

# Msunduzi Housing Association NPC



Ongoing Tenant Training Guide  
Version 2016/01



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# 1. Ownership

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The Msunduzi Housing Association (MHA) was established as an independent, registered, Section 21 company in March 1999. In terms of the Companies Act 71 of 2008, the MHA is an independent Non-Profit Company. The Association's vision is that there shall be affordable, quality, integrated, housing for all within the Msunduzi Metropolitan area.

The sole purpose of the MHA is to build and rent out flats to individuals/families who qualify for Social Housing Rental Schemes (currently, those earning between R2000 and R7500 per month).

## What are the aims of Social Housing?

- Restoring and furthering human dignity and citizenship
- Integrated development planning and funding alignment
- Quality products and environments responsive to the demand of the target community
- Inner city regeneration and rental housing provision
- Formalising housing delivery and creating a stepping stone to ownership of a 3rd party house someday

Social housing has shown to be able to significantly address concerns around urban regeneration and improve housing densities. It clearly contributes to sustainable development, especially when location, integration, viability and sustainability are carefully considered. It has shown to promote the effective and efficient management of rental and/or collective forms of accommodation (with emphasis on long term management and maintenance) and stimulated an economic contribution by way of regular payments to local authorities for services provided. The sector is showing an ability to facilitate local economic development through supporting local economies and stimulating a fiscal benefit that exceeds public sector investment in housing. Therefore, the macro objectives of promoting citizenship, democracy and good governance are contributed to by social housing.

## What are the advantages and disadvantages of Rental Accommodation?

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• Rental agreements are known and discussed upfront</li> <li>• Can leave at any time, with no struggles of having to first sell</li> <li>• A good option for people who are mobile and are not intending to settle in one place</li> <li>• Monthly rent is cheaper than the bond repayment on a house</li> <li>• You do not have to pay taxes, only your monthly services fees for water and electricity</li> <li>• You share the responsibility of maintenance with the SHI</li> <li>• You can give notice when you want to move out, and do not have to find someone to take over your rental payment in order to leave</li> <li>• You are free to leave at any time (within the limits of the lease), and are not tied down to bond repayments</li> </ul>	<ul style="list-style-type: none"> <li>• No ownership at all</li> <li>• Alterations and money spent for improvements may not be compensated</li> <li>• The landlord may terminate your contract and you end with no place to stay</li> <li>• You do not become a legal owner of property</li> <li>• You cannot use the unit as security for a bank loan</li> <li>• You always need the institution's approval for any changes you want to make to your unit - you cannot just do what you like</li> <li>• You cannot sell the unit to make a profit</li> </ul>

## Living in a SHI, what happens when I am unable to pay?

It is very important that you do not ignore the problem. You will have to contact SHI management as soon as possible. Unless you inform management of your problem of not being able to pay the rent and service charges due, they will:

- Institute normal default procedures to make sure that you pay the rent due to them.
- If you do not pay for water & electricity, the service provider will disconnect these services until you pay all your arrears.
- In extreme circumstances the housing institution can follow legal eviction procedures and proceedings against you. Legal proceedings can only follow after obtaining a ruling or an order of court of law.

Paying for rent and services like electricity & water is a high priority for anyone living in a SHI. You will also have to save for emergencies, like medical expenses, increase in rent, and repairs. Emergencies are not monthly expenses, but when they occur they need extra money and they can be costly.

## So when do I own my unit?

Please note that the Msunduzi Housing Association owns the flats it rents out, and there has never been a plan to sell/alienate these units, and neither will there ever be. All tenants have signed leases over the property they utilize. A lease is a:

*“Written or implied contract by which an owner (the lessor) of a specific asset (such as a parcel of land, building, equipment, or machinery) grants a second party (the*

*lessee) the right to its exclusive possession and use for a specific period and under specified conditions, in return for specified periodic rental or lease payments”*

It is important to understand that the unit is wholly and completely owned by the MHA, and ownership of the units will never transfer to another individual or entity, under any circumstances.

### Is there a possibility that I can own my unit in the future?

No, there is no such possibility. The rental units owned by the Msunduzi Housing Association will never be for sale, and will always remain in the ownership of the Association, with the sole purpose of being rented out to tenants who qualify for rental in terms of the Social Housing Act.



### But I have been paying my rent for years, why will I never own my unit?

The units are rental units, and you have a lease with the Association. The implication of a lease is explained in more detail above. Your payment of a rental is for the exclusive use of your flat, and not toward ownership. You cannot own a rental unit with the Msunduzi Housing Association. On ceasing to make payment of your rental, you no longer have the right to the benefit of the flat.

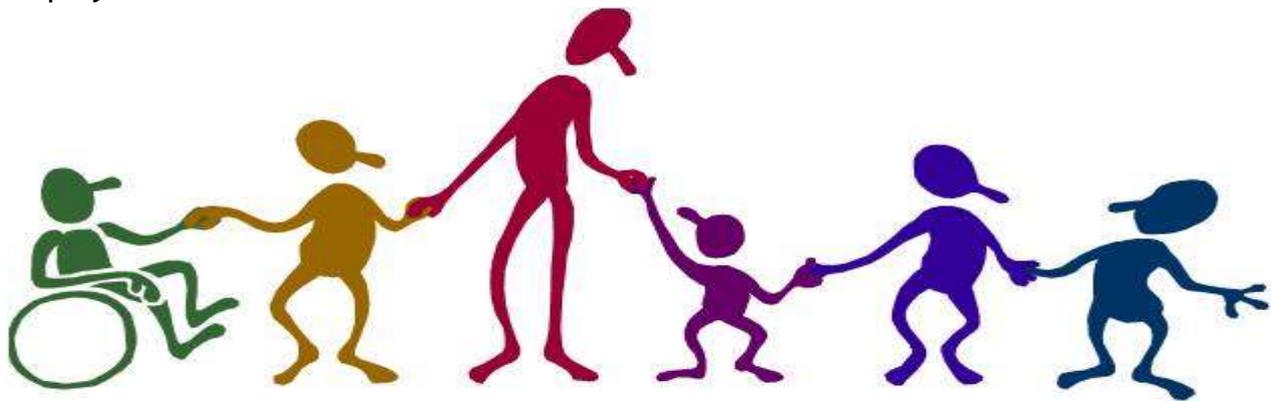
## 2. House Rules

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### Rules

The house rules exist for a reason - they help ensure that tenants get along with one another, and with MHA staff. They provide a way to ensure that all tenants and staff members of the MHA treat one another well, and with respect. The house rules are a way for people from a variety of different backgrounds and social contexts to co-exist in peace and harmony with one another. The house rules are as follows:

- Tenants shall treat one another, and all MHA staff, with dignity and respect.
- Tenants shall not use foul, abusive, or offensive language.
- Tenants shall work towards creating good neighborly relationships.
- Tenants are encouraged to form committees to mediate or arbitrate between disputing tenants.
- Tenants and their visitors shall be considerate to neighbors, and shall not make loud noise or play loud music.



- Tenants may not repair their vehicles on the property, unless in specially designated areas.
- Tenants may not park unroadworthy vehicles on the property without prior permission from the MHA.
- Tenants may hire an extra parking bay for an additional cost, subject to availability.
- All parking bays are to be used for the parking of vehicles only (no trailers, etc).
- There will only be one parking bay allocated per unit, unless there is spare parking available.
- All parking bays are for the sole use of the tenant they are assigned to.
- Tenants may not erect carports, marquees, wendy houses, and/or canopies, without prior written consent from MHA.
- Visitors must park in the designated parking areas only.
- Tenants' vehicles may only be washed in designated areas.
- Tenants are not allowed to have any live animals on the property, including (but not limited to) birds, poultry, or reptiles.
- Tenants may not store any flammable, combustible, explosive, and/or toxic materials on the property.
- Tenants must maintain a hygienic bin, with approved refuse bags, for containing refuse in his/her unit.
- Tenants must place securely tied refuse bags in the designated refuse collection area.
- Tenants are not allowed to use any firearms or pellet guns on the property.
- Tenants are not allowed to remove or obstruct manhole covers.
- Tenants are not allowed to conduct any business or trade on the property.

- Tenants must maintain their units, common areas, and corridors in a neat and tidy condition, and must avoid littering of any kind.
- Tenants are not allowed to post any advertisements and posters on the property.
- Demonstrations or political/union gatherings of any nature are not allowed on the property.
- Only the MHA is allowed to clean, repair, or maintain the sewerage reticulation system.
- Tenants may not place any items in the toilets that can block the sewers.
- No litter or rubbish is allowed to be placed in the storm water system, as this will cause blockages.
- Only an electrician authorized by the MHA can work on any electrical equipment in the unit or on the property.
- Tenants must provide their own light bulbs, for use inside their unit.
- Tenants must make sure that laundry is only hung in the designated areas, and kept out of public view. No laundry (including mats and carpets) is allowed to be hung out of windows, over balconies, or on the boundary fence.
- Tenants must clear their post boxes often, and avoid littering due to uncollected post.
- Tenants may not cause foul odors that will be offensive to other tenants.
- Tenants may not cause any damage to the premises or property, and will be held liable for the cost of any damage caused.
- Tenants may not tamper with any firefighting equipment, and may not use the fire hoses for anything other than firefighting.
- No smoking is allowed in enclosed areas, including foyers, lifts, corridors, balconies, and/or other public areas. No cigarette butts may be disposed of in the common areas.
- No alcohol is allowed to be consumed in any public place/common area. Alcohol consumption outside of your unit is strictly prohibited.
- The tenant rules may be changed from time to time. One (1) month's written notice will be given to tenants regarding proposed changes. Tenants must respond to the proposed changes within this one month period. The final decision, subject to applicable laws, will be made by the Board of the MHA.
- The rules are non-negotiable. By signing the lease agreement, the tenant acknowledges that the rules have been explained to them by the MHA and that they understand the rules, and that they agree to abide by the rules at all times while a tenant of the MHA.
- The tenant will comply with the house rules at all times.
- The house rules are there for the convenience, comfort, and general wellbeing of the tenant, and to promote the appearance and management of the affairs of the property.
- Any tenant who doesn't comply with the house rules will be evicted from the premises at the sole discretion of MHA. A minimum of seven (7) days' notice shall be given by MHA.

## Think About It!

The house rules exist for a reason - they help tenants to become good neighbours.

How would you feel if you were tired after a long day at work, and your neighbor started playing music at a really high volume?

