Annotated Housing Bibliography 2003-2007

The National Department of Housing
The Project has been completed for the National Department of Housing

By:

Centre for Urban and Built Environment Studies (CUBES)
School of Architecture and Planning
University of the Witwatersrand, Johannesburg
April 2007
Contents of Report

Section A: Housing Bibliography 2003-2007
Section B: Annotated Housing Bibliography 2003-2007
Section C: Annotated Housing Bibliography 2003–2007-
Commentary on areas requiring more Research
Section A: Housing Bibliography 2003-2007
Categories/headings of the 1999-2003 bibliography

1 Housing policy
   1.1 Policy commentary
   1.2 Policy evaluations

2 Governance
   2.1 Government capacity for housing delivery
   2.2 Housing institutions
   2.3 Disaster mitigation

3 Housing finance
   3.1 Policy commentaries
   3.2 Banks' views
   3.3 Subsidies and beneficiary contributions
   3.4 Housing finance gaps
   3.5 Housing Finance and HIV/AIDS

4 RDP/ project-linked housing
   4.1 Evaluations/critiques
   4.2 Incremental housing research
   4.3 Housing quality
   4.4 Community participation
   4.5 Beneficiary views
   4.6 Role of contractors
   4.6 Housing and services
   4.7 Housing market

5 Hostel upgrading

6 Social housing
   6.1 Shifts in the sector
   6.2 Social housing policy commentaries
   6.3 Co-operatives
   6.4 Governance/management
   6.5 Rental
   6.6 HIV/AIDS in social housing
   6.7 Tenant insurance
   6.8 Design of social housing
   6.9 Social housing and urban regeneration (Alex Renewal Project and others)

7 Informal settlements
   7.1 Informal settlement strategies
   7.2 Intervention approaches and commentaries
   7.3 Tenure approaches
   7.4 Impact of intervention
   7.5 Children in informal settlements
   7.6 Perceptions of informal settlements

8 Rural Housing
9 Social Issues
9.1 Urban poverty/urbanisation of poverty
9.2 Special needs
9.3 Gender and housing
9.4 Social differentiation
9.5 Health and housing
9.6 Migration
9.7 Rental tenure
9.8 Tenure security
9.10 Housing rights
9.11 Crime and security
9.12 Overcrowding
9.13 Economic empowerment
9.14 Homelessness
9.15 HIV/AIDS - understanding the reality
9.16 HIV/AIDS and the housing sector/ housing policy

10 Sustainable human settlements
10.1 Case studies
10.2 Technology and innovations
10.3 Regulatory Frameworks
10.4 Housing and Integrated development
10.5 Evaluation of housing development plans

11 Some key international literature

Categories identified by Department of Housing
   a) Public/private finance and the 'Breaking New Ground' (BNG) programme
   b) Funding for BNG
   c) Institutional capacity / reform
   d) Scale delivery
   e) Land, planning & property markets
   f) Developmental state and BNG
   g) Different interpretations of BNG
   h) Demand and Supply (including demographics)
Categories/headings of the 1999-2003 bibliography

1 Housing policy

1.1 Policy commentary


1.2 Policy evaluations


Unpublished paper commissioned by the Department of Housing as part of its Policy and Research Agenda process.


2 Governance

2.1 Government capacity for housing delivery


1 Please note that references for this section are still being requested but there was insufficient material to annotate this section.


2.2 Housing institutions


2.3 Disaster mitigation

3 Housing finance

3.1 Policy commentaries


3.2 Banks' views


Porteous, D, n.d., The access frontier as an approach and tool in making markets work for the poor, Includes South Africa transaction banking access frontier, Finmark Trust http://www.finmark.org.za/accessfrontier/accessfrontier.html


3.3 Borrower's Views


3.4 Subsidies and beneficiary contributions


3.5 Housing finance gaps


3.6 Housing Finance and HIV/AIDS

4 RDP/ project-linked housing

4.1 Evaluations/critiques


Darkwa, I., 2006: Post-occupancy evaluation of State-subsidised housing units in Kayamandi, Stellenbosch. Masters in Consumer Science (Housing), University of Stellenbosch.


4.2 Incremental housing research


4.3 Housing quality


4.4 Community participation


Ismail, S., 2005: To describe and analyse the learning process within a community based housing project viz, the Victoria Mxenge Housing Development Association situated in Philippi, Cape Town, Report Papers, University of Cape Town, School of Education.


4.5 Beneficiary views

4.6 Role of contractors

4.6 Housing and services

4.7 Housing market


4.8 People’s Housing Process


5 Hostel upgrading


6  Social housing


6.1 Shifts in the sector

National Department of Housing., 2004: Social housing policy review: Key issues, Version 12, 01 October. 2004

6.2 Social housing policy commentaries


6.3 Co-operatives, Communal and Transitional Housing


6.4 Governance/management

Social Housing Foundation, 2004: Guidelines: Introduction to business processes in social housing institutions, 


6.5 Rental - Public and Private


Finmark Trust., 2006f: Resource Report: Consolidated analysis of research into Small scale Landlords and Home-based Entrepreneurs, Final Report, prepared by Shisaka Development Management Services and CSIR Built Environment, April 2006,


Gardner, D., 2004a: Informal Rental Development Programme Research Report, prepared for NURCHA

Gardner, D., 2004b: Rental Housing Market Review, Prepared for NURCHA


Social Housing Foundation., 2005b: Case Study 3: Transfer of municipal-owned housing in the City of Johannesburg: Vanessa Court at El Dorado Park, report prepared for the Social Housing Foundation.


6.6 HIV/AIDS in social housing
6.7 Tenant insurance
6.8 Evaluation of social housing – design and livability


6.9 Social housing and urban regeneration (Alex Renewal Project and others)


Napier, M., 2005: Government responses to the challenges of integrated urban renewal in large poverty zones – experiences from the SIPPs programme in the light of current urban renewal initiatives. CD Publication on The Urban Renewal Programme by Department of Provincial and Local Government (Submitted February 2004).

Ramohlale, S., 2006: Exploring the Competing Rationalities between Drivers of Social Housing and Urban Regeneration in the City of Johannesburg, Msc University of the Witwatersrand, http://8080-witsetd.wits.ac.za.innopac.wits.ac.za/dspace/handle/123456789/1670


7 Informal settlements

7.1 Informal settlement strategies

Baumann, T. and Huchzermeyer, M., 2004: Background Report 7: Recommendations, Study into supporting informal settlements for the Department of Housing, Pretoria

Baumann, T., Huchzermeyer, M., Bolnick, J., Roux, T., and Wimpey, R., 2004: Background Paper 1: Conceptual implications of emerging policy shifts, study into supporting informal settlements for the Department of Housing, Pretoria

Bolnick, J. and Meyer-Prentice, M., 2004: Background Report 4: Community Engagement, study into the support of informal settlements for the Department of Housing, Pretoria

Huchzermeyer, M., Baumann, T. and Salah, M., 2004: Background Report 3: Informal Settlement Practice in South Africa’s Metropolitan Cities, *Study into the support informal settlements* for the Department of Housing, Pretoria


University of the Witwatersrand Research Team., 2004: Background Report 6: Specialist Papers, *study into supporting informal settlements* prepared for Department of Housing, Pretoria


### 7.2 Intervention approaches and commentaries


http://www.mpl.ird.fr/colloque_foncier/Communications/PDF/Royston.pdf


Smit, W., 2005: Ten things to remember about Informal Settlement Upgrading, May 2005,  
http://70.86.182.34/%7Edag710e/docs/2.pdf


7.3 Tenure approaches

7.4 Impact of intervention


Graham, N. 2003: A review of Infrastructure Services for the Upgrading of South African Informal Settlements, MSc. Eng Thesis, Department of Civil

7.5 Children in informal settlements


7.6 Perceptions of informal settlements


8 Rural Housing


9 Social Issues

9.1 Urban poverty/urbanisation of poverty

http://www.aae.wisc.edu/dbromley/pdfs/NORWAYPAPER.pdf


9.2 Special needs


9.3 Gender and housing


9.4 Social differentiation


9.5 Health and housing


9.6 Migration


9.7 Rental tenure see Rental – Public and Private
9.8 Tenure security

Augustinus, C., 2005: Innovations in Africa: Pro Poor Land Approaches. Un-Habitat


9.10 Housing rights


Centre on Housing Rights and Evictions., 2005: A place to live: Women’s inheritance rights in Africa, COHRE, Switzerland

Gay, L., 2004: The right to housing in France and South Africa, in Law, democracy and development, Vol. 8, Issue 1, pp 119-120


9.11 Crime and security

\url{http://www.isandla.org.za/dark_roast/DR24Ballard.pdf}


\url{http://www.queensu.ca/samp/sampresources/samppublications/policybriefs\_brief10.pdf}

\url{http://www.buildnet.co.za/akani/2005/mar/pdfs/paper_cph.pdf}


Lemanski, C., 2005: Spaces of exclusivity or connection? Linkages between a security village and its poorer neighbour in a Cape Town master plan development Dark Roast, \textit{Occasional Paper Series} No. 21  
\url{http://www.isandla.org.za/dark_roast/DR21\%20Lemanski.pdf}


9.12 Overcrowding

9.13 Economic empowerment


9.14 Homelessness


Okumu, M., 2006: Local Council’s Response to the Street Homelessness in Welkom Msc, University of the Witwatersrand.


