparency,	Strengthen stakeholder

PURPOSE	experience, issue resolution and retention	awareness and organizational reputation	trust, partnerships and participation
MAIN FUNCTIONS	CRM management, complaint handling, help desks, tenant support and surveys	Media relations, campaigns, digital communication and public awareness	Stakeholder consultations, workshops, government relations and partnerships
KEY STAKEHOLDERS	Tenants, applicants, communities and customer support centers	Media, public audiences, communities and digital users	Government, regulators, councilors, NGOs and institutional partners
INTEGRATED RESPONSIBILITY	Escalate customer issues and feedback for operational intervention	Ensure consistent and accurate messaging aligned to service delivery realities	Facilitate collaboration, stakeholder coordination and policy alignment
COLLABORATION MODEL	Works with operations and communication teams to improve service delivery	Supports customer experience initiatives through awareness and information sharing	Utilizes customer feedback and communication insights to improve stakeholder relations
PERFORMANCE MEASURES	Customer satisfaction levels, turnaround times and complaint resolution	Public engagement reach, media sentiment and campaign visibility	Stakeholder participation, partnership outcomes and governance compliance

10.5 Strategic Priorities and Integrated Campaigns

The plan adopts an integrated, collaborative, and measurable approach that combines communication, stakeholder engagement, customer experience, and operational service delivery into a single implementation framework.

The strategic priorities include:

- Tenant Engagement and Relationship Strengthening.
- Customer Experience and Satisfaction Improvement.
- Revenue Sustainability and Lease Compliance.
- Brand Positioning and Public Trust.
- Anti-Fraud and Governance Awareness.
- Regional Civic Education and Outreach.

- Councilor and Government Relations.
- Employee Wellness and Internal Culture Transformation.
- Digital Communication and Customer Accessibility.
- Stakeholder Collaboration and Policy Engagement.

Each campaign integrates multiple departments to ensure coordinated implementation and measurable business outcomes.

10.6 Monitoring and Evaluation

The effectiveness of the Integrated Communication, Stakeholder Engagement, Customer Experience, and Satisfaction Plan will be monitored through quarterly and annual performance assessments aligned to the organizational Business Plan. Quarterly reviews will enable data-driven adjustments to improve implementation effectiveness and stakeholder responsiveness.

Key performance indicators will include:

- Tenant satisfaction levels.
- Customer complaint resolution turnaround times.
- Revenue collection improvement percentages.
- Lease renewal compliance rates.
- Media sentiment analysis.
- Stakeholder engagement participation levels.
- Number of customer engagements and activations conducted.
- Employee participation and morale indicators.
- Public awareness is reaching across digital and traditional platforms.
- Reduction in customer escalations and unresolved complaints.

10.7 Implementation Strategy: 2026/27 Financial Year

The implementation strategy translates the integrated communication, stakeholder engagement and customer experience priorities into coordinated programmes and measurable interventions aligned to the organization's strategic objectives.

Implementation will follow a phased quarterly approach that integrates:

- Communication and media campaigns.
- Customer service interventions.
- Stakeholder consultations.
- Revenue and compliance campaigns.
- Regional activations.
- Employee engagement programmes.
- Governance reporting.
- Digital engagement initiatives.

All departments will contribute collaboratively towards the achievement of the integrated customer experience, stakeholder engagement and communication outcomes.

The implementation strategy seeks to achieve the following business outcomes during the 2026/27 financial year:

- Increase tenant satisfaction to above 80%.
- Improve lease renewal compliance by 15%.
- Improve rental collection rates by 10%.
- Reduce unresolved complaints by 20%.
- Increase stakeholder participation in engagements and workshops.
- Improve digital engagement and public awareness reach.
- Strengthening organizational reputation and public confidence

The Integrated Communication, Stakeholder Engagement, Customer Experience, and Satisfaction Plan establish a coordinated organizational approach that strengthens communication, customer care, stakeholder collaboration, and service delivery excellence.