Or if you were sleeping in the afternoon, in preparation for starting your night shift at the hospital where you work, and the neighbor's kids started running up and down the staircase?

If you said you would feel irritated, you'd be right!

If we expect to be treated with kindness and consideration, then it is our responsibility to treat others with kindness and consideration.

The house rules help to make this an easier process.

All the house rules can be summarized into one - treat others better than you would treat yourself!

## Legislation

If any of the laws of South Africa with relation to leases change, it is the landlord's right to request that the lease held with yourself be changed accordingly.

## Miscellaneous

All changes to a lease agreement must be effected in writing, and signed by both the landlord and the tenant.

Any indulgence given by the landlord to a tenant does not mean a change in the terms of the lease agreement held.

Whilst a tenant owes the Msunduzi Housing Association NPC for outstanding rental, it is granted under South African Law that the landlord has the legal right to all the tenants' possessions on the property in question (due court processes observed).



### 3. Maintenance Obligations

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#### The MHA's Maintenance Obligations

The MHA must keep the outside (grounds) and the structure (buildings) of the premises in a good state of repair throughout the life of the lease period, and must take care of all normal maintenance required on the outside or the structures of the premises. This means that the MHA is responsible for the maintenance of the grounds (mowing grass, etc), as well as the outside of the buildings (painting, repair of wall cracks, etc).



#### The Tenant's Maintenance Obligations

The tenant is responsible for maintaining the inside of the unit in good repair, and must carry out, at his/her own cost, small maintenance and repairs needed inside the unit. These small maintenance items include, but are not limited to:

- Any painting inside the unit.
- Replacement of broken glass in windows and mirrors.
- Replacement of faulty/broken door handles, hinges, locks, switches, and doorbells.
- Maintenance of taps, and toilet cistern/seat.
- Replacement of light bulbs.
- All other small repairs and maintenance needed from time to time.

The tenant is responsible for any damages to the unit, whether caused by the tenant, his or her dependents, his or her visitors, and/or his or her other occupants, including instances where the unit has been illegally sub-let.

The maintenance of the interior fittings, which includes the electrical and plumbing systems, is generally the responsibility of the MHA. However, the tenant has the responsibility of ensuring that the sewerage pipes and drains are kept in good working order, and free from blockages and obstructions. If the tenant is negligent in carrying out this responsibility, and repairs are needed as a result, then the MHA reserves the right to claim the cost of the repairs from the tenant.

The tenant has no right to withhold or reduce any rental as a result of maintenance works needed or carried out at the premises.

### Structural Alterations

The tenant may not make any structural alterations and/or additions to the premises. Any additions to the interior may only be made with the MHA's consent, and must be carried out at the tenants cost. If necessary, the alterations must only be carried out by a suitable qualified person, approved and appointed by the MHA, who shall be paid by the tenant.

The MHA may require other reasonable conditions before granting approval for additions to the premises.

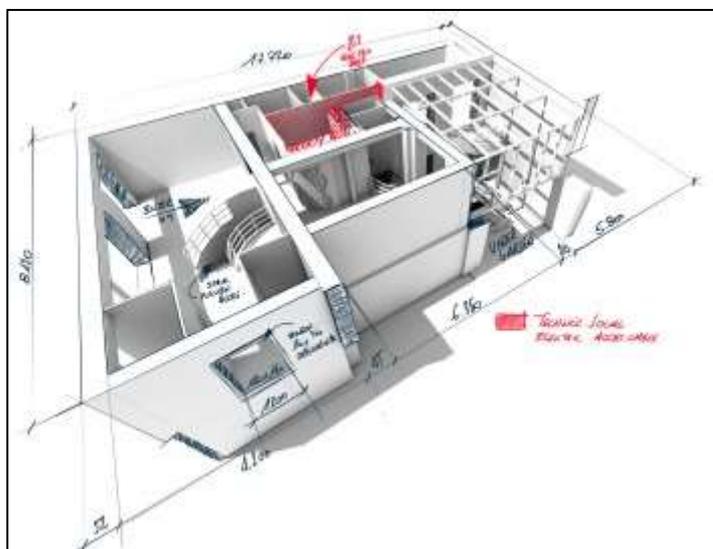
Maintenance of these additions will be for the tenant's cost, and the tenant will not be reimbursed or compensated in any way by the MHA for such additions.

The tenant may not remove any additions which have been made to the unit, and on termination of the lease agreement, the additions will remain the property of the MHA, with no compensation to the tenant.

A TENANT MAY NOT WITHHOLD ANY PART OF A RENTAL IN LIEU OF MAINTENANCE WORK TO BE CARRIED OUT!

### Refurbishment

In the case of refurbishment of the premises being necessary, the MHA may require the tenant to vacate the premises for a reasonable period of time. The MHA will try to minimize the disruption caused by the refurbishment, and may not require the tenant to pay rental for the period that the tenant has vacated the premises.



### Committees

The MHA may, at its sole discretion, establish committees of tenants, who will meet with the MHA to discuss matters of mutual interest. Such committees will only be recognized as fully constituted once due process has been followed in the election of the committee members, and when a constitution has been signed by the elected representatives.

### Occupants

The premises are let exclusively for residential purposes, for occupation by the tenant, his/her spouse/partner, their minor children, and any other persons authorized by the MHA in writing.

A schedule of persons residing at the premises is attached to the lease agreement, and any person not included on the schedule is not entitled to reside in the premises.

If, for any reason, the tenant or any other person on the schedule should cease to reside at the premises for a continuous period of thirty (30) days, or should the tenant be absent from the

## Developing Communities

The Community Development Department plays a key role in helping the Msunduzi Housing Association to realize its goals and fulfill its mandate. South Africa's Social Housing Policy calls for social housing to be created in and centered on caring, sustainable communities, and this is the challenge we face today.

Community Development is about creating sustainable and effective communities. Communities must be able to go about the business of *being* communities in an effective way, and must be able to endure, with a sense of identity, in a fixed manner over time.

To this end, it is our goal, as the Community Development Department of the Msunduzi Housing Association, to create communities that have a tangible identity, and which persists over time, as people go about living their daily lives in our complexes. We want tenants to feel like they are part of a community, to feel that they matter, and that their lives are part of a tapestry that is all the richer for their inclusion in it.

To achieve this, we have focused on a number of initiatives. Firstly, we have continued to improve upon the MHA's official newsletter, the MHA News. This newsletter forms an important part of our efforts to communicate with tenants, and to let them know of happenings and events that may impact on their tenancy.

As part of our commitment to community development, we host community fun days at our complexes. A big thank you to all tenants who come out to support their children and participate on these days, and to all the Acacia Park and Signal Hill kids who put the FUN back into Fun Days!



Signal Hill Fun Day



Signal Hill Tuckshop and PC Center

In addition, we started a soccer club for Under 15 boys at Acacia Park. We, in consultation with tenants, felt that the soccer club was a very worthwhile initiative, as it would provide a means for the children at Acacia Park to grow healthy bodies and healthy minds, as well as provide a means to pull our young people away from the attraction of drugs and other crime. In keeping with our focus on sustainability, we are proud that the teams has been an initiative of the Acacia Park community, and that many community members have stepped up to help to create the team, and ensure that it runs according to plan.



## Developing Communities Ctd.

We also created the Acacia Park and Signal Hill PC Centres. After consultations with parents, we felt that there should be some way for young people to be catered for in the afternoons, after school. Most kids at the complex do not have structured afternoon activities. The PC Centre is an attempt to provide a place where the kids can do homework, and research for school projects, in a structured and supervised manner. There are 12 computers in the centre, each with an internet connection.



**Acacia Park PC Center**



**Acacia Park Recycling Center**

Another Community Development initiative has been the recycling area for Acacia Park and Signal Hill. There are separate bins for glass, metal, plastic, and paper waste. When full, these bins are emptied, and the recyclable waste is taken for processing.

In addition to this, we have also created space for tuckshops on both developments. One of the most common complaints that we heard from tenants was regarding the inconvenience of having to travel to obtain small conveniences such as bread, milk, and airtime. With on-site tuckshops, this is now a thing of the past.



**Acacia Park Tuckshop**

We have many more Community Development efforts, which are not included here due to space constraints. These efforts include a community garden, a reading center, adolescent support groups for teens, and so on. Should you wish to discuss any of these programs, or should you have ideas for new initiatives, please do not hesitate to contact the office and schedule a meeting with the Community Development Officer.

premises for any continuous period exceeding two (2) months, without the consent of the MHA, then the MHA may, at its sole discretion, cancel the lease agreement on seven (7) days written notice.

The tenant must provide the MHA with any reasonable information required, in writing, including (but not limited to) income and family composition details.

The MHA will not consent to the addition of relatives to the family composition form, unless the person being added is a parent or spouse. All other persons will be treated as visitors, and may not remain on the premises for more than fourteen (14) days without the prior written consent of the MHA first being obtained.

### Insurance

The MHA will insure the property against damage, up to (but not limited to) the full replacement cost of the property.

The tenant is responsible for the contents of the premises, and must take insurance if he or she wants to be insured. The tenant, in such a situation, will be responsible for payment of premiums for the insurance of the contents of the premises. The MHA will not be responsible in any way for the payment of insurance premiums for the contents of the premises.

The tenant may not allow anything to be done to the premises, or anything to be kept in the premises, which will increase the rate of insurance which the MHA must pay. Where the tenant allows such, the tenant will be responsible for the payment of the extra insurance premium.

### Damage to Property

If the property or premises is destroyed by fire, or any other cause, the MHA will repair and/or rebuild the premises or the property as soon as it can. The tenant will not have any claim against the MHA during this time, and the MHA is not obligated to compensate the tenant for any loss or damage, howsoever caused (including, but not limited to, loss or damage related to lack of occupancy during the time of damage and/or the time repairing and/or rebuilding the premises or property).

In the case where repairing or rebuilding the premises or property is necessary, the MHA may change or vary the form of construction of the property or premises. In this event, the tenant will be entitled to the same standard of occupation enjoyed before the damage or destruction of the premises or property.

## Think About It!

### What does my Lease Agreement say about insurance?

The Lease says that the Lessor will insure the property against damage including but not limited to full replacement cost of the property.

The lessee will be responsible for the contents of the premises and must take out insurance if he /she wants to be so insured, and must then pay all premiums for the insurance of the contents of the premises.