Speak, S., 2005: Relationship Between Children's Homelessness in Developing Countries and the Failure of Women's Rights Legislation, in *Housing, Theory and Society*, Publisher: Routledge, part of the Taylor and Francis Group, Vol. 22, No. 3, pp. 129-146.

9.15 HIV/AIDS - understanding the reality


9.16 HIV/AIDS and the housing sector/ housing policy


10 Sustainable human settlements

10.1 Case studies


10.2 Technology and innovations


Dlamini, B.P., 2003: Housing knowledge of final year student teachers at Esikhawini College of Education: Implications for the development of housing unit standards. Master in Consumer Science (Housing), University of Stellenbosch.


10.3 Regulatory Frameworks

Feitelson, E., 2004: _Advancing Sustainability at the Sub-national Level_ Published: Aldershot.


10.4 Housing and Integrated development


10.5 Evaluation of housing development plans


11 Some key international literature


Vanderford, S., 2006: Homeless Families in Charlotte, North Carolina: Characteristics and Patterns of Exit from Homelessness, PhD, University of Georgia,
Categories identified by Department of Housing

a) Public/private finance and the ‘Breaking New Ground’ (BNG) programme


b) Funding for BNG


c) Institutional capacity / reform


d) Scale delivery


e) Land, planning and property markets


Dinner, M., 2006: South Africa’s Township Residential Property Market, Home Ownership and Entrepreneurship. Working Paper, Yale School of Management. March 2006. [permission to cite to be secured from Mark Dinner, at mark.dinner@yale.edu]


Omenya, A., 2005: A networks, approach to understanding the role of the market and the state in housing: The cases of Nairobi, Kenya and Johannesburg


f) Developmental state and BNG


National Department of Housing., 2005: Social Contract for Rapid Housing Delivery, Housing Indaba, Cape Town, September 22-23, 2005


g) Different interpretations of BNG


h) Demand and Supply (including demographics)


Finmark Trust, 2005: Delft Area Housing Needs Analysis, prepared by the Kuyasa Fund, August 2005, 


Oosthuizen, A.G., 2005: Effects on housing supply of the fragmented administration and expenditure methodology of the Gauteng government., DCom, University of Johannesburg, 
http://0-etd.uj.ac.za.raulib.rau.ac.za/theses/available/etd-06072005-105313/

Section B: Annotated Housing Bibliography 2003-2007
i. **Explanatory Notes**

**Categories/headings of the 1999-2003 bibliography**

1. **Housing policy**
   1.1 Policy commentary
   1.2 Policy evaluations

2. **Governance**
   2.1 Government capacity for housing delivery
   2.2 Housing institutions
   2.3 Disaster mitigation

3. **Housing finance**
   3.1 Policy commentaries
   3.2 Banks’ views
   3.3 Subsidies and beneficiary contributions
   3.4 Housing finance gaps
   3.5 Housing Finance and HIV/AIDS

4. **RDP/project-linked housing**
   4.1 Evaluations/critiques
   4.2 Incremental housing research
   4.3 Housing quality
   4.4 Community participation
   4.5 Beneficiary views
   4.6 Role of contractors
   4.7 Housing and services
   4.8 Housing market

5. **Hostel upgrading**

6. **Social housing**
   6.1 Shifts in the sector
   6.2 Social housing policy commentaries
   6.3 Co-operatives
   6.4 Governance/management
   6.5 Rental
   6.6 HIV/AIDS in social housing
   6.7 Tenant insurance
   6.8 Design of social housing
   6.9 Social housing and urban regeneration (Alex Renewal Project and others)

7. **Informal settlements**
   7.1 informal settlement strategies
   7.2 Intervention approaches and commentaries
   7.3 Tenure approaches
   7.4 Impact of intervention
   7.5 Children in informal settlements
   7.6 Perceptions of informal settlements
8 Rural Housing

9 Social Issues
9.1 Urban poverty/urbanisation of poverty
9.2 Special needs
9.3 Gender and housing
9.4 Social differentiation
9.5 Health and housing
9.6 Migration
9.7 Rental tenure
9.8 Tenure security
9.10 Housing rights
9.11 Crime and security
9.12 Overcrowding
9.13 Economic empowerment
9.14 Homelessness
9.15 HIV/AIDS - understanding the reality
9.16 HIV/AIDS and the housing sector/ housing policy

10 Sustainable human settlements
10.1 Case studies
10.2 Technology and innovations
10.3 Regulatory Frameworks
10.4 Housing and Integrated development
10.5 Evaluation of housing development plans

11 Some key international literature

Categories identified by Department of Housing
  i) Public/private finance and the ‘Breaking New Ground’ (BNG) programme
  j) Funding for BNG
  k) Institutional capacity / reform
  l) Scale delivery
  m) Land, planning & property markets
  n) Developmental state and BNG
  o) Different interpretations of BNG
  p) Demand and Supply (including demographics)
i. Explanatory notes

There principle that underpins the work contained in this document is one of accessibility. The annotated bibliography is intended to be a public document that is available to a wide audience. As such it is intended to be user-friendly from those entering the field of housing research for the first time to housing experts and practitioners who have been contributing to the field for years. This principle informed the style of annotation and the type of language used. The style is informative rather than evaluative or critical. It is intended to inform the reader of the main points, themes and subthemes within each topic and to point the reader in the direction of the resources from which the information has been drawn. It also attempts to briefly illustrate the main points of debate within certain issues and highlight the various originators and advocates of these points of view.

It consciously has tried to steer away from the use of jargon and “in-speak” and has in most cases tried to provide some explanatory notes to each section so that a new reader is able to access the information, without necessarily needing a background in housing. The annotation is brief and has sought to be as concise and compact as possible without losing any of the main elements of debate or discussion. As a result some areas could arguably be increased in either range or depth. There are pieces missing from the document due to time constraints not all references could be easily found within the time of writing or necessarily included due to space considerations. Revisions to this original document will no doubt follow with the passage of time.
Categories/headings of the 1999-2003 bibliography

1 Housing policy

1.1 Policy commentary


Main Issues Emanating from the Literature

Since 1994, South Africa’s government has set up policies to dismantle Apartheid social relations and to create a democratic society based on the principles of equity, non-racialism and non-sexism (McLean, 2006). These policies, including housing policy, aim at meeting basic needs of the population, especially of the poor households, building the economy, democratizing the State and society and developing human resources (Charlton and Kihato, 2006). These ideas, in terms of housing policy, are contained in the 1994 ‘Housing White Paper’, further

While it is acknowledged that the transfer of 480 000 units to the sitting tenants and the approval of 1.9 subsidies for low-cost houses have improved the lives of low-income households, a great deal more still needs to be accomplished (Office of the President, 2003). South Africa’s housing policy has to learn from international experience and increase its portion of the national budget from its current 1.3% to 5% of the total expenditure if it is to address current housing need (Smit, 2004). Prior to Breaking New Ground, a further critique that was leveled at housing policy was the lack of attention to real densification (Public Service Commission, 2003; Smit, 2004). Rental housing was also cited as an area of older policy that needed enhancement (Smit, 2004). Charlton and Kihato (2006) highlight the concern of a number of housing experts that the original policies (contrary to their stated intentions) were actually entrenching social and economic disparities through the reinforcement of apartheid geographies. It is also argued that the current housing subsidy regime does not have institutional structures that are able to bolster and support beneficiaries to achieve economic development (Smit, 2004). As such financial products suitable for low income earners need to be developed to not only meet the needs of the poor but ensure the sustainability of those beneficiaries who have received houses and subsidies (Smit, 2004). Buckley and Kalarickal (2005) agree and argue that land and property title as a policy ‘in isolation’ do not necessarily improve the lives of the poor. A system of goods and support services need to be woven together to ensure that the lives of the poor are improved.

Charlton and Kihato (2006) offer a range of insights into the new BNG policy. They examine the wide assortment of influences that moulded the BNG and comment on its most significant goals. They argue that the BNG is a way of achieving a number of socio-economic goals through the medium of housing and directly links housing and economic development and social upliftment. McLean (2006) points out that commentaries on housing, such as those mentioned above, have generally fallen into two main categories, those written by legal professionals and those written by housing practitioners. McLean (2006) argues for an approach that marries the two and provides such an example in her own work, which contextualises Housing Policy within a legal and historical framework. It comments on the ‘reasonableness’ of many of the housing decisions including Grootboom and their constitutional and practical implications.