Through integrated implementation across departments, the organization will strengthen tenant trust, improve customer satisfaction, enhance governance accountability, and position itself as Johannesburg's leading affordable rental housing provider. The plan reinforces the principle that sustainable housing delivery depends on strong stakeholder relationships, responsive customer service, transparent communication, and collaborative governance.

Ultimately, the implementation of this integrated plan will contribute towards stronger communities, improved operational sustainability, increased revenue stability, and a more responsive, people-cantered housing institution committed to dignity, inclusion, and urban

transformation.

Table 33: 2026/27 Integrated Communication, Stakeholder Engagement, Customer Experience, and Satisfaction Activation Plan

STRATEGIC FOCUS AREA	STRATEGIC ACTIVITY	INTEGRATED ACTIVITIES	TARGETED STAKEHOLDERS	KEY DELIVERABLES / KPIs	RESPONSIBLE DEPARTMENTS	EVIDENCE
QUARTER 1						
Civic Education and Public Awareness	Public Information Sessions and Regional Engagements	- Regional public education sessions. - Application help desks; - Regional open days; - Accelerated service delivery support; - Mall activations; - Customer satisfaction drives - Affordable rental and social housing awareness campaigns	Communities, General public, Applicants, Tenants, Ward Councilors, Regional directors	Regional activations conducted; 500+ residents engaged; application support interactions completed; 80% customer queries resolved; 500 QR engagements achieved	Stakeholder Management, Communication, Customer Services, Regional Partners (CRUM)	Registers, pictures, surveys, procurement records
Governance and Political Stakeholder Relations	Councillor and Governance Engagement Programme	- Councillor workshops on the Business Plan; - Engagements with MMC and Governance structures; - Service delivery planning sessions	MMC, Councilors, SHRA, Governance structures	2 x Councillor engagements conducted; Quarterly meetings with Group Governance	Stakeholder Relations, Operations, Office of the CEO, COSEC	Registers, governance reports, pictures
Infrastructure and Service Delivery Coordination	Walk the Floor and Intergovernmental Service Coordination Programme	- CEO site inspections; - FLISP awareness campaigns; - Joint service audits with City Power and Johannesburg Water;	MMC, Councillors, SHRA, City Power, Johannesburg Water, Ombudsman, communities	2 oversight inspections conducted; 2 stakeholder workshops hosted; joint audits completed	Operations, Stakeholder Relations, Technical Services, Communication	Registers, surveys, pictures
Digital Communication and Customer Experience	Digital Media and Customer Engagement	- Maintenance SMS campaigns; Media Tour and Interviews; FAQ - Customer service webinars; - Digital query management; - Proactive online tenant education	General public, Media, Tenants, Applicants	2 digital campaigns implemented; 500 000 digital impressions achieved; 12 media engagements conducted; 90% response rate to digital queries	Communication, Customer Services	Surveys, media reports, digital analytics
Governance Visibility and Brand Positioning	Infrastructure Oversight and Governance Visibility	- Oversight visits by EXCO, - Board and MMC; - Stakeholder and media tours;	Executive leadership, media, communities, SHRA, COJ,	Project launches conducted; governance oversight visits completed; media tours hosted	Communication, Operations, Housing Management, Stakeholder Relations	Registers, pictures, news articles