### Is MHA then liable for the content of my unit?

No, the MHA is not responsible or liable for the content of your unit (your goods). If your goods are damaged or destroyed, for any cause whatsoever, then you are responsible for the cost of repairing/replacing your goods.

### What does my Lease Agreement say about liability?

The Lessor is hereby indemnified from any liability for loss or damage to the Lessee's possessions, whether in the premises, or the parking area, or in storage.



Where the tenant is responsible for the damage or destruction of the premises or property, the MHA will recover in full the cost of the damage or destruction from the tenant, and terminate the lease on 30 days notice.

## Think About it!

What is tenancy fraud? Tenancy fraud (also called social housing fraud) occurs when a social housing institution (such as the MHA) home is occupied by someone who is either not legally entitled to be there, or has obtained use of the property fraudulently.

Tenancy fraud causes significant social harm, and can lead to significant damage to properties and antisocial behaviour.

It deprives legitimate and deserving tenants access to affordable homes, and has a direct impact on local people, their families, and their communities.

Some common examples of tenancy fraud are set out below:

- ◆ Application fraud (also called allocation fraud): A prospective tenant either knowingly provides false information on their housing application in order to gain a property, or applies for multiple properties in different locations (and possible through different landlords).
- ◆ Key-selling fraud: A tenant or an employee of a housing association receives a one-off payment to give the keys of a property to someone who is not entitled to live there.
- ◆ Subletting fraud: A tenant rents out all or part of their property on a short- or long-term basis to someone else for private rental rates without the knowledge or permission of the landlord.
- ◆ Succession fraud: A person moves into a property when the legal tenant either dies or moves away, and that person does not have the right to move in.

## Loss, Damage, or Injury to Persons or Property

The MHA is indemnified from any and all liability for loss or damage to the tenant's person or property, whether in the premises, the parking lot, or any other area under the MHA's control, in respect of loss or damage sustained by the tenant as a result of:

- Water seepage or leakage, wherever found or however caused.
- Rain, hail, lightning, or fires as a result of a *vis major* (an overwhelming force of nature having unavoidable consequences; a greater force; an "act of God"; an unavoidable accident) or *casus fortuitus* (chance occurrence, unavoidable accident; something which is extraordinary, exceptional, or unforeseen, and which human foresight cannot be expected to anticipate, or which, if it is foreseen, cannot be avoided by the exercise of reasonable care or caution).
- Any act, neglect, or negligence whatsoever on the part of the MHA, its employees, agents, or servants.
- The property or premises, or any part thereof, being in a defective condition or state, or in disrepair.
- Any repair not being affected by the MHA.
- Any other cause whatsoever.

## 4. Finance

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### Payment Obligations of the Tenant

Initial rental for occupation will be calculated on a pro-rata basis, if the tenant takes occupation before or after the 1<sup>st</sup> day of the month.

The tenant must pay the full rental in advance, before or on the first day of the month, from the commencement date. Payment must be made by way of a debit order, directly into the bank account of the MHA.

If the tenant pays cash into the MHA's bank account, the tenant will be liable for a monthly administration fee of R30-00, including cash deposit fees. This amount may vary from time to time.

In the event that a tenant pays by debit order, and the debit order is not honored by the bank, the tenant will be liable for an administration fee of R55.00, which amount may vary from time to time.

If the tenant does not pay the rental on time, the MHA will charge interest at 12%.

Where legal action is taken by the MHA against the tenant to recover monies due, the tenant will be responsible for payment of attorney fees on the attorney and own client scale.

### Rental Increases

The MHA reviews rentals annually, and will increase the rental once a year on the 1<sup>st</sup> of July, regardless of when the tenant takes occupation. The MHA must give the tenant at least thirty (30) days written notice of any such increase.



### Municipal Services

The tenant is responsible for agreements with the municipality for the provision of municipal services, and must pay the municipality directly for such services (if applicable).

The MHA will, through legal processes, recover from the tenant all amounts owing to the municipality, and will terminate the service where amounts are outstanding.

Electricity and water is supplied by the MHA to the tenant via a pre-paid metering system, and vouchers are only available from the MHA's offices, Monday to Thursday from 8:00am to 4:30pm, and on Fridays from 8:00am to 4:00pm (unless otherwise advised).

The tenant is responsible for all other service and related charges levied by the municipality.

### Pre-paid Water Installations

The tenant agrees that the prepaid water installation, including the meter, keypad, and seals, is in proper working order.

Any tampering with the prepaid water installation whatsoever shall render the lease agreement terminated by the MHA, and the tenant will be required to vacate the premises on thirty (30) days' notice.

The tenant is responsible for water consumed during the period of this agreement, as well as costs for repairing or replacing the entire installation, or parts of it. The minimum cost for replacement of the water meter is R2 500.00, and the minimum cost for replacement of the keypad is R1 000.00, both of which costs may change from time to time.

### Electrical Installations

By signing the incoming inspection, the tenant agrees that the electrical installation, including the meter and seals, is in proper working order.

Any tampering with the electrical installation whatsoever shall render this agreement terminated by the MHA, and the tenant will be required to vacate the premises on thirty (30) days' notice.

The tenant is responsible for electricity consumed during the period of this agreement, as well as costs for repairing or replacing the entire installation, or parts of it. The minimum cost for the replacement of a broken electricity meter shall be R1 000.00, which cost may change from time to time.

### Fire Hoses

If the tenant, any member of the tenant's household, or any visitor of the tenant, is found tampering with fire hoses in any way whatsoever, the tenant shall be liable to a minimum fine of R500.00, or the cost of repairing the installation, whichever number is the greater. Illegally broken fire hose seals will result in the cost for repair or replacement being raised against the entire block in question.

The MHA will terminate the lease agreement on thirty (30) days written notice where tampering as described above has been found to have occurred.

### Conduct

The consumption of alcohol by any person in any common areas, including staircases, parking areas, play areas, or areas between buildings, is strictly prohibited. The use of any narcotic drugs, at any place on or in the premises or property, is strictly prohibited.

## Account Details

Please note that the banking details for our developments are separate. Banking details are as follows:

### ACACIA PARK ACCOUNT DETAILS:

**BANK: NEDBANK, BOOM STREET**

**ACCOUNT NAME: MSUNDUZI HOUSING ASSOCIATION**

**BRANCH CODE: 187505**

**ACCOUNT NUMBER: 1165033542**

**REFERENCE: eg: Flat 200, Acacia Park Rent**

### SIGNAL HILL ACCOUNT DETAILS:

**BANK: NEDBANK, BOOM STREET**

**ACCOUNT NAME: MSUNDUZI HOUSING ASSOCIATION**

**BRANCH CODE: 187505**

**ACCOUNT NUMBER: 1165033550**

**REFERENCE: eg: Flat 101, Signal Hill Rent**

Please ensure that the correct banking details are used for all deposits and payments. Please check that you use the account details for the development where you live.

## Saving money (And Our Environment!)

Water and electricity are essential resources for life - yet many cannot afford them, and rising costs make them more unaffordable than ever. Here are some tips on how to save water and electricity, and save yourself some money in the process.

### Saving electricity:

1. Turn off unnecessary lights.
2. Use natural light. A single sun-facing window can illuminate 20 to 100 times its area.
3. Use task lighting. Turn off ceiling lights and use table lamps, track lighting and under-counter lights.
4. Take shorter showers. Hot water is expensive.
5. Turn water off when shaving, washing hands, brushing teeth.
6. Turn down your geyser thermostat (no lower than 55°C and no higher than 60°C).
7. Unplug unused electronics. Standby power can account for 10% of your annual electricity use.
8. If you're still using that old desktop, recycle it and switch to your laptop.
9. Not recording? Unplug the PVR. Turn off your PVR when you're on vacation or away for the weekend.
10. Recycle or donate your old T.V.
12. Be strategic with window coverings. Promote airflow through your home and block the afternoon sun.
13. Reduce heat in the kitchen. Avoid using the oven in summer - try salads, smoothies or braai.
14. Run only full loads in the washing machine.
15. Wash laundry in cold water.
16. Hang dry your laundry.
17. Toss a towel in the dryer. A dry towel added to your dryer load can significantly reduce drying times.
18. Be efficient with refrigeration. Keep your fridge and freezer at their ideal temperature.
21. Use the microwave, which takes 15 minutes to do the same job as 1 hour in an oven.

### Saving water:

1. When washing dishes by hand, don't let the water run. Use one sink to wash, and another to rinse.
2. Designate one glass for your drinking water each day, or refill a water bottle. This will cut down on the number of glasses to wash.
3. Soak pots and pans instead of letting the water run while you scrape them clean.
4. Wash your fruits and vegetables in a pan of water instead of running water from the tap.
5. Don't use running water to thaw food. For water efficiency and food safety, defrost food in the fridge.
6. Install an instant water heater near your kitchen sink so you don't have to run the water while it heats up. This also reduces electricity costs.
7. Keep a bottle or jug of drinking water in the refrigerator instead of running the tap. This way, every drop goes to good use, and not down the drain.
8. Reuse leftover water from cooked or steamed foods to start a nutritious soup - and it's one more way to get eight glasses of water a day.
9. Cook food in as little water as possible. This also helps it retain more nutrients.
10. Select the proper pan size for cooking. Large pans may require more cooking water than necessary.
11. If you accidentally drop ice cubes, don't throw them in the sink. Drop them in a house plant instead.
12. Collect the water you use while rinsing fruit and vegetables. Use it to water house plants.
13. Toilet leaks can be silent! Be sure to test your toilet for leaks at least once a year.



The carrying and display of firearms on any part of the premises except within the tenant's unit, is strictly prohibited.

The MHA will terminate this agreement on thirty (30) days written notice where contravention of the above has been found to have occurred.

### Service Providers

The MHA will appoint external service providers at its sole discretion to provide various services, such as (but not limited to) maintenance, security, cleaning, gardening, etc.

These service providers will act solely on instructions of the MHA, and will in no way be responsible or accountable to any tenant, in any way whatsoever.

Where a tenant does not keep an appointment with a service provider who is undertaking daily or planned maintenance to the unit, the tenant shall be solely responsible for the call out cost of the service provider, which cost the MHA shall raise to the tenant's rental account.

### Deposit

The deposit may be used by the MHA when the lease is terminated, in order to repair any damages to the premises, after which any outstanding rental amounts or other monies owing will be deducted. The remaining amount must be paid to the tenant within twenty-one (21) days of the end of the lease.