1.3 Policy evaluations


Main Issues Emanating from the Literature

Housing policy has changed and evolved since 1994 and although it has achieved unprecedented delivery it still has a range of shortcomings and areas that should be constructively evaluated in order to be improved.

Charlton and Kihato (2006) raise a general point regarding housing policy, arguing that historically the process by which policy has been developed has been inconsistent and influenced by a wide variety of factors. Personalities, trends, and politics influence policy in different ways and at different times and the principle of research-led policy has been unequally applied to policy development. Todes (2006) provides a similar argument with regard to urban
spatial policy development in South Africa explaining the context in which planning policy has been developed and the consequences of such an approach. Kallis and Nthite (2006) see the housing allocation formula, which has effectively been the budgetary device used by national government to distribute the housing budget, as problematic. Their appraisal of the formula demonstrates that it is often biased against the more rural provinces, is too general as it does not take local conditions and building costs into account and uses outdated and unpredictable data (Kallis and Nthite, 2006). As such there is a call to reconsider the formula and its variables in order to address the shortcomings mentioned above. Radikedi, (2005) offers a different take on housing policy and argues that the significant backlog of housing is not the fault of policy but rather is due to the private sector who have withdrawn from the affordable housing market and home-buyers who have defaulted on their loans. Radikedi (2005) also suggests that the policy could be effectively carried out if municipalities were more efficient and effective.

Napier (2005) evaluates housing policy in a different light and looks at the impact of housing policy. Housing policy has not impacted all sectors equally and Napier (2005) examines the consequences on the economy, the effect on beneficiaries, the influence of the policy on the secondary housing market, and considers the results on urban form. He concludes that the demand for housing has changed since housing policy was first conceptualized and argues that if housing policy is going to achieve its intended outcome, it is going to have to realistically be considered an asset by beneficiaries, who acknowledge its functional and exchange value (Napier, 2005).

The intention of policy is a useful way of measuring its success and the BNG and its predecessors were dedicated, at least in principle, to the creation of sustainable human settlements. Landman (2005) examines the existing housing typologies generated by government policy in terms of their contribution to sustainability and draws a number of conclusions. The findings demonstrate that the dominant typologies contribute to segregation, poor quality housing with little to no economic opportunities (Landman, 2005). Landman (2005) sees the policy as dedicated to sustainability but lacking in an understanding of how to implement such principles. Charlton and Kihato (2006) after examining the BNG and its predecessors concur and argue that whilst there has consistently been an underlying understanding that housing policy will aid in socio-economic upliftment of the poor, the method by which such development will be achieved remains unarticulated. The actual connection between the two needs to be more clearly identified and then implemented (Charlton and Kihato, 2006).

Napier (2005) basing his work on Dewar, further comments that there are some significant “areas of ambivalence” in the BNG. These include confusion as to the roles of the state and the residents, whether there is real commitment to urban restructuring and a lack of consideration for better public spaces (Napier, 2005). Todes (2006) further argues that the principles of densification, desegregation, and urban restructuring were ignored in the post-apartheid era but are now making a reappearance. Unfortunately, Todes (200) notes, the commitment to such change seems to remain weak. Such a lack of commitment has serious bearing for the housing sector, which is attempting to implement these principles throughout its housing programme.
2 Governance

2.2 Government capacity for housing delivery


2.2 Housing institutions


2 Please note that references for this section are still being requested but there was insufficient material to annotate this section.

Main Issues Emanating from the Literature

The attempts of the South African government to create a society different from the apartheid regime cannot be questioned (Office of the President, 2003). Access to adequate housing for all South Africans, is committed in the Constitution and other policy documents and is considered the main tool of the government to alleviate poverty and in turn, to improve the quality of life of poor households (Office of the President, 2003). The National Department of Housing which aims to determine, finance, promote, co-ordinate, communicate and monitor the implementation of housing policy and human settlement is the main institution in charge of this process (NHFC, 2003). The Department of Housing has established and supports a number of housing institutions namely: National Home Builders Registration Council, National Housing Finance Corporation, NURCHA, Servcon Housing Solutions, Thubelisha Homes, Social Housing Foundation, the South African Housing Fund and the Rural Housing Loan Fund to help it to achieve its Constitutional imperative. The main challenge for the Department of Housing and its housing institutions is to bridge the existing gap between what is intended or formulated in terms of policy framework and what is implemented. At present there is the question of whether the actors designated as the implementers of the housing policy able to realize what is contained in the housing policy (NHFC, 2003).

2.3 Disaster mitigation


Main Issues Emanating from the Literature

Residents of informal settlements are mostly exposed to a wide variety of environmental disasters and hazards including shack fires, epidemics, floods, and droughts (Napier and Rubin, 2005). In South Africa, where one third of the population live in poor housing conditions, the risk of catastrophes is certainly present. Such risks are not overlooked by the authorities as they have set up policies to manage and prevent disasters (Napier and Rubin, 2005). A great deal of this policy centers around the eviction of informal dwellers from unsafe environments. Unfortunately, this approach may actually have the opposite effect to the one intended as communities are made more vulnerable through evictions. It is also contended that the relocation of communities in low-income housing projects, although more safely located, do expose vulnerable households to variety of other kinds of risks and hazards. The poverty/environmental disaster nexus needs to be fully understood before households and communities are summarily evicted from their settlements, if further endangerment of those communities is to be avoided (Napier and Rubin, 2005).
3 Housing finance

3.1 Policy commentaries


**Main Issues Emanating from the Literature**

It is generally believed that access to finance for housing will improve the quality of life of poor households (Tomlinson, 2007). Finmark agree and further argue (2006a and 2006b) that housing and housing finance can be used as a tool to promote the emergence and growth of entrepreneurs and small scale landlords (Finmark, 2006). They maintain that successful support of entrepreneurs and small scale landlords may “mop up unemployment”, drive growth and make a substantial contribution to black economic empowerment (Finmark, 2006b). Unfortunately, it is observed that although the importance of finance is recognized, the majority of low-income households lack access to formal housing
finance (Collins, 2006). Essentially there are two mechanisms for accessing housing finance; the housing subsidy obtained from government and loan acquired from financial institutions (banks) and the non-bank lenders (Porteous, 2006), both of which are severely limited.

Tomlinson (2007) discusses these lenders and examines the roles of various government institutions that have been established to aid in providing housing finance and specifically the NHFC, RHLF, Servcon and the now defunct Mortgage Indemnity Fund. Tomlinson (2007) argues that at present there are five sectors contributing to housing finance for infrastructure and housing, these include; government; the ‘Big Four’ banks, responsible for 98% of mortgage lending; alternative lenders; smaller banks; and a very small savings-linked-to-credit sector. Micro loans are often offered as an alternative to the larger mortgage and government institutions. They are seen as the means through which the poor can attain financing for both housing and non-housing activities (Kaoma-Mwenda and Muuka, 2004). They are also considered appropriate as they are simple to operate, use locally available skills, and generally are labor intensive and can create significant employment (Kaoma-Mwenda and Muuka, 2004). Unfortunately within the South African context micro-finance lenders only have limited application. This is due to the legislation (The Usury Act of 1968) that governs their practises. The Act caps the amount that micro-lenders can charge thus limiting the profit that micro-lenders can make. Micro-lenders face additional problems as they are also not held in high esteem by formal employers, who often refuse to negotiate payroll deductions for loans with micro-finance lenders and prefer to interact with larger financial institutions (Tomlinson, 2007).

Tomlinson (2007) notes that the government has actively tried to ensure that the poor can access housing finance but some of their actions, like pressuring the financial sector into the Financial Sector Charter (FSC), have resulted in a great deal of competition within the low income housing finance housing market. Such competition may mean that the smaller lenders are unable to sustain themselves and at the same time it is unclear if the FSC will effectively benefit the poor or even the low income housing market (Tomlinson, 2007). Tomlinson (2007) adds to doubt about this sector and remarks that even when the poor have been able to access finance, it has often been to their detriment. She cites the fact that banks have not adapted their practises to lower end users and as such have caused undue problems to poorer communities and low income households (Tomlinson, 2006).