	Campaign	Project promotion campaigns;	potential tenants			
Internal Culture and Employee Engagement	Internal Staff Engagement and Collaboration	- Quarterly staff meetings; - Customer care training; - Wellness programme; - Ethics and customer experience workshops	Employees, Regional teams (CRUM)	1 staff engagement conducted; 150 employees trained; 1 wellness programme hosted	Corporate Services, HR, Communication, Customer Services	Registers, attendance records, procurement records
QUARTER 2						
Investment Mobilisation and Strategic Partnerships	Development and Finance Investment Mobilization Program	- Investor engagements; - Development finance meetings; - Infrastructure investment mobilization sessions; - Partnership engagements with financiers and private developers	Investors, financiers, Infrastructure South Africa, development partners, private sector stakeholders	2 investment mobilization engagements conducted; 1 funding pipeline session hosted; investor database updated	Accounting Officer, Development, Finance,	Registers, investment reports, meeting minutes
Revenue Sustainability and Tenant Support	Tenant Consultations and Revenue Sustainability Campaign	- Tenant consultations; - Vulnerable group outreach; - Rental assistance awareness; - Tenant financial literacy campaigns	Tenants, vulnerable households, single parents	1 tenant engagement conducted; 10% improvement in payment arrangements; 500 tenants reached	Customer Services, Revenue Management, Regional Operations, Communication	Registers, surveys, pictures
Governance and Stakeholder Coordination	Walk the Floor, Alternative Housing and Councillor Engagement Programme	- Site inspections with CEO; - Councillor workshops; FLISP awareness; - Intergovernmental coordination meetings; - Joint service audits	MMC, councillors, SHRA, City Power, Johannesburg Water, Ombudsman, communities	2 oversight inspections conducted; 2 stakeholder workshops hosted; joint service audits completed	Operations, Stakeholder Relations, Communication, Technical Services	Registers, pictures, surveys
Housing Governance and Compliance	Stakeholder Engagement on Housing Disputes	- Proactive housing dispute management engagements; - Dispute prevention awareness campaigns; - Engagements with housing governance institutions	Housing Tribunal, tenants, Councillors	1 housing dispute engagement conducted; tenant dispute awareness campaign implemented	Legal Department, Stakeholder Management, Housing Management	Registers, surveys, procurement records
Community Participation and Public Feedback	Community Feedback and Media Engagement Programme	- Community feedback sessions; - Customer satisfaction surveys; - Radio ADS in venec - Regional stakeholder dialogues	Communities, tenants, Media	2 community sessions conducted; 500 survey responses received; 2 radio interviews hosted	Communication, Stakeholder Relations, Customer Services	Surveys, registers, media records
Organisational Performance	Internal Operational	- Staff engagement meetings; - Operational reviews;	Business Planning, Organisational	Preparation Meeting for the GSPCR meeting, Annually	Business Planning & Strategy	Registers, Reports,

	Review Sessions	- Service delivery improvement - Stakeholder feedback assessments	performance and management	1 operational review meeting conducted. 4x meeting to prepare for board meetings	CEO's office	Minutes
Internal Communication and Wellness	Internal Staff Engagement and Collaboration	- Quarterly staff meetings; - Customer care training; - Employee engagement campaigns; - Staff wellness programme	Employees, regional teams	1 staff engagement conducted; 150 employees trained; 1 wellness programme delivered	Corporate Services, HR, Communication, Customer Services	Registers, news articles, procurement records
QUARTER 3						
Governance, Compliance and Strategic Alignment	Shareholder and Governance Engagement Programme	- Business Planning and Strategy engagements with shareholders; - Governance engagements with City governance structures; - Compliance and governance reporting sessions	Shareholders, Board, EXCO, governance structures, City of Johannesburg governance bodies	2 governance engagements conducted; shareholder planning session concluded; governance compliance reports submitted	Business Planning and Strategy, Office of the CEO, COSEC	Registers, governance reports, meeting minutes
Regulatory and Institutional Stakeholder Relations	Housing Sector Regulatory Engagement Programme	- Engagements with SHRA, - Rental Housing Tribunal, - NASHO, - CSOS and institutional stakeholders on compliance, accreditation and governance matters.	SHRA, Rental Housing Tribunal, NASHO, CSOS, housing sector stakeholders	3 sector engagements conducted; compliance submissions completed; institutional partnerships strengthened	Housing Management, Legal, Stakeholder Relations	Registers, compliance reports, stakeholder meeting records
Governance Visibility and Brand Positioning	Infrastructure Oversight and Governance Visibility Campaign	- Oversight visits by EXCO, - Board and MMC; - Media tour and project showcases;	Executive leadership, media, communities, SHRA, COJ, potential tenants	Project launches conducted; oversight visits completed; media tours hosted	Communication, Operations, Stakeholder Relations, Housing Management	Registers, pictures, media articles
Organisational Performance	Internal Operational Review Sessions	- Staff engagement meetings; - Operational reviews; - Service delivery improvement sessions; - Stakeholder feedback assessments	Business Planning, Organisational performance and management	Meeting with GSPCR, Business Plan review	Business Plan & Strategy Office of the CEO	Register Minutes
Customer Satisfaction and Tenant Relations	Tenant Support and Customer Satisfaction Programme	- Project-based tenant engagements; - Customer support sessions; - Communication awareness	Tenants	2 projects engaged; customer satisfaction above 80%	Customer Services, Leasing, Operations, Communication, Stakeholder Management	Registers, surveys, pictures