**YOUR DEPOSIT IS FULLY REFUNDABLE  
UPON TERMINATION OF YOUR LEASE,  
LESS ANY EXPENSES FOR REPAIRS WE  
NEED TO MAKE ON THE UNIT.**

Interest will be payable by the MHA in terms of the deposit, at the rate of interest payable to an individual by a bank on a normal savings deposit. The deposit must be invested by the MHA in an interest bearing account with a financial institution.

The tenant will be liable for the letting administration costs as a result of the tenant's termination of this agreement, should the lease be terminated by the tenant within six (6) months from the commencement date, or should the agreement be cancelled by the MHA following the default of the tenant within a period of twelve (12) months from the commencement date. These costs will be deducted from the deposit by the MHA at a rate applicable at the time.

## Receipts

The tenant accepts as a receipt the monthly rent statement provided by the MHA, which reflects all receipts and rentals due.

The MHA will provide to the tenant a written statement monthly for any payment made in respect of rentals, arrears, or as a deposit, or for any other payment received from the tenant, at the tenant's request.

## Set off

The tenant is not allowed to refuse to pay, or fail to pay, any money or part of any money owing to the MHA, as a set off against any monies which the MHA may owe to the tenant, or if the MHA is in breach of any terms of the lease agreement, or for any other reason.

## Notices

If any party needs to give notice to the other party, such notice must be in writing and must be delivered to the tenant by registered post or by hand, at the premises, or to the MHA by hand, at the address of the MHA as set out on the first page of the lease agreement; in which case delivery is deemed to have happened when the notice is so delivered.

## Helping Hands

uLusizo is an initiative set up by Msunduzi Housing Association NPC to assist with indigence, unemployment, or households battling with HIV/AIDS or another critical illness. The Plan is a "discount" scheme offered by MHA to qualifying tenants on terms and conditions set out by the Association which may be altered from time to time. The initiative is a discount scheme which may be applied to your monthly rental at such a rate as determined by Msunduzi Housing Association and reviewed periodically.

### How do I qualify?

- \* You must earn less than R3200 per household per month
- \* You may not own your own property
- \* One or more signatories to the lease must have a critical illness
- \* One parent must have passed away, causing financial strain on the family
- \* Legal action has not previously been initiated against you for non-payment of rent (unless certain mitigating circumstances exist)

### How do I apply?

- \* Salary advice for all signatories to the lease agreement
- \* 3 months bank statements so that an analysis can be done on your affordability
- \* A letter of motivation
- \* Proof of diagnosis by a medical doctor (in the case of a critical illness)
- \* Death Certificate, if a lessee has passed away
- \* Sworn affidavit, if unemployed

If you think you (or someone you know) might benefit from uLusizo,  
please contact our Finance Department without delay!

Where the tenant refuses to accept delivery by hand, or acknowledge the same by signing the MHA's delivery book, then the notice shall be sent by registered post.



## Budget Basics

**Don't go over budget.** This is the first rule of budgeting, and pretty much the only one. It sounds fairly obvious, but it's easy to go over budget, even when you have one in place. Be mindful of your spending habits, and what your money is going towards.

**Keep a journal.** In the early stages of keeping a budget, it might be helpful to keep a daily journal of your spending habits. Write out what you spend money on each day. It could be eye-opening to track some of your expenses. Keep an eye for repeated purchases which might be easily avoidable, like a trip to McDonalds for coffee every morning.

**Know the difference between luxuries and necessities.** Determine what the have-to's in your budget are, versus the want-to's. Make the necessities your highest priority in the budget, and if there's money left over, indulge in things like going out or shopping.

**Reduce larger expenses.** These are often the most unpleasant, but most effective ways to stay within a budget. If you take an annual vacation, consider staying home this year.

**Leave your debit/credit card at home.** When you're out for the night, it's very easy (and tempting) to leave your debit or credit card at the bar and ring up a tab. Don't! This is a very easy way to ring up a high bill that will set you way off budget.

**Consolidate your debt.** If you find you are in a lot of debt, approach a bank for a consolidation loan, and pay off your smaller more expensive debt. But remember, once the more expensive debt is paid up, close the account or you will get into even more of a debt trap!

## 5. Letting

### Termination

The Lease Agreement can be terminated in the following ways:

1. If we need to demolish or sell the property, we will give you 6 months' notice to move out.
2. If you default on your rental payment, we can terminate the agreement without notice.
3. If you commit any other breach of this agreement including the House Rules, we can terminate the agreement without notice.
4. If you tamper with the electricity and/or water pre-paid meters, we can terminate the agreement without notice.
5. If you decided to move out, you need to give us a 1 month notice, calculated from the 1<sup>st</sup> day of the month.
6. If you do not give us notice from the 1<sup>st</sup> day of the month if you intend to move out, you will be liable for the following month's rental.
7. If there is a dispute between yourself and us, you will still be liable for the rental amount while you still occupy our unit.
8. If the dispute involves legal costs, the tenant will be liable for such legal costs before moving out of the unit.
9. Once you have given us one month notice, we have a right to show your unit to prospective new applicants at a reasonable time.
10. Prior to moving out, your account must be up to date (this includes rental, water, legal costs, or any other breach amount that is included on your rent account).



## Vehicles, Parking, Parking Bays, and Storage



1. Each unit is provided with a parking bay. The parking bay may only be used for parking a vehicle in, and not for any other purposes whatsoever.

2. The parking bay is leased to the tenant on terms and condition determined by the MHA.

3. Only one parking is made available per unit, unless there is a spare parking bay. The extra bay will be costed at the rate of 30% more than the rental of the first parking.

4. All parking bays are for the sole use of the tenant, and may not be 'hired' to other tenants.

5. Where storage is available, the storage can be hired by the tenant for storage purposes only.

6. The parking bay and storage bay rentals can be adjusted by the MHA at any time.

7. Once you have terminated your Lease Agreement with the MHA, you will no longer have access into our parking bay or storage.

8. You are not allowed to erect or

have erected on the grounds, gardens, or parking lot of the property any structure, including carports, tents, marquees, wendy houses, or canopies, without prior written consent from us.

9. Visitors will park in the designated parking areas only.

10. No major vehicle repairs may be undertaken on the premises.

11. Vehicles may only be washed in the designated areas.

## Return of the premises

If you decide to leave us, the following applies:

1. You must return the unit in good order and condition, as it was when you first took occupation (fair wear and tear is expected).

2. Any maintenance that you are liable for must be completed prior to returning the unit.

3. Any alterations that we agreed on must be left in good condition.

4. You will hand over all keys, internal or external, as well as parking discs ect, to us.



5. If you left furniture inside your unit when you vacated, we have the right to remove it and, after a period of seven (7) days, to sell your furniture to cover storage expenses.
6. Your furniture will not be left in the unit when you vacate unless you inform us, in writing, that the new tenant has bought the furniture from you.

## Inspection

### *Preliminary Outgoing Inspection*

1. Once you have given us the notice to vacate, you will arrange a preliminary inspection, which must be done within 14 days of giving notice.
2. It will be done by our Housing Supervisor and yourself, or any person that you have nominated on your termination form. Our Housing Supervisor will provide you with specifications for paints and any other items that you need to repair prior to moving out.

### *The Final Inspection*

1. The final inspection must be done on the last day of your occupation, when there is no furniture inside your unit.
2. Everything inspected must be noted on the outgoing inspection form, which you will sign and be given a copy of.
3. It will show what kinds of repairs need to be done, fair wear and tear excepted.
4. If the outgoing inspection was not signed by you, such report may be signed by an independent building inspector or two of our representatives.



## Deposit

1. The deposit may be used against damages, loss of keys, and outstanding monies owed by you during your occupation.
2. If the money exceeds the deposit, you will be liable to pay the balance outstanding.
3. Once repairs and damages have been rectified, a breakdown of items will be done and a copy given to you.
4. Should you fail to keep to the inspection date when you vacate, we will inspect your unit within 7 days after you have moved out.
5. Should you vacate your premises before the 30 day notice period, the day on which you vacate will be taken as the end date for your Lease Agreement, and you will be liable for all the complications arising from the breach of Lease Agreement.

## Subletting

1. The tenant must personally reside in the unit during the Lease period, and must not allow any other person to reside in the unit without prior consent from the MHA (Landlord).
2. You cannot sub-let our unit, either fully or partially.
3. You cannot handover your Lease Agreement (your unit) to any other person.
4. You have no right to choose a successor to the premises.
5. The MHA has a list of people who are waiting for units, so when you vacate your unit, the first person on the waiting list will take occupation.

6. If you die, we give your family the first option to take over the unit, if they can satisfy the qualifying criteria.
7. If we have tried to get hold of you but cannot, we have the right to secure our unit until we can determine whether you still occupy our unit or not.



## THINK ABOUT IT!

It is vital to note that the lease agreement you sign explicitly states that you may not sub-let any part of your unit to any other person, for any reason whatsoever. If you sign the lease agreement, and then sublet part of your unit to another person, then you are in violation of the terms of your lease agreement. This breach of the lease agreement entitles the MHA to cancel your lease with immediate effect, and to give you notice to vacate the premises.

Please also note that the lease cannot be assigned - that is, it may not be transferred to any other person.

Why is sub-letting not allowed? Firstly, social housing is meant to provide housing of a good quality for low to middle income earners. Many people in this income category cannot afford rentals elsewhere. When a unit is sub-let, there is no way to ensure that the sub-letter is in the defined income band - and, in most cases, they are not. So, for every illegal sub-let, there is a needy person who is being denied the opportunity of providing a good quality, safe home for his or her family.