3.3 Banks' views


Porteous, D, n.d., The access frontier as an approach and tool in making markets work for the poor, Includes South Africa transaction banking access frontier, Finmark Trust http://www.finmark.org.za/accessfrontier/accessfrontier.html


**Main Issues Emanating from the Literature**

Through the Financial Sector Charter, the financial sector has committed to providing R 42 billion to low-middle income households by the end of 2008 for the purpose of acquiring housing (BASA, 2005). The commitment indicates two important aspects of the current climate, the first is the recognition of the fact that the low income groups are currently not able to access a range of financial products (Porteous, n.d.) and that the financial lives of the poor are generally not understood by the vast majority of formal institutions (Collins, 2006). Unfortunately most of the problems lies in the fact there is still a great deal of mistrust and suspicion from both sides (Collins, 2006; Finmark, 2006). There is a sense from the banks that low income markets are just too risky (Tomlinson, 2007). The banks justify themselves by arguing that the poor are unable to put down deposits on housing and they lack the ability to maintain repayment over a twenty year period. They also see low income households lack of understanding of the terms and conditions of bonds and mortgages as a potential threat to the loans that they have supplied (Tomlinson, 2007).

As a result a large number of South Africans, particularly low-income households rely on micro-financing to supply them with the necessary credit that they need in terms of home-building. Micro-lenders also have very high rates of default (up to 20%) (Finmark, 2006). Given such factors the banks reticence would seem quite justified. However findings from the Finmark (2006) study demonstrate that through a process of profiling and by using a set of predictors, risk can be substantially reduced. The system cannot ensure repayment but it can at least effectively decrease the number of defaulters. In all cases there is a need to restructure banks regulations so that more poor households can access mortgages, loans and more suitable financial products. If such products are to be extended to low-income groups there is also a need to educate loan consumers about their rights, responsibilities and duties related to mortgage loans (Collins, 2006; Porteous, n.d.).
3.3 Borrower’s Views


Main Issues Emanating from the Literature

The importance of access to finance for poor households cannot be questioned but the kind of finance and the purpose of seeking a loan differ from one poor household to another. Collins (2006) consistently argues that the financial needs of the poor are not well-understood and are not well-catered for. He argues that housing loans are used by some poor households to purchase property, whilst others require micro loans to improve their existing houses. Borrowers, according to the research conducted by Finmark Trust (2005), find banks’ prerequisites for loans such as collateral and the long period (20 years) required for repayment, unaffordable. In short the research concludes that mortgage system currently in place is inappropriate and unworkable for most poor and low income households (Finmark, 2005).

According to Pillay and Naude (2006), the lack of knowledge on the borrowing behavior, preferences and experiences of low-income households in accessing housing finance from the commercial banking sector in South Africa is one of the reasons why the low income market has not engaged with the formal banking sector. Many low-income households are still mistrustful of the formal banking sector and as Pillay and Naude (2006) point out the lack of suitable products has not helped to dissuade them of their perceptions.

Related to poor and limited performance of the financial sector Rust (2003) asks whether the housing financial sector is “sinking or swimming?” She argues that in order for the banks to provide appropriate goods and services for the poor, there should be increased competition and collaboration between banks and non-banks lenders (Rust, 2003). She contends that a market, which only consists of banks as lenders would not be sufficient to meet the needs of the low-income
market and as such part of the solution for low income earners exists within the idea of collaboration between the two sectors.

3.4 Subsidies and beneficiary contributions


Main Issues Emanating from the Literature

In South Africa government expenditure on housing has averaged at 1.3% of the total fiscus. International benchmarks demonstrate that at least 5% of the budget is necessary if the housing backlog is to be met. The lack of sufficient fiscus brings into question not only the number of units that can be delivered but also the quality of the government supplied housing units. In a comparative study of three countries: Chile, Columbia and South Africa, Gilbert (2004) demonstrates that none of these countries have succeeded, through state housing subsidies to provide good quality housing for the poor. Furthermore, Huchzermeyer (2003a, 2003b and 2005) argues that in South Africa, not only are the houses of insufficient quality but units delivered through the housing subsidy have reinforced segregation created by the apartheid regime. Napier (2005) agrees with both Gilbert and Huchzermeyer and further posits that houses delivered
through the housing subsidy, not only lack quality but also do not reflect the original intentions of the 1994 Housing White Paper and later in the Housing Act of 1997 and Urban framework of 1997.

Further research conducted by Zack and Charlton (2003) reveals that some beneficiaries are happy with housing obtained through National housing subsidy scheme and feel they accessed better basic shelter and have a sense of dignity and empowerment (Zack and Charlton, 2003). They do, however, also think that there are a number of problems with subsidized houses. The study found that beneficiaries are not satisfied with the quality of the housing and expressed concern over the future of people, specifically children, living in poor locations, which do not offer economic or educational opportunities (Zack and Charlton, 2003).

3.5 Housing finance gaps


Finmark Trust., 2006c: The Pro-Poor Micro-finance Sector in South Africa prepared by Bay Research and Consultancy Services, November 2006.


Main Issues Emanating from the Literature

It is observed in South Africa the existence of two economies and two markets. Whilst the first economy and the first market constituted by the middle and upper income households, work efficiently and prosper, the second economy and market formed by poor and very poor households do not (Finmark, 2006c). It is argued that one of the reasons for the poor performance of this sector is the inability of this sector to access suitable financial products and services. Despite the aim of the post-apartheid government to bridge the existing gap between two markets and to unlock economic opportunities of poor households and in turn to alleviate poverty (DTI, n.d.), it would seem that the low-middle income housing market remains improperly serviced. Government has identified this gap and has negotiated with the formal financial institutions to develop a Charter. The Financial Services Charter has committed to bridging this finance gap through the
provision of over R40 billion to poor households whose monthly income varies between R1500 and R7500 for their housing needs.

Despite the commitment of banks to mobilize housing funds for poor households, it is argued in research conducted by Finmark Trust (2006a and 2006b) that poor households, entrepreneurs and small landlords do not easily access housing finance and thus lose out on the potential advantages that such access to finance may result. The causes of failure of market in this segment of population may result from both supply and demand sides. From the supply side, low-income household constitute a risky and unprofitable market and poor households claim that mortgage loans provided by banks for purchasing a house are unaffordable (Ebert, 2005). As a result, access to housing finance for poor households remains very difficult and the gap between the ‘first’ market and ‘second’ market is increasing. Further research by Finmark Trust (2006c) concludes that despite the banks’ commitment to cooperate with low income households, in facilitating the access to housing finance for poor households, real engagement remains poor.

The rapid development observed in the first market and the failure witnessed in the second market call for a government intervention (DTI, n.d.). This is the position held by the Department of Trade and Industry. Access to credit for poor households may be considered as one of the strategies put in place by the government of ANC to unlock the economic opportunities of the low-income households. However, despite the existence of this facility, the gap between the first and the second market is still growing. It can be argued that either government regulation related to access to credit for poor households is not designed according to the real needs of poor or that the poor do not know how to take advantage of such a facility or both. The consensus though from the available findings agrees that regulations do not protect enough poor households and has produced more lenders than borrowers (Finmark, 2006a; 2006b and 2006c).

3.6 Housing Finance and HIV/AIDS

---

3 This is an area that has been identified as requiring further research.
4 RDP/ project-linked housing

4.1 Evaluations/critiques


Darkwa, I., 2006: Post-occupancy evaluation of State-subsidised housing units in Kayamandi, Stellenbosch. Masters in Consumer Science (Housing), University of Stellenbosch.


Main Issues Emanating from the Literature

The main purpose of housing delivery through the Reconstruction and Development Programme (RDP) is, as Biermann, et al (2005) discuss, the rebuilding, regeneration, modernization and growth of marginalised neighbourhoods and fragmented cities. With regard to housing, the RDP was focused on low income households particularly relocation of informal dwellers to new sites, increasing home ownership, and combating the dangers of a low density sprawled city (Darkwa, 2006). To date, the statistics of the government reveal that almost 1.6 million poor South African households have been provided with houses (Public Service Commission, 2003). However it must be noted that according to the Public Service Commission (2003) the programme has only succeeded in providing houses and not sustainable human settlements.

In terms of location, it is acknowledged that RDP houses delivered since 1994 have failed to empower its beneficiaries, more specifically with respect to access to jobs, urban amenities and social networks. Regarding the quality of houses delivered and their locations, Venter (2005) concludes that poor people are perpetually marginalised. Huchzermeyer (2003) adds that the implementation of RDP houses reinforces the segregation created by the apartheid regime. Baumann (2003) posits that the RDP houses delivered deepen poor households' vulnerability. Whilst Napier (2005) further advocates that it does not reflect the original intention of the National Housing Policy. There is also a great deal of contestation as to the value of the houses delivered to the beneficiaries (Darkwa, 2006). Evidence from Darkwa’s 2006 study suggests that although beneficiaries do feel that there has been an overall improvement in their quality of life but do
feel certain aspects, such as lack of services and infrastructure within the housing developments need to be improved.