		- campaigns; - Lease compliance awareness				
Digital Communication and Customer Experience	Digital Media and Customer Engagement	- Maintenance SMS campaigns; - Media interviews; FAQ distribution; - Online tenant engagements	General public, media, tenants, applicants	2 digital campaigns implemented; 500 000 digital impressions achieved; 4 media engagements conducted; 90% response rate to digital queries	Communication, Customer Services	Surveys, analytics, media reports
Revenue Sustainability and Tenant Support	Tenant Consultations and Revenue Sustainability Campaign	- Tenant consultations; - Vulnerable group outreach; - Rental assistance awareness campaigns; - Tenants Finance education	Tenants, Vulnerable households, Single parents The groups are then forwarded to ComDev for socio-economic intervention programs.	1 tenant engagement conducted; 10% improvement in payment arrangements; 500 tenants reached	Customer Services, Revenue Management, Regional Operations, Communication	Registers, pictures
Organisational Culture and Service Excellence	Staff Alignment and Organisational Culture Sessions	- Staff meetings focused on customer experience alignment; - Wellness events; - Service excellence workshops	Employees	Staff engagement session conducted; wellness event hosted; employee participation above 85%	HR, Corporate Services, Communication	Registers, surveys, procurement records
QUARTER 4						
Reporting and Strategic Communication	Annual Impact Assessment and Reporting Campaign	- Publication of annual impact reports; - Newsletters; Media features; - Customer experience reports; - Governance communication reports	Stakeholders, media, government, tenants	1 annual impact report published; newsletters issued; stakeholder satisfaction report completed	Communication, Strategy, Monitoring and Evaluation	Registers, reports, pictures
Community Feedback and Service Improvement	Community Feedback and Service Improvement Programme	- Regional community feedback sessions; - customer satisfaction surveys (SHRA); - Service improvement interventions; - Stakeholder close-out engagements	Communities, tenants	Regional sessions conducted; 500 surveys completed; service improvement action plan developed	Stakeholder Relations, Customer Services, Communication, SHRA	Surveys, registers, pictures
Strategic Planning and Governance Alignment	Strategic Planning Sessions	- Strategic planning sessions aligned to operational priorities; - Governance planning engagements;	MMC, Board, EXCO, governance structures	1 integrated strategy workshop conducted; departmental plans finalised; priority plan	Executive Management, Planning and Strategy,	Registers, pictures, procurement records

				drafted	Management	
Digital Communication and Customer Experience	Digital Media and Customer Engagement	• Maintenance SMS campaigns; • Media interviews; FAQ distribution; • Year-end communication campaigns	General public, media, tenants, applicants	2 digital campaigns implemented; 500 000 digital impressions achieved; 2 media engagements conducted; 90% response rate to digital queries	Communication, Customer Services	Surveys, analytics, media reports
Employee Wellness and Organisational Reflection	Staff Reflection and Wellness Programme	• Year-end reflection sessions; • Wellness engagements; • Organisational culture Workshop; • Employee recognition initiatives	Employees	Wellness session conducted with participation above 75%	HR, Corporate Services, Communication	Registers, surveys, procurement records

10.8 CONCLUSION

The Integrated Communication, Stakeholder Engagement, Customer Experience, and Satisfaction Plan establish a coordinated organizational approach that strengthens communication, customer care, stakeholder collaboration, and service delivery excellence.