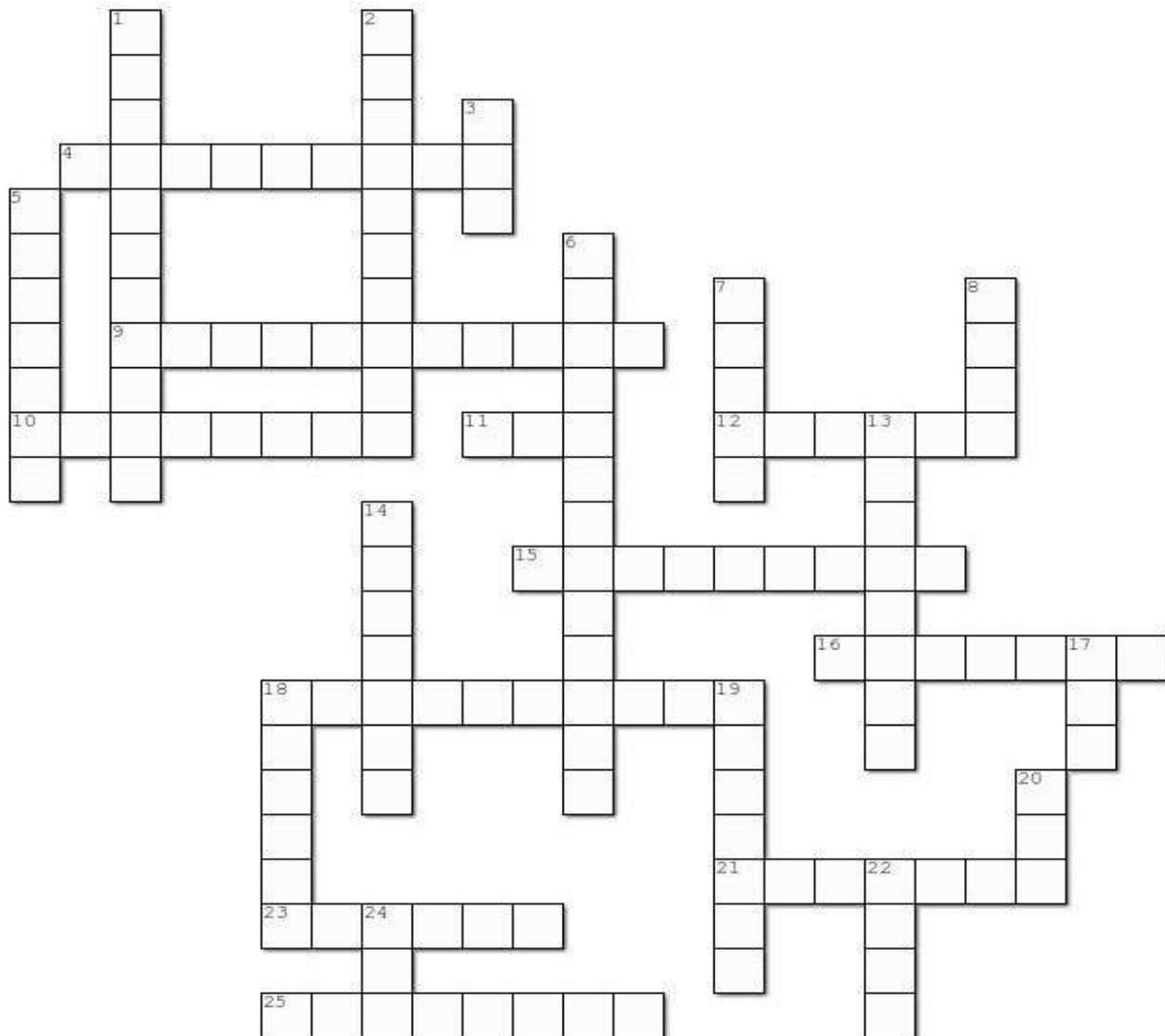
Secondly, tenants do not have the resources to do proper background checks on sub-letters. This means that a host of social problems enter the complex with the illegal sub-letters - issues such as drinking, fighting, drug use and abuse, and other similar problems.

Please assist us in maintaining high quality units and a safe living environment by saying NO! to illegal subletting, and reporting any violation to your Housing Supervisor.



## 6. Puzzles

### Crossword



#### **Across**

- 4.** the machines that are housed on site for tenants to access the internet
- 9.** the department responsible for maintaining the physical condition the units
- 10.** the owner of rental housing units
- 11.** not-for-profit organisation set up to provide low cost housing in Msunduzi
- 12.** when a tenant moves out without informing the MHA, and illegally rents the unit to someone else
- 15.** a small group of tenants that provides representation for the wider tenant body in the activities of the MHA
- 16.** the department responsible for the collection of rentals
- 18.** land that has been previously developed, and may be available for re-use.
- 21.** program to provide relief for tenants experiencing a tragic event (such as a death in the family) or dealing with a job loss
- 23.** person who rents a property
- 25.** the on-site place where tenants can buy small products such as bread, milk, and airtime

#### **Down**

- 1.** process of increasing the confidence and abilities of individuals and communities
- 2.** type of land where there has been no previous development
- 3.** housing supervisor
- 5.** to convert waste materials into re-usable ones; to use again
- 6.** a type of affordable housing for people who earn a low income
- 7.** the agreement that allows me to rent a property
- 8.** money i pay in order to use MHAs unit
- 13.** organization which partners with MHA to provide counselling services for tenants
- 14.** to move out of a rented property while rent is still owing on the tenant's account
- 17.** community development officer
- 18.** what i use to plan my spending
- 19.** to not pay the complete rental amount by the appointed time
- 20.** chief executive officer
- 22.** a large municipal bin for collection by truck
- 24.** non profit corporation/company

## Word Search

Find words from the crossword above in our Word Search!

I E C E G G M C P T M Y Q U W G Q L D I S N U W G E V D M P  
V X D Z K O T I U I F P C J Q P Y L N S E D I O I V Z J S O  
N E T S S J J G G G N A X T G D E O B L D P E J U W C Z G B  
B T W F D H S Z G I T A L U X I R M Y N Z U E B U T C S S F  
S U B L E T O J L X R U Z E F G V T F F C Y T V O X Y X R B  
K Y V G F D F A E D E K T N A N E T A H M E T L Y H Y A I N  
E N N O A D N W D K T Y E Z G S M C R T X T I X I J C E F E  
U Y C J U D Y Z R X E E Q A T N E Z C H D F M I I P N F F M  
V B N D L J X S B E R W R J T J R J L O N V M L Z K S C I G  
K T M O T Y Q W W G C H P I T G S S Y U P P O C M A K H O S  
I D R F B C D F Y D X I C V A Q B X P U E O C B J P X C C Q  
T D E E E K W G V J O N F V Z B T E H W G F R M G J U N X R  
D X P C I Q K H C P T A I F W Z S Z I U R O Z D G G A B B I  
E B S G N I S U O H L A I C O S B C H F W H H M N S S W Y K  
V X E H X Q F H Y N H W R I R E G A O N F M Z J C A G P P R  
Z C X S K H S O B Z F K O H R C V T F N D Y O K L I D E A L  
A H Y V V K M K J C Y Z D R O L E I V M D J R T D S X X U Z  
D C C O C C H F O K Q Q B A H S E F T B V M H V N M Y X K G  
W W B U K S N M B L T M X V Q L U N N U N Q F T G T C C O K  
W S T L G P T E G D U B P N D M M T H M C F N R I O Y R I V  
F V S Z I E B D B M A I N T E N A N C E B E L A M L L Q K N  
Y X A K J Z G Y Z Z N O B F L R O H S T R E X P D P F D U R  
R O S I V R E P U S G N I S U O H K F Q L W U E U F B H T A  
P S R M C F O L W S S N Y J I E M E T A L T F P F X B R O Z  
S O B E Y T U F U X A V R I V T N E M R E W O P M E G A J E  
S D E W C S I G H N P O S W X K F N M R E N I L E F I L S W  
B R S R I Y Y K C X G M P B Y A N N S J U I R H F M C H H P  
B Q Q Z C G C E D E P F M A H Q V S Y X R H Z E G F K L C L  
K D O F Z N E L P G R P A Z M Q P M E G F B X R H I P P G L  
M R W T H Z P F E B X D Z C Z Y S C L A B A Y S H P D J J R

ABSCOND  
CHIEFEXECUTIVEOFFICER  
DEFAULT  
GREENFIELD  
LEASE  
RECYCLE  
SOCIALHOUSING  
TUCKSHOP

BROWNFIELD  
COMMITTEE  
EMPOWERMENT  
HOUSINGSUPERVISOR  
LIFELINE  
RENT  
SUBLET  
ULUSIZO

BUDGET  
COMPUTERS  
FINANCE  
LANDLORD  
MAINTENANCE  
SKIP  
TENANT

## Sudoku

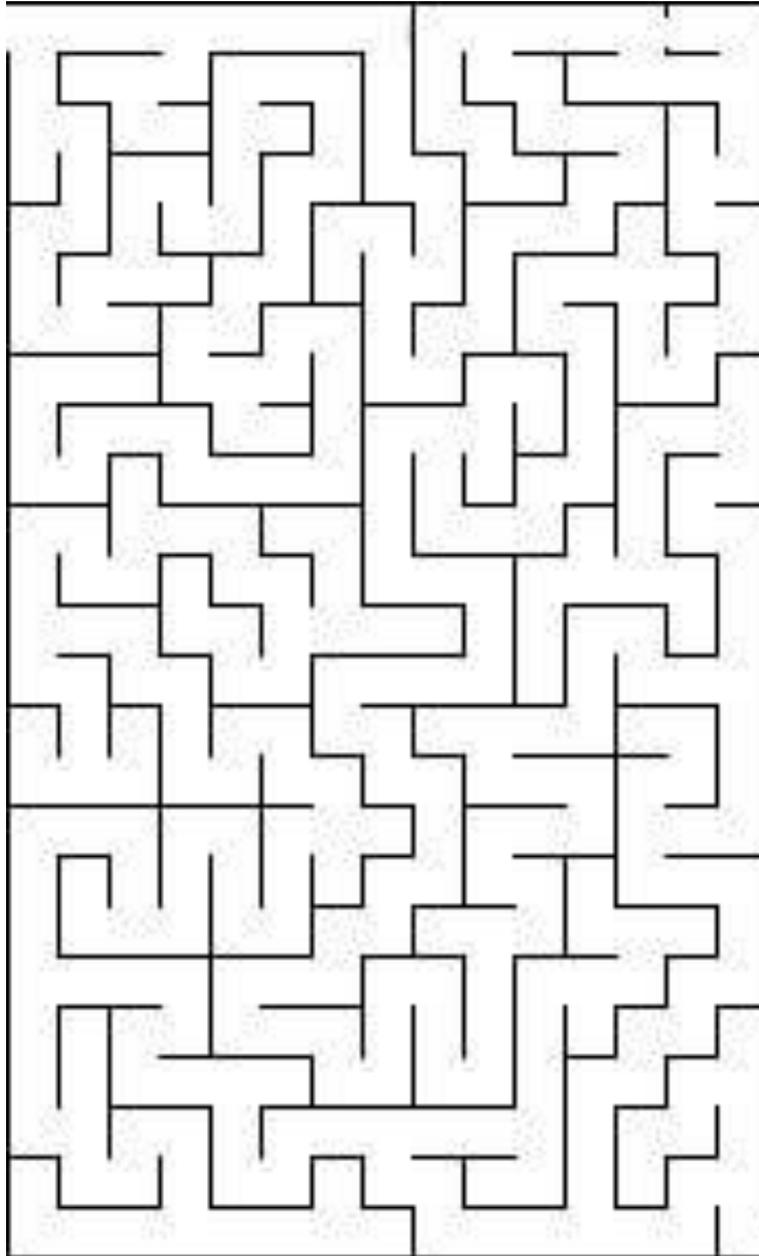
Fill in the grid with digits in such a manner that every row, every column and every 3x3 box accommodates the digits 1-9, without repeating any digits.