4.2 Incremental housing research


Main Issues Emanating from the Literature

There is consensus amongst housing professionals, including the Department of Housing, that the delivery of RDP units fails to improve the well-being of poor household and to create a vibrant economy as expected in the original policy documents. As Rust (2004) contends, the original intention of the housing policy contained in 1994 Housing White Paper is that the beneficiaries of RDP houses would consider their home as a basic core structure, which would be improved and developed through an incremental process taking a number of years. Although incremental housing is acknowledged in the housing policy, Rust (2004) observes that there are some constraints which obstruct the success of such a process. She points to unemployment and poverty as the main obstacles and argues that the quality of the original product may require repair before improvements or additions are possible. Not to mention that the cost of building plans are high and by and large unaffordable for most poor households.

Incremental housing is one of the ways to capitalize on the subsidized housing unit and to build it into a significant asset. It also suggests that not every poor household needs finance or mortgage bond to acquire a house. Some households need finance to improve their home and housing situation over a period of time (Collins, 2005). Research conducted by Finmark Trust in 2005 related to Delft Area Housing Needs, confirms that micro finance is of great importance for poor people for the purpose of improving their housing conditions. It may be suggested that instead of focusing on the mortgage loan which in many cases is not suitable for the low-income households given the rising level of poverty and unemployment, government can focus on this microfinance, regulate it and make it more accessible to poor households.

4.3 Housing quality

Main Issues Emanating from the Literature

The quality of housing in this section deals with the technical aspects of RDP units and their construction rather than beneficiaries’ perceptions and experiences of their quality. RDP housing does have some serious problems including its thermal comfort. In research conducted by Makala, (2006), which compares subsidized houses with traditional stone-clay houses, it is found that traditional houses present better thermal conditions than RDP units. In order to improve the thermal conditions of RDP houses, Makala (2006) suggests that ceilings and overhangs need to be added to the RDP houses and bricks with low conductivity and high sound dumping need to be used. Mathews and Weggelaar (2006) also argue that RDP houses are thermally and energy inefficient. While Makala (2006) suggests ceilings to be added to subsidized houses, Mathews and Weggelaar (2006) find that the cost may be too high to be affordable for the beneficiaries of low-cost housing. In place, they suggest any material which should ideally possess good thermal properties and comply with standard building regulations, but most importantly, it must be very cheap and easy to install.

Technical improvements in low-cost housing may also be related to design. Gohnert (2004) proposes houses shaped in the form of spherical dome with walls constructed from a composite material composed of stabilized soils bricks and plastered with a fibre-impregnated mixture. The author recognizes the complexities of the design and recommends a degree of understanding of shell theory. According to him, the prototype dome was constructed at a cost of $ 55 per m² and suggests that the stability of such a structure may well benefit the affordable housing process.

4.4 Community participation


Ismail, S., 2005: To describe and analyse the learning process within a community based housing project viz, the Victoria Mxenge Housing Development Association situated in Philippi, Cape Town, Report Papers, University of Cape Town, School of Education.


**Main Issues Emanating from the Literature**

Community participation is a requirement of the housing process and a necessity if a housing project is to be considered a success. In their book titled "Voices of Protest: Social Movements in Post-Apartheid South Africa", Ballard, Habib, and Valodia, (2006) argue that the socio-economic transformation of South Africa, necessary for the consolidation of its democracy can only be fully realized when poor people’s voices are heard in the corridors of power. The principles of participation, however, also need to go through all levels of government-community interaction in order to facilitate change. The reality at present is that simply not enough space is given to community participation in the implementations of low-cost housing projects.

The reasons for the lack of real participation are many and in referring to the example of Joe Slovo Village situated in Port Elizabeth, Huchzermeyer (2006) enumerates some of the elements, which weaken the community participation. She points out the fragile process of community saving put in place by Homeless People’s Federation to strengthen and build community, the overwhelming scale of the demand for housing, the shallowness of representative democracy, and the paternalist delivery which lead to political clientelism. In a further case study, using sweat equity through the People Housing Process, Ndinda (2004) argues this process may be successful where the capacity of members including women may have various sources of income and where the capacity of members to earn income is not compromised.

Oldfield, (2004) questions the relationship between physical desegregation wanted by the post-apartheid regime and racial integration. In the study of Delft
South, a desegregated low-income neighborhood in Cape Town, this relationship seems to be critical. She also points out that racial integration in the post-apartheid urban context is a complex process that cannot be assumed or uniformly replicated, but obtained from synthesis of diverse urban experiences and traditions. With little attention to racial integration as applied in relocation, the post-apartheid government, as Ross (2005) observes weakens communities and the social networks that people use to struggle and come to terms with new opportunities for urban living.

4.5 Beneficiary views
4.6 Role of contractors
4.6 Housing and services

4.7 Housing market


Main Issues Emanating from the Literature

South Africa has two housing markets, according to the Banking Association of South Africa (2005a). This account describes the ‘first’ housing market, as concerning properties whose prices are amount to R 200 000 and above and have, in the last five years, seen the values at the upper end double (and in some cases treble). Whilst the formal property market, particularly at the upper end is observing a high rate of growth, the sub-market or the second housing market, i.e. RDP houses, properties in former Black township areas, are not doing as well (BASA, 2005). The Banking Association of South Africa Reports of 2005 found that trade in this market happens at a slower rate and the units in question trade at a lower price and there are high levels of informal trade in the second market. These differences suggest high levels of dysfunctionality in the township market.

Funds mobilized by financial institutions for low-income homebuyers should stimulate the second market and in fact bridge the existing gap between the first and the second housing market (BASA, 2005b). However, lenders especially banks, find it risky and unprofitable working with low-income households and prefer to deal with wealthier clients. Three different kinds of risk are identified by the banks which are technical, statutory and commercial (BASA, 2005a). The Banking Association also identified affordable housing market dysfunctionality in supply and demand side. Access to finance may be demanding for the homebuyers and the shortage of affordable housing stock also constitutes an obstacle to the well functioning of affordable housing market.
4.8 People’s Housing Process

http://70.86.182.34/%7Edag710e/docs/5.pdf


Main Issues Emanating from the Literature

Self-Help Housing is the oldest method of producing shelter and its benefits are well documented and it is further argued that where people are in control of their housing process, better results are achieved (Napier, 2003). It is generally thought that the quality of the housing unit is both bigger and better and is considered a good example of community participation in the housing process. However, Napier (2003) observes that this kind of housing may succeed in one place and fail in another. Although technical and financial supports are taken as requirement for the success of the implementation of PHP, community choice for this housing mode of delivery must be taken seriously.

The international experience of Self-Help Housing, adopted in South Africa as People’s Housing Process (PHP) shows that this policy was implemented to tackle the housing shortage (Manie and Tapela, 2004). It also manifests the inability of the government to provide adequate housing to low-income people. As Napier (2003) notes, the PHP is now considered by the government as the key delivery for low-cost housing for those who prefer building their own homes. While beneficiaries or families are the key decision makers, the success of People’s Housing Process depends on financial and technical assistance offered to them. The South African experience of PHP reveals that less than 10% of housing delivery has been done via PHP (Manie and Tapela, 2004).

As Manie and Tapela (2004), observe that although policy supports PHP, it does not give details about its implementation. As a result, this confusion gives rises to many interpretation and misunderstanding of PHP. Again, instead of facilitating implementation, partnerships required in the implementation of PHP, create major delays for approval and a slow cash flow during the implementation phase. It may be summarized that poor results observed in the implementation of PHP are due to a lack of lack of capacity, in terms of technical assistance to coordinate projects and lack of financial support to communities.
5 Hostel upgrading


Main Issues Emanating from the Literature

Hostels are considered by Smit (2003a) as the physical manifestation of the systematic racial discrimination and economic exploitation of the past. First built to shelter migrant Black labourers forced to work on the mines, they now squat on the landscape in a wide variety of states and conditions. Many miners and hostel residents are still living in single-sex hostels separated from their families and households. Those who have chosen to settle with their families in the hostels experience overcrowding, lack of privacy and also poor access to services (Smit, 2003a).

Although there is an obvious need for hostels to be upgraded or transformed, Marais (2006) observes, to date, neither the South African government, nor the mining sector has adequately addressed issue of mining compounds. The question that arises is how to address the housing needs of migrants? Especially considering the diverse and often divergent needs of the hostel-dwellers, which range from the need for permanent family units to transitional housing-type solutions for temporary migrants (Smit, 2003b).