Through integrated implementation across departments, the organization will strengthen tenant trust, improve customer satisfaction, enhance governance accountability, and position itself as Johannesburg's leading affordable rental housing provider. The plan reinforces the principle that sustainable housing delivery depends on strong stakeholder relationships, responsive customer service, transparent communication, and collaborative governance.

Ultimately, the implementation of this integrated plan will contribute towards stronger communities, improved operational sustainability, increased revenue stability, and a more responsive, people-centered housing institution committed to dignity, inclusion, and urban transformation.

CHAPTER 11: INTERNAL AUDIT

11.1 Introduction

The Internal Audit process provides oversight to obtain reasonable assurance regarding Management's assertions that objectives are achieved for effectiveness and efficiency of operations, reliability of financial information, and compliance with laws and regulations. Internal Audit will proactively partner with management on the performance of Internal Audits and consulting reviews, and special projects to maximise value-added contributions from the process.

The primary objective of the Internal Audit function is to provide a comprehensive service to ensure adequate measures and procedures are in place for sound economic, effective, and efficient management as required by the Municipal Finance Management Act (MFMA), the Companies Act and King Code on Corporate Governance. Internal Audit will conduct audits to assist Management in the effectiveness of the organisation's internal controls and performance system.

11.2 Internal Audit Mandate

JOSHCO is regulated by the Municipal Finance Management Act, 2003 ("MFMA") and the Companies Act and must comply with the prescripts of these Acts. The Internal Audit function's mandate stems from Section 95(c)(ii) of the MFMA, which states that an Accounting Officer of a Municipal Entity must take reasonable steps to ensure that the Municipal Entity has and maintains an effective, efficient and transparent system of Internal Audit complying with and operating under the control of the Audit and Risk Committee, complying with and operating in accordance with regulations and instructions prescribed in terms of section 165 of the Act.

Furthermore, it is the requirement in terms of Section 165 of the MFMA that:

- 1) A Municipal Entity has an internal audit unit.
- 2) The Internal Audit unit of a municipality or municipal entity must:
 - a) prepare a Risk-Based Audit Plan and an Internal Audit programme for each financial year.
 - b) advise the Accounting Officer and report to the Audit and Risk Committee on the implementation of the Internal Audit Plan and matters relating to:

- Internal Audit.
- Internal controls.
- Accounting procedures and practices.
- Risk and Risk Management.
- Performance Management.
- Loss control; and
- compliance with this Act, the annual Division of Revenue Act and any other applicable legislation; and
- perform such other duties as may be assigned to it by the Accounting Officer.

The Internal Audit function referred to in subsection (2) may be outsourced if the Municipal Entity requires assistance to develop its internal capacity. The Board of Directors of the entity has determined that this is cost-effective.

11.3 Summary Of AGSA Findings and Internal Audit Findings.

Table 34: Summary of AGSA Findings for 2024/2025 FY as at 30 June 2025

AG Classification	Total Findings	Resolved	Not Resolved	Repeated finding 2023/24
Matters that will be reported in the auditor's report and should be addressed urgently	4	2	2	2
Matters that should be addressed to prevent material misstatements in the financial statements or material findings on the annual performance report and compliance with legislation in future; also includes matters that significantly affected auditee performance	6	5	1	2
Matters that do not have a direct impact on the audit outcome or a significant impact on auditee performance, but were communicated to assist with improving processes and mitigating risks	7	6	1	2

Total	17	13	4	6
%	100%	76%	24%	

Table 35: Summary of Internal Audit Findings for 2025/26 FY as at 31 March 2026.

Departments	Total Findings	Total resolved as per Management	Total findings resolved	Total findings not resolved
Finance and SCM	26	26	26	0
Chief Operating Office (COO)	29	29	13	16
Planning & Strategy	9	9	9	0
Corporate Services	1	1	0	1
Legal	3	3	3	0
Total	68	68	51	17
%	100%	100%	75%	25%

11.4 Two Years Rolling Audit Plan

Table 36: The below table indicates audits that are planned in the next two years (2) years.