	1		6					
		2	7		9	6		5
	3	6		8		9	1	
		3		4	5			1
	8			6			9	
7	9		2			5	4	
				9		3	8	
2	6		3		4			9
	5	9	8				6	

			3			5	8	
4		6		9	1			
8	1		5			6		9
3		8	1			7		4
	6			3		9	1	
	4		6		8			5
		1			5		9	7
	9		7			8	3	
	8	4	9	6				

## Maze Craze

Can you find your way through the crazy maze below?



## Brain Teasers

Please try to solve the problems below. Let your mind go and use your creative thinking skills!  
Good Luck!

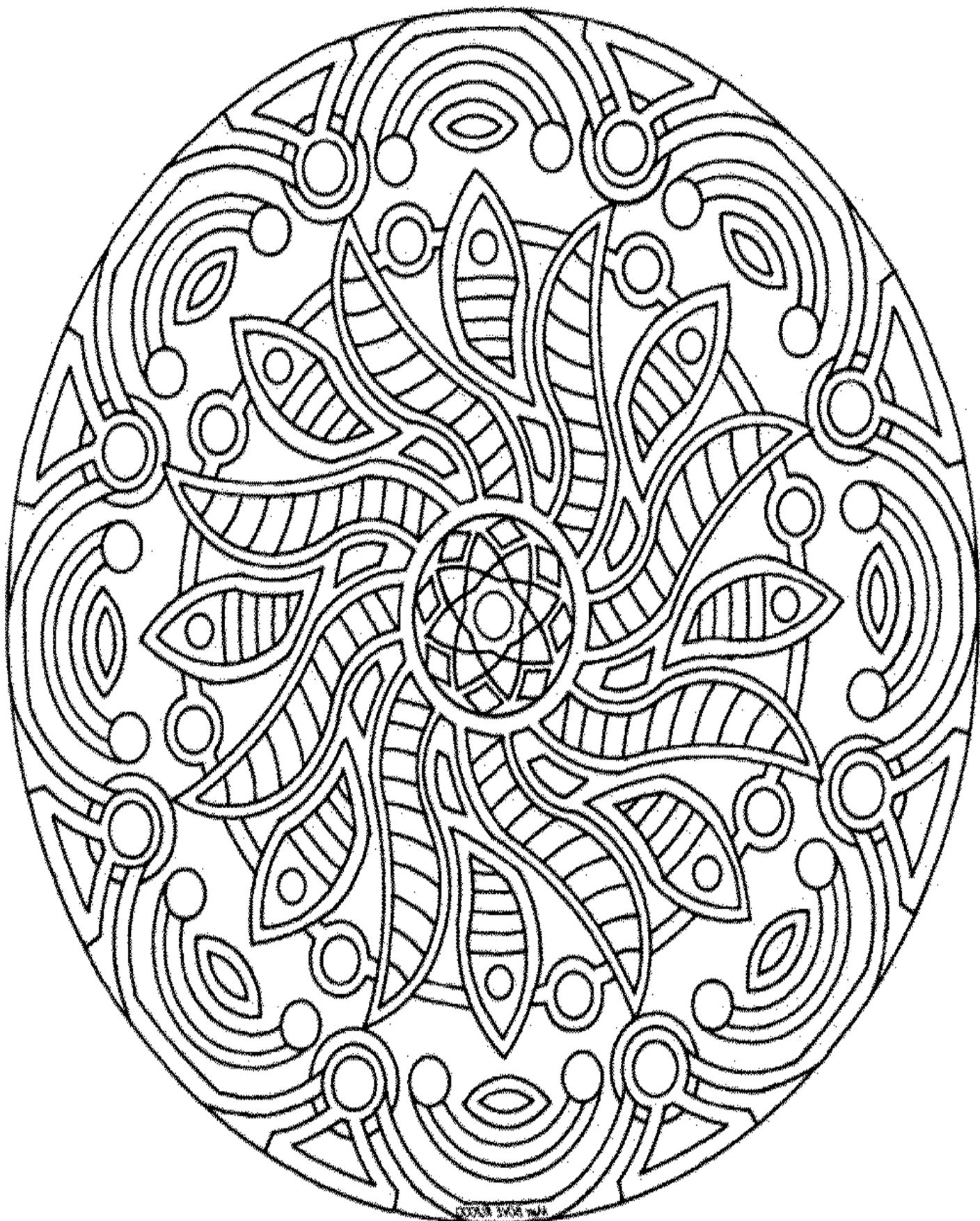
1. You are a cyclist in a cross-country race. Just before the crossing finish line you overtake the person in second place! What place did you finish in?
2. In a year there are 12 months. 7 months have 31 days. How many months have 28 days?
3. A plane crashes on the border of the U.S. and Canada. Where do they bury the survivors?
4. I do not have any special powers, but I can predict the score of any football game before it begins. How can I do this?
5. You are on the bank of a river. You have to get a fox, a hen, and corn to the other side of the river. If left alone, the fox will eat the hen, and the hen will eat the corn if left alone. The boat is only big enough to take you and one other three to the other side. How do you get all 3 across intact?
6. Please add the following numbers in your head.  
Start with 1000. Add 40. Add 1000. Add 30. Add 1000. Add 20. Add 1000. Add 10. Write down your answer.
7. What are the next 3 letters in the following sequence?  
J, F, M, A, M, J, J, A, \_\_, \_\_, \_\_
8. Jimmy's mother had 4 children. She named the first Monday. Named the second Tuesday. The third is named Wednesday. What is the name of the fourth child?
9. You are driving a bus. At the first stop, 2 women get on. The second stop, 3 men get on and 1 woman gets off. Third stop, 3 kids and their mom get on, and a man gets off. The bus is grey, and it is raining outside. What color is the bus drivers hair?
10. Before Mt. Everest was discovered, what was the highest mountain in the world?
11. A man lives on the fifteenth floor of an apartment building. Every morning he takes the elevator down to the lobby and leaves the building. In the evening, he gets into the elevator, and, if there is someone else in the elevator, or if it was raining that day, he goes back to his floor directly. Otherwise, he goes to the tenth floor and walks up five flights of stairs to his apartment. Can you explain why he does this?
12. You are in a cookie factory, and need to make a huge batch of chocolate chip cookies. The recipe calls for exactly 4 cups of sugar. Problem is that you have two buckets. One is 5 cups, the other is 3 cups. Using these buckets, can you measure exactly 4 cups of sugar? How?
13. A man is the owner of a winery who recently passed away. In his will, he left 21 barrels (seven of which are filled with wine, seven of which are half full, and seven of which are empty) to his three sons. However, the wine and barrels must be split so that each son has the same number of full barrels, the same number of half-full barrels, and the same number of empty barrels. Note that there are no measuring devices handy. How can the barrels and wine be evenly divided?
14. An Arab sheik is old and must will his fortune to one of his two sons. He makes a proposition. His two sons will ride their camels in a race, and whichever camel crosses the finish line LAST will win the fortune for its owner. During the race, the two brothers wander aimlessly for days, neither willing to cross the finish line. In desperation, they ask

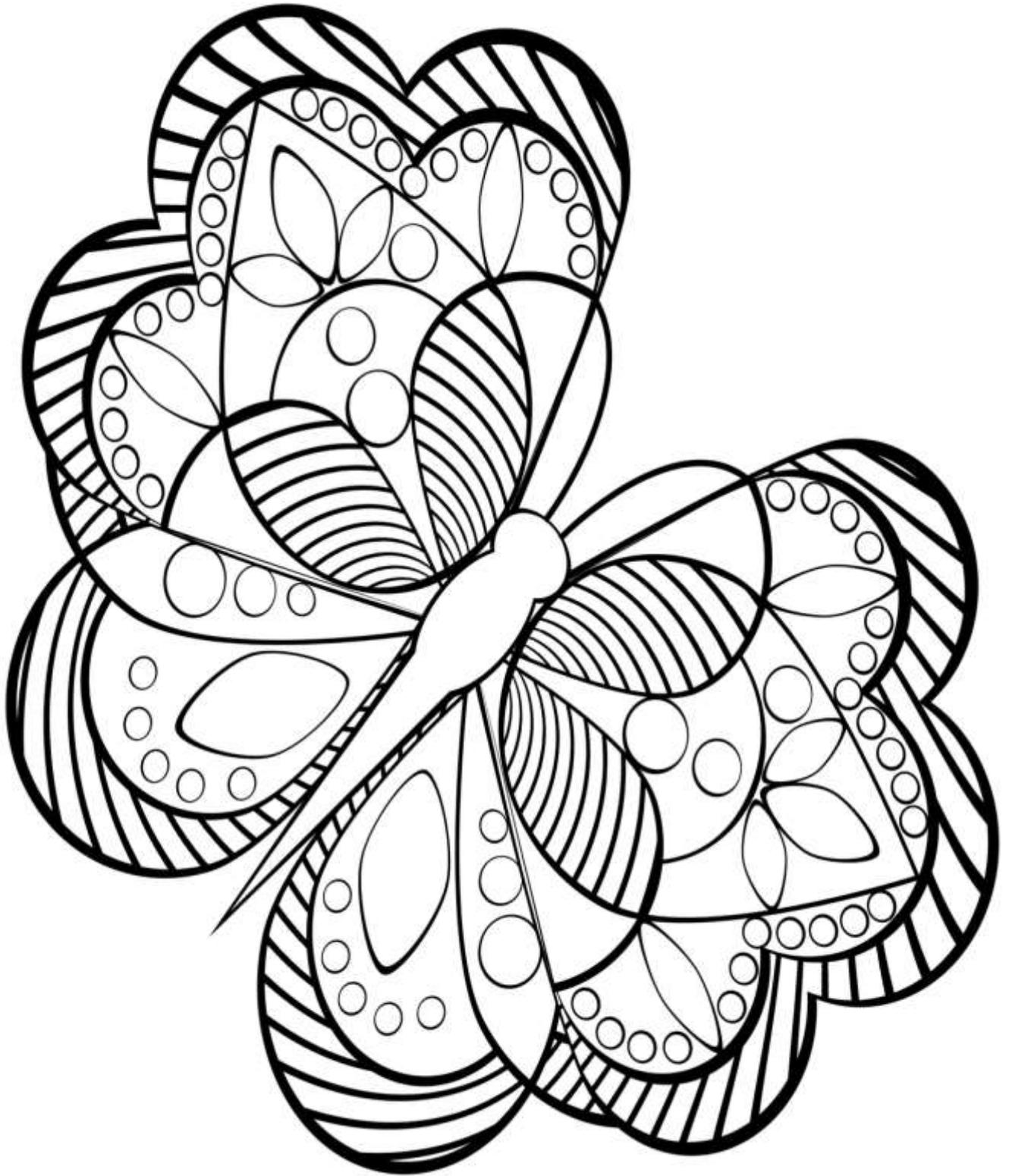
a wise man for advice. He tells them something; then the brothers leap onto the camels and charge toward the finish line. What did the wise man say?