Marais (2006) proposes not leaving this issue to the private sector alone arguing that to do so will create affordability issues for migrants. Although the Celebrating Excellence in Organizations article lauds some of the attempts of hostel upgrading by private sector institutions (CEO, 2006). The main constraints to hostels redevelopment, as Smit (2003b) sees it, are poverty, unemployment, and the very high HIV/AIDS rate. There is no doubt that the challenge for the redevelopment of hostels is a large one that goes beyond the need to make the buildings habitable and into the realms of ensuring that hostel dwellers are provided with sustainable settlements.
6 Social housing


Main Issues Emanating from the Literature

The Social Housing sector is relatively new and underdeveloped in South Africa compared to western countries. Social Housing is a rental option aimed at providing affordable housing at sustainable basis to low and middle income households (JHC, 2005). The Johannesburg Housing Company believes that in the five years of its existence, it has succeeded in not only providing affordable shelters to low and middle households but also in creating sustainable communities that have contributed to the regeneration of the inner city. The Johannesburg Housing Company has built 2 403 homes in 21 buildings, adding a further 8% to the residential stock of Johannesburg’s inner city. While the achievements of the JHC are noteworthy a great deal more social housing stock is needed in all of South Africa’s metros to satisfy demand (JHC, 2005).

6.1 Shifts in the sector

National Department of Housing,, 2004: Social housing policy review: Key issues, Version 12, 01 October. 2004

Main Issues Emanating from the Literature

The Social Housing policy in South Africa has experienced a major shift, which according to the National Department of Housing (2004) is to insert Social Housing in the overall goals pursued by the Housing Policy. The NDoH identifies the two main goals of social housing: firstly, Social Housing must contribute to the national priority of restructuring South African society in order to address structural economic, social and spatial dysfunctionalities; and secondly, it is expected that social housing will improve and contribute to the overall functioning of the housing sector and in particular the rental sub-component.

The shift may also be observed in the definition of Social Housing which previously focused on low-middle income households but now highlights and focuses on low-income households; the intention is to certainly go as down-market as possible. Social Housing is now defined as “A rental or co-operative housing option for low income persons that is provided by accredited social housing institutions or in accredited social housing projects in designated restructuring zones” (NDoH, 2004:2). The restructured definition has financial implication and requires appointing institutions to monitor Social Housing and as well as increasing the collaboration with the private sector.

6.2 Social housing policy commentaries

Main Issues Emanating from the Literature

The challenge facing Social Housing to date is to increase delivery in order to provide good quality, well-located, and affordable housing to low-income earners who choose a rental option (National Department of Housing, 2004). The target is to deliver a total of 50,000 units within five years. This may be possible if financial support for Social Housing Institutions is increased and public-private partnerships become a more common feature of the Social Housing Sector. The main question related to Social Housing is whether it has the ability to serve poor households and to be an effective tool for eradicating informal settlements (NDoH, 2004).

There are a number of challenges that serve as obstacles for the achievement of the abovementioned goals. Fish (2003) observes that there is a lack of affordable land in urban areas for social housing. This fact may slow down the implementation of social housing projects or ensure that they will no longer be affordable to the target market. Fish (2003) further comments that the mode of tenure option adopted in Social Housing requires having permanent and regular income, and considering the high rate of poverty, unemployment and actually HIV/AIDS, the objective of Social Housing to serve poor households may be limited. A report written for the Social Housing Foundation by Dauskardt and Stewart (2005) further argues that one of the key challenges facing the sector is the lack of capacity at all levels. They examine the existing capacity within Social Housing Institutions, government and government housing institutions that should aid the sector and find it limited (SHF, 2005). The report does provide a number of innovative methods for addressing the issue of capacity both now and when the new policy comes into effect.

6.3 Co-operatives, Communal and Transitional Housing


Social Housing Foundation., 2004a: Exploring Transitional and Communal Housing as a Form of Social Housing in South Africa, prepared by Chris Lund, Lone Poulsen, David Brand, Ramoshidi Ramogayane,

Social Housing Foundation., 2004b: Tenure Options for Social Housing Projects, prepared by Development Works,
Main Issues Emanating from the Literature

One of the key obstacles for the development of Social Housing in South Africa is unemployment and poverty among low-income households, which makes it difficult to consistently meet rental obligations (Social Housing Foundation, 2004a). The research conducted by Social Housing Foundation in 2003 related to “Co-operatives, Communal and Transitional Housing” found that communal and transitional housing may be a viable alternative option to social rental housing for the very poor who can not afford conventional social housing (SHF, 2004b). Communal and transitional housing may address the issue of growing affordability constraints (SHF, 2004b).

Communal and transitional housing has historically been developed in South Africa by the non-profit organizations. It is considered a temporary option for the very poor low-income and destitute who experience affordability constraints in conventional Social Housing (SHF, 2004a and 2004b). Short stay accommodation of anything between a few nights to over a year, is envisaged as short-term housing solution (SHF, 2004a). It is generally argued that communal and transitional housing should be encouraged and developed in order to provide housing opportunities to everyone living in the cities. Developing communal and transitional housing, however, without empowering low-income households will not necessarily improve household’s socio-economic status. Support programmes that are closely associated with communal and transitional housing are a necessary consideration if the programme is to achieve its goals.

Co-operative housing has been put into the hands of the National Department of Trade and Industry. They have been made responsible for all forms of co-operatives, including housing (NDTI, 2004). They see housing co-operatives as a sign of community cohesion that can positively result in the building of sustainable human settlements. They further argue that co-operatives are a mark of people taking back control of the housing process and thus finding, with government’s support, appropriate housing solutions (NDTI, 2004). Given the rise in the number of co-operatives the SHF (2005) with a range of partners, undertook research to examine the nature of existing housing co-operatives and their relative successes and failures. The report looks at a range of case studies of pilot co-operative projects and reveals the lessons learnt from the models that they present and their potential for replication within different contexts (SHF, 2005).

6.4 Governance/management

Changhua, L., 2006: Risk management in residential development, University of Johannesburg,
http://0-etz.uj.ac.za.raulib.rau.ac.za/theses/available/etzd-10022006-111134/

Social Housing Foundation, 2004: Guidelines: Introduction to business processes in social housing institutions,
Main Issues Emanating from the Literature

Building quality environments requires sustainable institutions (SHF, 2004; van Wyk, 2006), and although Social Housing Institutions are often run on a non-profit basis they still need to be sustainable, effective and efficient. Referring to international experience, the Social Housing Foundation (2004) introduced a set of business guidelines for achieving the goal of building sustainable institutions. The guidelines maintain and other housing management models concur (Changhua, 2006; van Wyk, 2006) that the objective is to fulfill tenants requirements and their obligations as landlords in a professional manner that ensures the continuity of the institution. An important element of the sustainability of any institution is the management of risk and much can be gained from looking at risk and management models and applying them to the social housing sector (Changhua, 2006; van Wyk, 2006).

6.5 Rental - Public and Private


Gardner, D., 2004a: Informal Rental Development Programme Research Report, prepared for NURCHA

Gardner, D., 2004b: Rental Housing Market Review, Prepared for NURCHA


Social Housing Foundation., 2005b: Case Study 3: Transfer of municipal-owned housing in the City of Johannesburg: Vanessa Court at El Dorado Park, report prepared for the Social Housing Foundation.

Main Issues Emanating from the Literature

The rental housing sector, both public and private, in South Africa had been an area of significant attention over the last few years. The work of Gardner (2003; 2004a and 2004b) and Finmark have unquestionably usefully contributed to this area of housing research. Finmark's reports were presented in 2006 and mention here is made of their key findings. The overall study was intended as an examination of the entrepreneurial potential of small-scale landlords within urban settings (Finmark, 2006). Housing has long been considered an economic asset, this study sought to unpack the concept and to see what contribution small-scale landlords were making to the housing backlog, particularly for the affordable housing sector.

The study undertook to look at the range of rental housing that is on offer at present and provides a picture of the role of small scale landlords in the inner city and in township settings (Finmark, 2006a; 2006b and 2006c). The findings reveal that small scale landlords provide housing options for 15% of South African households (Finmark, 2006e and 2006f). It is also commonly well-located and easily affordable by the majority of low income earners (ibid., 2006e and 2006f). There are, however, significant differences in age and gender in the profiles of inner-city and township landlords and Finmark concludes by offering a range of interventions specific to each one that would support, encourage and realize the potential that exists within each one (Finmark, 2006e and 2006f).

A further area of rental research is that of public rental and the privatization scheme that is underway. South Africa has set out on a course of transferring public housing stock held by municipalities, local government, provincial government and National government to individual. This is probably for the purpose of supporting ownership options and obeying the liberal ideology of privatization. To date, the Social Housing Foundation (2005a) observes that an estimated 415 426 units have been transferred by Provincial Housing Boards to private ownership and a further estimated 400 000 units remain.