No	Auditable Area	IA Rating	Financial Year	
			2026/27	2027/28
Corporate Services				
1.	Recruitment and Termination Audit	Medium		X
2.	Occupational Health and Safety Audit	High		
3.	HR Audit (Retention Measures)	Medium		X
4.	Stakeholder Management Audit	High	X	X
5.	Payroll Management Audit	Medium		X
6.	Communication Audit	Low		X
Executive Office				
7.	Governance Audit	High	X	
Finance				
8.	Review of the Annual	High	X	X

No	Auditable Area	IA Rating	Financial Year	
			2026/27	2027/28
	Financial Statements			
9.	Review of the Interim Financial Statements	High	X	X
10.	Costing and Budget Management Audit	High	X	
11.	Supply Chain Management Audit	High	X	X
12.	Revenue and Debtors Management Audit	High		X
13.	Financial Discipline Review	High	X	X
14.	Review of Joint ventures terms and conditions	Medium	X	
15.	Tender Probity Review	High	X	X
COO OFFICE				
16.	Housing Development Audit	High	X	X
17.	Capex Expenditure Review	Medium	X	
18.	Leasing Management Audit	High	X	X
19.	IT Security Review	High		X
20.	IT Governance Review	High		X
21.	Business Continuity Plan, Disaster Recovery Plan and back-up Review	High		X
22.	IT General Control Review	High	X	
23.	Utility Management Audit	Medium		X
24.	Housing Maintenance and Portfolio Management Audit	High		X
Planning and Strategy				
25.	Performance of Information Review	High	X	X

No	Auditable Area	IA Rating	Financial Year	
			2026/27	2027/28
26.	Service Level Standard .Review	High	X	X
27.	Risk Management Audit	Medium	X	
28.	Fraud Prevention and Detection Audit	High	X	X
29.	SHRA Compliance Review	High		X
30.	POPIA Compliance Review	Medium		X
31.	Business Continuity Audit	Medium	X	
32.	Compliance Review	Medium	X	
33.	Occupational Health and Safety Audit	High		
Follow- ups				
32.	Follow-up on Internal Audit Findings	High	X	X
33.	Follow-up on AG Findings	High	X	X
Investigations				
34.	UIFW Investigations	High	X	X

CHAPTER 12: CONCLUSION.

South Africa's current macroeconomic environment presents both pronounced challenges and emerging opportunities for the social housing and student accommodation sectors. The rising demand for affordable housing—driven by persistent inflation, high unemployment, and broader economic uncertainty—necessitates innovative, scalable responses.

Yet, the sector continues to be constrained by high borrowing costs, political risks, and subdued construction activity. In parallel, the student accommodation market remains resilient in key urban centres with major universities, although affordability pressures and economic volatility continue to affect rental performance. These dynamics highlight the critical importance of exploring creative financing models, particularly through public-private partnerships, to enhance delivery capacity and ensure sector sustainability.

This business plan takes into consideration the current financial constraints throughout the COJ, the financials of the entity is affected by monies owed by COJ entities and departments. Considering the status quo and the pressures that arises through the implementation of special projects, the entity might defer strategic objective number four.

Within this context, JOSHCO's 2026/27 Business Plan outlines the organisation's annual deliverables, priority programmes, and financial projections within a medium-term strategic framework. The plan provides a roadmap for achieving operational efficiency, strengthening governance, and accelerating housing delivery in alignment with the City of Johannesburg's broader developmental objectives.

Implementation of the plan will be rigorously monitored through quarterly performance reports and consolidated in the Integrated Annual Report, which will be independently audited to validate outcomes against planned targets. Upon approval, the Business Plan will be made publicly available to uphold transparency and accountability.

JOSHCO remains committed to executing this plan with discipline, innovation, and purpose. The organisation's focus is to deliver measurable impact by strengthening the fundamentals of project implementation, tenant management, and community development. Through these efforts, JOSHCO continues to advance its vision: ***“Communities living in sustainable, affordable public rental housing in the City of Johannesburg.”***