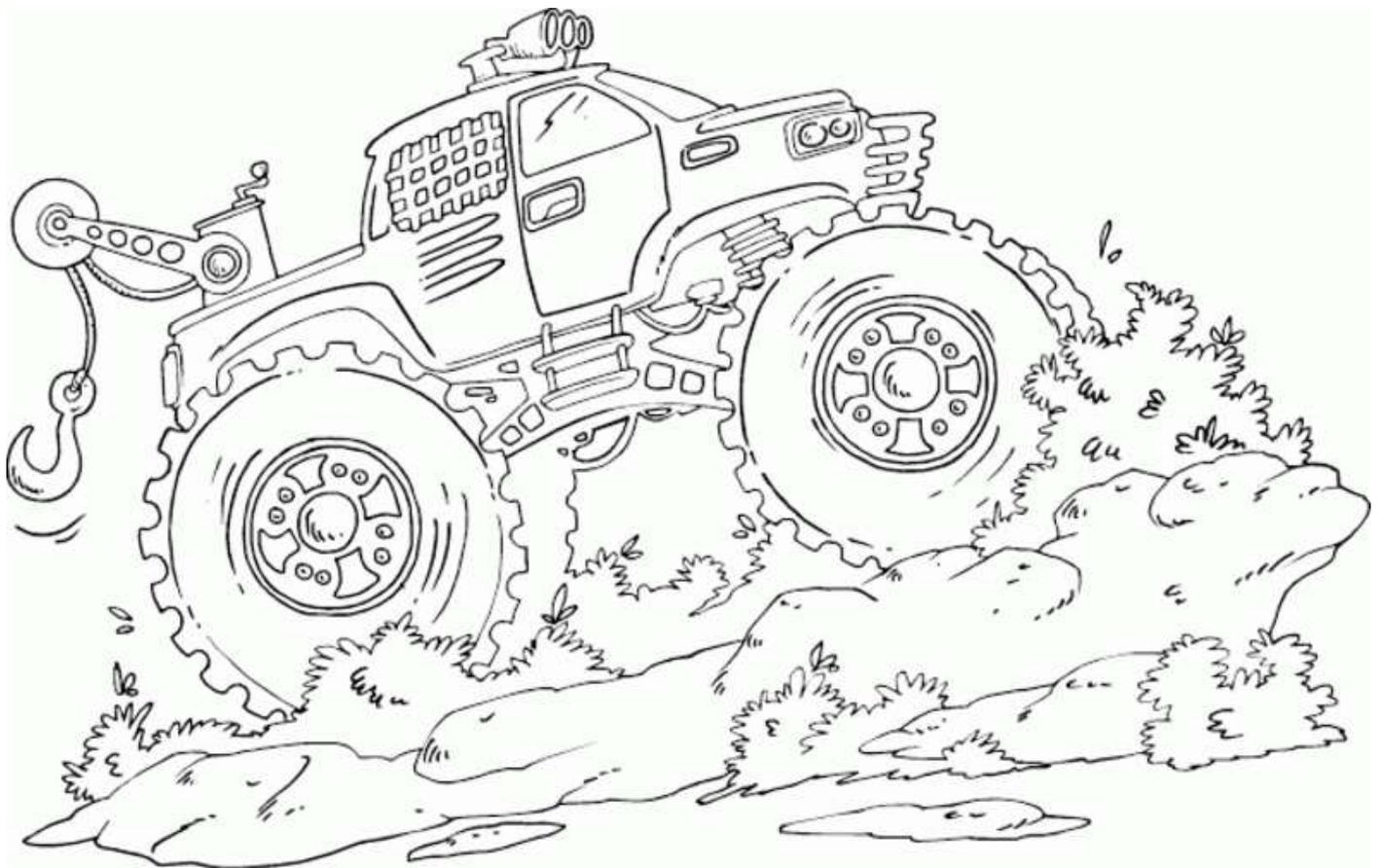
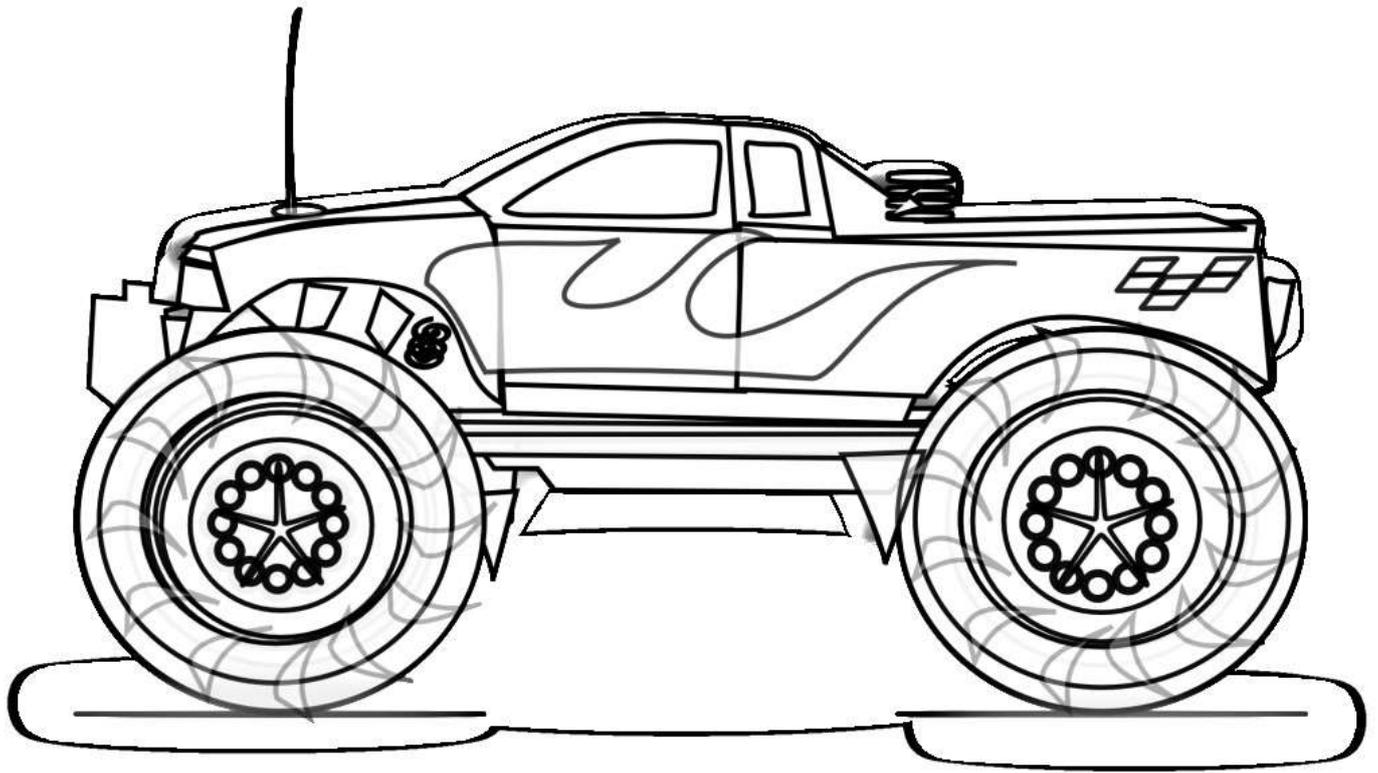
15. A man is on a game show. He is presented with two doors, one on the left, and one on the right. Behind one is 2 million dollars, and behind the other is a donkey. Choose the correct door to win the prize. There are also two men in front of the doors, and they know which door leads to the millions. One wears a black hat, the other wears a white hat. The host explains that one of the men is a liar, and will always lie, and the other man will always tell the truth - but you don't know which is which. You can ask only one of the men only one question. What is the question, and which man do you ask to ensure you win the money?
16. You and two friends rent a hotel room that costs \$30, so you put in \$10 each. Later that night, the owner of the hotel realizes he has overcharged you so he sends the bellhop with \$5. The bellhop steals \$2 and returns \$1 to each of you. So you have each now paid \$9.  $9 \times 3 = 27$ . The bellhop stole \$2. That equals \$29 - what happened to the last dollar?
17. A man is looking at a photograph of someone. His friend asks who it is. The man replies, "Brothers and sisters, I have none. But that man's father is my father's son." Who was in the photograph?
18. What can run but never walks, has a mouth but never speaks, has a head but never weeps, and has a bed but never sleeps?
19. What is full of holes but can still hold water?

## 7. Coloring Fun

Here are some fun pictures to color in. We hope you enjoy them as much as we do!