While the process of transferring housing stock originally, used for rental option, can stimulate the banks to mobilize funds for the potential low-income households, it is observed that transferring public housing stock should not be considered as a panacea to the housing backlog (BASA, 2005). There are a number of potential problems with transfer, including; creating management issues for the new owners, especially if they were not prepared (SHF, 2005b), identifying who is the rightful recipient of the transferred stock as required by the policy (NDoH, 2005) and who is responsible for the rectification and maintenance of stock that is in poor condition (SHF, 2006). It thus needs to be considered whether transfer constitutes a better option for poor residents than rental and if divesting the government of housing stock is the best way of dealing with the affordable housing backlog (SHF, 2005).

6.6 HIV/AIDS in social housing
6.7 Tenant insurance
6.8 Evaluation of social housing – design and livability


**Main Issues Emanating from the Literature**

Design is an integral part of Social Housing as the housing needs to perform a multitude of functions. Not only must social housing contribute to the creation of sustainable human settlement i.e. be well located, close to public transport, employment and other urban opportunities, but it must also be a space in which economic activities can take place (Tonkin, 2006). These activities include providing trading areas and support for small business. This model is supported by Poulsen and Silverman (2005a) who argue for the increase of residential densities in the design of low-income housing. Urban efficiencies, they contend, can best be achieved by dense compact cities, in which well-located housing is available to more than the elite. Designs for densification have been put forward and offer a range of rental and ownership options for all sectors of the housing market (Poulsen and Silverman, 2005a).

Design impacts on the livability and daily experiences of the tenants who inhabit social housing units. By way of illustration, the Brickfield’s project in Johannesburg is thought to have been well-conceived in terms of the units’ internal layouts and their orientation to one another (Poulsen and Silverman, 2005b). Although the complexes have a strong emphasis on work/live units and provide space for retail and other economic activities, necessary within an inner city setting, the project has been critiqued for having a degree of “ambivalence” in the nature of its design. Poulsen and Silverman (2005b) argue that the projects waivers between inner city high density living and suburban open space design.

Tonkin (2006) and Moja (2004) have looked at the design aspect less from an architectural perspective and more from the perspective of resident satisfaction. Tonkin’s (2006) work finds that to date the performance of the Social Housing in relation to its stated aims presents mixed results. Tonkin’s study of three social housing projects finds that there were mixed feelings amongst tenants from each of the projects as to how satisfactory the units and the complexes were, with many residents claiming that the design, layout and location had not improved their overall quality of life (Tonkin, 2006). Moja’s (2004) findings in Middelburg provide a slightly different perspective with the majority of residents having an overall sense of satisfaction with their units and complexes. The residents of
Hope City, Middelburg, felt that although the design of the complex contributed to a sense of safety and security the actual units required more thought. Their size and layout were not suitable for families, as it was generally difficult to have both family members and furniture in the units at the same time (Moja, 2004).

6.9 Social housing and urban regeneration (Alex Renewal Project and others)


Napier, M., 2005: Government responses to the challenges of integrated urban renewal in large poverty zones – experiences from the SIPPs programme in the light of current urban renewal initiatives. CD Publication on The Urban Renewal Programme by Department of Provincial and Local Government (Submitted February 2004).

Ramohlale, S., 2006: Exploring the Competing Rationalities between Drivers of Social Housing and Urban Regeneration in the City of Johannesburg, Msc University of the Witwatersrand, http://8080-witsetd.wits.ac.za.innopac.wits.ac.za/dspace/handle/123456789/1670


Main Issues Emanating from the Literature

In promoting the creation of sustainable human settlement Social Housing is considered as one of the key drivers of urban regeneration. The process of urban regeneration presupposes that some areas of the city are selected and targeted among others for development (Napier, 2005). In these cases the type of development in question clearly bears the stamp of sustainability. In South Africa, the process of selecting areas for urban regeneration is normally done according to the Integrated Development Planning. As Napier (2005) observes, areas chosen for urban regeneration are selected because of the nature of their needs such as combating crime, alleviating poverty, creating jobs, or those areas, which were the most affected by apartheid and fit into the paradigm of sustainable development thinking.

Van der Merwe, and Patel, (2005) argue that urban generation planning should not be limited just by the logic of physical sustainability. For them, the need to regenerate and renew South African cities should be taken together with notions of heritage and social justice. They argue that South Africa’s experience shows that sustainability at macro level in an environment of neo-liberalism and market driven forces does not necessarily result in substantial change at the local level (van der Merwe and Patel, 2005). Ramohlale (2006) furthers this argument by
analysing the “competing rationalities” of urban regeneration and social housing. Social housing in its current form uses subsidy and government intervention within the housing market to ensure that rental and alternative tenure units are available for the lower income earners. The logic of urban regeneration on the other hand is driven by market forces, in which the renovation of buildings and the improvement of districts, nodes, and precincts is intended to attract private investment (Ramohlale, 2006). As such there would seem to be a number of conflicting rather than synergistic aspects to the relationship between social housing and inner city regeneration.
7 Informal settlements

7.1 Informal settlement strategies


Bolnick, J. and Meyer-Prentice, M., 2004: Background Report 4: Community Engagement, *study into the support of informal settlements* for the Department of Housing, Pretoria


Huchzermeyer, M., Baumann, T. and Salah, M., 2004: Background Report 3: Informal Settlement Practice in South Africa’s Metropolitan Cities, *Study into the support informal settlements* for the Department of Housing, Pretoria


University of the Witwatersrand Research Team., 2004: Background Report 6: Specialist Papers, *study into supporting informal settlements* prepared for Department of Housing, Pretoria
Main Issues Emanating from the Literature

The development of informal settlements is a complex issue and can be understood in a variety of ways. Bauman, et al., (2004) analyse the creation of informal settlements in terms of the role of globalization. They argue that the need to attract global capital ensures that municipalities are obliged to make land as “attractive” and capital generating as possible within urban centres, leaving little well-placed land available for affordable housing development (Bauman, et al., 2004). At the same time people are drawn to the urban areas as they are in a sense “forced” to participate in a globalizing economy. Unfortunately once there they find little to no wage earning employment and end up outside of the formal system as a result (Bauman, et al., 2004).

Discussions on how to effectively aid informal dwellers take a number of forms, beginning with an understanding of the legal standing of informal settlements, upgrading and tenure. Roux (2004) sees current housing policy as particularly neutral on the question of informal settlements, but sees the Development Facilitation Act as a key document in supporting upgrading. He does, however, express concern over the lack of legislated secure tenure for informal dwellers and the potential dangers that the current building regulations may present to informal dwellers (Roux, 2004). Roux (2004) recommends an informal settlement statute that protects the rights of informal dwellers and makes effective provision for informal settlement upgrading. The housing rights approach is further argued by Mohamed, (2005) who sees legislative rights as the starting point from which informal settlement formation can be curbed. He argues that the protection of the right to access basic housing will effectively begin to decrease the number of informal settlements as the need for such will have been dealt with (Mohamed, 2005).

Part of Roux’s sense that there is a need for such a statute comes from the manner in which informal settlements have up until this point been treated. Evidence of the strategies to deal with informal settlement by local authorities is varied (Huchzermeyer, Baumann and Salah, 2004). Generally there is a lack of real participation of informal dwellers and commonly no policy is in place at the metro level to deal with informal settlements (Huchzermeyer, Baumann and Salah, 2004). The current forms of participation are also found to be wanting and many residents feel that mass meetings do not successfully capture the views of most of the residents (Bolnick and Meyer-Prentice, 2004; University of the Witwatersrand Research Team, 2004). International best practise suggests that in order to effectively find ways of constructively engaging with informal dwellers better consultative and participatory methods must be found (Bolnick and Meyer-Prentice, 2004; Wimpey, 2004). The literature also suggests that a better and clearer understanding of the poor’s livelihood and asset management strategies would aid in substantially improving informal settlement housing interventions (Baumann and Huchzermeyer, 2004; Wimpey, 2004). Pieterse (2005) whilst not...
disputing many of these claims adds that the lack of cultural understanding of inhabitants of informal settlements is also a root causes of failure in the implementation of upgrading programmes.

Supporting informal settlement upgrading is one of the strategies adopted in the new vision of Housing Department referred to as “Breaking New Ground” for the creation of sustainable human settlement. Until 2003, the focus had been on the delivery of subsidized housing on the urban periphery, to which informal settlement residents were relocated (Huchzermeyer, 2004). Referring to international experience related to informal settlement upgrading, Baumann and Huchzermeyer (2004); and Smith (2006) argue that this process is not only about providing adequate shelter to informal dwellers but must be used as a strategy to reduce/alleviate poverty, to lessen vulnerability of communities living in informal settlement and to promote social inclusion. As such Baumann and Huchzermeyer (2004) question the new Informal settlement upgrading instrument as presented in the ‘Breaking New Ground’ document in relation to its capacity as a way of addressing human and socio-economic needs of people living in informal settlements.