## Brain Teasers Answers

1. Second Place. If you pass the person in second, you take second place, and they become third.
2. They all do.
3. You don't bury the SURVIVORS!
4. I can predict the score BEFORE it begins. Well, the score before any football game is always zero to zero!
5. First take the hen across. Leave the hen. Go back and get the fox. Take the fox to the other side. Leave the fox there, but take the hen with you back to get the corn. Leave the hen and take the corn to the other side. Drop the corn off with the fox, then go back to get the hen. Bring the hen to the other side. All 3 make it fully intact!
6. Many will get 5000. But the actual answer is 4100!
7. S, O, N. The sequence is first letter of the months of the year. September, October and November are the next in the sequence.
8. Jimmy. "JIMMY'S MOTHER had 4 children"!
9. Whatever color your hair is! Remember, you are the bus driver!
10. Mt. Everest. It was still the highest in the world - it just hadn't been discovered yet!
11. The man is a dwarf. He can't reach the upper elevator buttons, but he can ask people to push them for him. He can also push them with his umbrella.
12. This is possible, and there are 2 ways to do it:  

Solution 1: Fill the 3 cup bucket, pour it into the 5 cup bucket. Fill the 3 cup bucket again, and pour it into the 5 cup bucket until the 5 cup bucket is full. That will leave exactly 1 cup of sugar in the 3 cup bucket. Dump out the 5 cup bucket, and dump the 1 cup from the 3 cup bucket into the empty 5 cup bucket. This leaves 1 cup in the 5 cup bucket. Now fill the 3 cup again and add it to the 5 cup bucket. Now you have exactly 4 cups of sugar in the 5 cup bucket!

Solution 2: Fill the 5 cup bucket. Pour it into the 3 cup bucket. This leaves 2 cups in the 5 cup bucket. Dump out the 3 cup bucket. Now pour the 2 cups from the 5 cup into the 3 cup. Refill the 5 cup. Now pour the 5 cup into the 3 cup until the 3 cup is full. That will leave exactly 4 cups in the 5 cup bucket!
13. Two half-full barrels are dumped into one of the empty barrels. Two more half-full barrels are dumped into another one of the empty barrels. This results in nine full barrels, three half-full barrels, and nine empty barrels. Each son gets three full barrels, one half-full barrel, and three empty barrels.
14. The rules of the race were that the owner of the camel that crosses the finish line last wins the fortune. The wise man simply told them to switch camels.
15. You ask either man the following question: "If I asked the other guy which door has the money, what would he say?", then choose the opposite door. Work it out: If you ask the question to the liar, he will lie about the 'correct' answer, so you must choose the opposite door. If you ask the truth teller, he will tell the truth about the lie, so you can choose the opposite door as well.

16. The accounting method is wrong. The \$2 is actually a part of the \$27, and shouldn't be added to it as stated in the problem.
17. His son.
18. A river!
19. A sponge.

## 8. Recipes

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With ever increasing food prices, it is important to ensure that we feed our families healthy meals that don't break the bank. Here are a few of our favorites - we hope you enjoy making these for your family as much as we do!

### Creamy Tomato Soup

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Create your own heart-warming version of tomato soup that costs less than the can you'd buy at the store. In this recipe, crushed tomatoes are mixed with sautéed onion and garlic, pureed, then turned into a velvety concoction by stirring in heavy cream.

#### Ingredients

- 2 tablespoons olive oil
- 1 onion, chopped
- 1 clove garlic, chopped
- 2 tablespoons all-purpose flour
- 1 28-oz. can crushed tomatoes, with juice
- 1 1/2 cups low-sodium chicken broth
- 1/2 cup heavy cream, warmed
- Salt and pepper

#### Preparation

Warm oil in a large saucepan over medium-high heat. Add onion and cook, stirring often, until softened, 3 to 5 minutes. Add garlic and cook until slightly softened and fragrant, about 1 minute. Stir in flour to blend, about 1 minute.

Add tomatoes with juice and broth to saucepan, increase heat to high and bring to a boil. Stir or whisk constantly until slightly thickened, about 3 minutes.

Working in batches, carefully transfer soup to a blender and puree until smooth. Pour into a bowl until all soup is pureed. Return soup to saucepan, stir in cream and cook over low heat for 3 to 5 minutes, until heated through. Do not boil. Season with salt and pepper. Serve hot in warmed cups.

# Spicy Pumpkin Soup

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## Ingredients

2 tablespoons vegetable oil  
large onion, chopped  
2 tablespoons minced fresh ginger  
1 small jalapeño chili, seeded and finely chopped  
3 garlic cloves, minced  
1 teaspoon lime zest  
1 15-oz. can pumpkin puree  
1 13.5-oz. can light coconut milk, shaken  
4 cups canned low-sodium chicken broth  
Salt

## Preparation

In a pan, warm oil over medium-low heat. Sauté onion and ginger until soft, 8 minutes. Do not let brown. Add jalapeño and garlic; cook for 3 minutes, stirring often.

Stir in lime zest, pumpkin, coconut milk and broth. Bring to a boil, reduce heat to medium-low and simmer for 20 minutes, stirring occasionally. Season with salt. Remove from heat, let cool slightly, then puree in a blender.

Serve hot.

# Creamy Chicken and Broccoli Curry

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## Ingredients

650g chicken fingers  
3/4 teaspoon salt  
1/2 teaspoon pepper  
1/4 cup all-purpose flour  
3 tablespoons vegetable oil  
1 large onion, coarsely chopped (2 cups)  
1 1/2 teaspoons hot (madras) curry powder  
1 (450ml.) can chicken broth  
1 (250g) box frozen broccoli florets, thawed  
1/2 cup sour cream

## Preparation

Place chicken fingers in a large bowl; sprinkle 1/2 tsp. salt and 1/4 tsp. pepper on top. Add flour and stir to coat chicken.

In a large nonstick skillet, heat half of oil over medium-high heat. Add half of chicken and cook, turning once or twice, until golden on both sides, about 4 minutes. Transfer chicken to a plate and repeat using remaining oil and chicken fingers.

Add onion, curry powder, and remaining 1/4 tsp. each salt and pepper to pan and cook, stirring, until onion softens, about 5 minutes. Add broth and bring to a boil. Reduce heat and simmer until sauce is reduced by half, 3 to 4 minutes. Return chicken to pan and cook, turning, for 2 minutes. Add broccoli and cook, stirring, for 1 to 2 minutes.

Using a slotted spoon, transfer chicken and broccoli to plates. Remove skillet from heat, stir in sour cream and then spoon sauce on top of chicken.

# Lemon-Rosemary Chicken Thighs

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## Ingredients

6 bone-in, skin-on chicken thighs (about 2 lb.), excess fat trimmed  
3 tablespoons lemon juice  
2 tablespoons olive oil  
1 tablespoon minced fresh rosemary or 2 tsp. dried  
1 garlic clove, minced  
Salt and pepper

## Preparation

Preheat broiler. Rinse chicken thighs; pat dry. Arrange thighs, skin side down, on a broiler pan. In a small bowl, combine lemon juice, olive oil, rosemary and garlic. Brush 1/3 of mixture over chicken and sprinkle with salt and pepper. Broil 4 to 6 inches from heat until lightly browned, about 7 minutes.

Using tongs, turn chicken thighs skin side up. Brush 1/3 of lemon-juice mixture over skin and sprinkle with salt and pepper. Broil until thighs are browned, about 7 minutes.

Turn off broiler and set oven to 450°F. Brush final 1/3 of lemon-juice mixture over chicken (discard any leftover lemon-juice mixture) and return pan to oven. Bake until juices run clear when pricked with a fork and meat is no longer pink at the bone, about 10 minutes.

Serve hot.

# One Pot Spaghetti with Meat Sauce

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## Ingredients

- 1 pound ground beef
- 1 onion, chopped finely
- 2 garlic cloves, minced
- 14 ounces chicken or vegetable broth
- 2 cups water
- 6 ounces tomato paste
- 1 tsp oregano
- 1/2 tsp dried basil
- 1/4 tsp black pepper
- 12 ounces spaghetti
- 1/4 cup parmesan cheese

## Preparation

1. In a large pot or skillet with tall sides, add onions, garlic, and ground beef; cook for 6-8 minutes, or until beef is cooked through; use a wooden spatula to break apart while cooking. Drain off fat.
2. Add tomato paste, broth, water, oregano, basil, black pepper; whisk well to combine ingredients; bring to a boil.
3. Add spaghetti, lightly pressing down so sauce comes over it. Lightly stir it every few seconds, so that spaghetti combines with sauce/meat. Simmer for 17-20 minutes or until spaghetti is cooked through and sauce has thickened.
4. Serve immediately topped with fresh parmesan cheese.

# Light Tuna Casserole

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This lighter tuna casserole recipe is easy to make, full of great flavor, and lightened up with a few simple tweaks.

## Ingredients:

- 8 ounces wide egg noodles (or no-yolk noodles)
- 1 Tablespoon butter or olive oil
- 1 medium white or yellow onion, peeled and diced (about 1.5 cups)
- 2 large carrots, peeled and diced (about 1 cup)
- 3 cloves garlic, peeled and minced
- 1/4 cup all-purpose flour
- 1 1/2 cups chicken stock
- 1 1/2 cups milk (I used Blue Diamond Almond Breeze Original Unsweetened AlmondMilk)
- 2 teaspoons Italian seasoning, homemade or store-bought
- 1/2 teaspoon salt
- 1/4 teaspoon freshly-ground black pepper
- 6 ounces baby Bella or button mushrooms, sliced
- 1 cup frozen peas
- 3 (5-ounce) cans tuna in water, drained
- 1 cup reduced-fat shredded sharp cheddar cheese
- 2 Tablespoons Panko breadcrumbs

## Preparation

Preheat oven to 400°F. Cook egg noodles al dente in a large pot of generously-salted water in a large stockpot according to package instructions. Drain and set aside.

Meanwhile, as the water for the noodles is cooking, melt butter (or olive oil) in a large saute pan over medium-high heat. Add onion and carrots, and saute for 5-7 minutes, or until both are soft. Add garlic and saute for 1 more minute until fragrant. Stir in the flour and cook for 1 more minute. Whisk in the chicken stock until it is combined, then stir in the milk, Italian seasoning, salt, pepper, mushrooms, peas and tuna. Continue cooking, stirring occasionally, until the mixture reaches a simmer and thickens and the mushrooms are cooked, about 4-6 more minutes.

Once the noodles are ready, add the sauce mixture to the (drained) noodles, and toss to combine. Stir in the cheddar cheese until it is evenly combined. Then you can either serve the pasta as-is at this point, or continue on to bake it.

If you are baking the casserole, pour the noodles into a greased 9 x 13-inch baking pan. Sprinkle the Panko breadcrumbs evenly on top of the pasta, then mist with some cooking spray. (Or I

prefer to use olive oil in a Misto). Bake for 18-20 minutes, or until the top of the pasta is slightly crispy and golden, and the filling is bubbly on the sides.

Remove and serve warm.

## 9. Contact Us

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