7.2 Intervention approaches and commentaries


Smit, W., 2005: Ten things to remember about Informal Settlement Upgrading, May 2005, [http://70.86.182.34/%7Edag710e/docs/2.pdf](http://70.86.182.34/%7Edag710e/docs/2.pdf).


**Main Issues Emanating from the Literature**

Informality, as Hansen and Vaa (2004) observe, is a growing phenomenon in urban Africa. They point out that this phenomenon must be reconsidered and understood if it is to be addressed. Royston and Narsoo (2006), see informal settlements as one of the most visible consequences of ineffective policies related to access to urban land for poor households. It is thus a mistake to consider informality in general and informal settlements in particular as a result of lack of house or title deed which necessitates a housing solution. Instead, housing should be seen as an expression of certain socio-economic realities and policy failures. Providing a house without understanding why people are living in informal settlements could arguably result in increasing people’s vulnerability.

There is consensus that ten years after the establishment of democracy, and despite the will to address the housing issue, informal settlements remain a “perpetual challenge” (Royston, 2004; Huchzermeyer and Karam, 2006). As Huchzermeyer (2003) argues, the current response of government to informal settlements is certainly inappropriate and that forced evictions and relocation are certainly ineffective methods of addressing the informal settlements issue in South Africa (Huchzermeyer and Karam, 2006). Glass, Morkel, and Bangay, (2006) point out that intervention regarding informal settlements needs to identify the unique and different features that characterize informal settlements so that each one can be effectively upgraded or improved according to the context in which they are situated. Smit (2005) agrees that the physical environment does need to be improved but highlights the fact that current interventions try and deal only with the physical aspect of informal settlements and ignore issues of marginalization and disempowerment faced by informal dwellers. This realisation has been acknowledged by the National Department of Housing and new approaches are being examined and developed.

How to address informal settlements is a hotly debated topic. Those who favour de Soto argue for secure tenure and formal title as the means through which informality can be addressed (Royston, 2004). This thesis defended by de Soto...
found a great deal of favour with the South African government and underpins some of the thinking contained in "Breaking New Ground". Royston (2004) however argues that the de Soto thesis cannot be applied to South Africa. Within the SA context, a title deed in the hands of poor households does not necessarily provide them the guarantee to obtain loan from a banks or any other assumed measure of financial leverage. The intervention suggested by Tipple (2004) is that the economic activities of poor households should always be considered when upgrading is planned. These upgrades should provide service levels and housing units that are appropriate for very densely populated areas where home-based enterprises form an important aspect of income generation (Tipple, 2004).

7.3 Tenure approaches

7.4 Impact of intervention


Graham, N. 2003: A review of Infrastructure Services for the Upgrading of South African Informal Settlements, MSc. Eng Thesis, Department of Civil Engineering, University of Cape Town


Main Issues Emanating from the Literature

It is believed that informal settlement upgrading has a direct impact on living conditions for the residents. These improvements take a number of forms. In their article Napier and Rubin (2004) show the links between environmental disasters, hazards and informality. They argue that informal settlement upgrading is one of the ways to create better living conditions of inhabitants of informal settlements and to reduce households’ vulnerability whilst improving their standard of living.

Informal settlement upgrading experience is not a new practice in South Africa although it now receives National Housing Policy attention through the new housing vision of "Breaking the New Ground". However, as Charlton (2004) argues, although the past experience should provide greater insight for the future projects related to informal settlement upgrading projects, the new vision which incorporates informal settlement upgrading does not learn from the previous experiences of upgrading projects and as such the positive implications of upgrading are limited.

7.5 Children in informal settlements

Main Issues Emanating from the Literature

The poor and somewhat dangerous environment that exists in informal settlements has the greatest effect on the children who inhabit them (Simpson and Raniga, 2004). In addition according to Simpson and Raniga (2004), informal settlements and low-cost housing provided by the government are inadequate to deal with people, especially children infected and affected by HIV/AIDS. Referring to policy, they observe that there is not accommodation for children living with HIV/AIDS and children who are under 21 years old are excluded from the criteria required for housing subsidy (Simpson and Raniga, 2004). This calls for a shift of policy. According to them, co-housing may address the issue of children affected by HIV/AIDS. Co-housing has the advantage of offering orphans and children affected by HIV/AIDS the possibility of being taken care of by the communities that they belong to. However, where co-housing cannot be applied is where there are internal conflicts within the community. It can be argued that co-housing is limited as solution for children affected either directly or indirectly by HIV/AIDS. In proposing co-housing, Simpson and Raniga (2004) unfortunately do not show how communities or families will take care of children affected by HIV/AIDS without financial aspects.

7.6 Perceptions of informal settlements


Main Issues Emanating from the Literature

Informal settlements are perceived as dysfunctional and problematic by both informal dwellers and residents of formal housing communities. These perceptions take a number of shapes: from the officials' side, informal settlements, as Huchzermeyer (2004) observes, contravene laws, specifically, land use regulations and private property laws. For Smit (2006), informal settlements are a complex issue. In South Africa formal housing residents associate informal settlements and informal dwellers by extension with disease, crime, drunkenness and vice. For Ballard (2004), these negative perceptions are
not necessarily the expression of racism, as one might have thought but the desire, especially for formal settlements to protect their private property and relatively privileged positions. There is also contested evidence to suggest that properties situated near slums lose their initial value. From the perspective of informal dwellers themselves, they do not find their situation satisfactory and describe themselves as destitute, powerless and resourceless (Pithouse, 2006).

The negative perceptions associated with informal settlements ensure that these settlements are often misunderstood and thus not effectively or justly considered (Huchzermeyer and Karam, 2006), Huchzermeyer (2004) proposes a new approach to thinking about these settlements. According to her, a redefinition of ‘informality’ is required for there to finally be an effective response by all sectors (Huchzermeyer, 2004). She argues that although informal settlements in South Africa are illegally established on private land, residents living there also have rights. If informal dwellers are seen as citizens with the same rights as individuals living in formal housing then many of the negatives stereotypes and much of the stigma of informality will be discarded (Huchzermeyer, 2004).
8 Rural Housing


Main Issues Emanating from the Literature

There is a widely held perception that poverty, unemployment and under employment are among the main characteristics of rural areas in Africa in general and South Africa in particular (Hartwig and Marais, 2005). This perception is not without justification and research into rural housing offers a valuable insight into the existing situation of many rural households. Farm-workers generally have difficulty accessing services such as clean water and clean source of energy (Nieuwoudt and Mathews, 2005). They also often face insecure tenure a fact which has only relatively recently been investigated by National government (Hartwig and Marais, 2005). Recent findings suggest that people living in rural areas require a range of public goods and services including affordable housing and better quality service in health, education, water, sanitation, and electricity (Lloyd, Dick, and Howells, 2004; Nieuwoudt and Mathews, 2005).

Given that this is the situation within much of rural South Africa at present a wide variety of solutions and alternatives have been offered. They come under three
broad headings: improved access to finance; improved or alternative service provision and improved or alternative housing provision. In terms of access to finance Kaoma-Mwenda and Muuka, (2004) argue that access to micro-loans for residents in rural areas to improve their agriculture activities can positively impact their general quality of life and aid increasing housing options and security of food supplies and tenure. Research conducted by Lloyd, Dick and Howells (2004) states that the use of clean energy such as electricity for domestic usage is very low in rural areas. Households utilize woods, paraffin, fuel, and car batteries for domestic usage such as cooking, heating water, and bathing. The use of unsustainable energy or unclean source of energy has consequence on households’ health and causes environmental degradation in long term. Nieuwoudt, and Mathews (2005) point out that the use of solar can be of great importance for people living in rural areas in terms of affordability, sustainability and health considerations. Landman, 2004, Strueber, et al, (2004), and Beyers (2006) offer a wide range of alternative housing technologies that may be appropriate for rural housing. These projects also tend to utilize indigenous knowledge and offer alternative housing solutions to the ones proposed by government policy.
9 Social Issues

9.1 Urban poverty/urbanisation of poverty


Main Issues Emanating from the Literature

Poverty within South Africa and other sub-Saharan countries is demonstrating to particular characteristics, the first is that it poverty is increasing and the situation of the poor is getting consistently worse. Bromley (2005) posits that within the
SSA region the situation is likely to get worse based on the idea that over the last thirty years human and physical resources have consistently been degraded or as he calls it “immerized”. He attributes the increase in urban poverty to the MDG’s lack of focus on food and agriculture may be helping to push people out of rural areas and into urban areas (Bromley, 2005).

The second feature of the poor is the increased number of poor households living in urban environments. Landau (2006), Cox et al, (2004) and the COHRE Report (2003) offer a historicized account of the poor’s migration into SA’s urban centres. The place of the poor within these urban settings is becoming more insecure through a series of public and private sector processes. Current practise, particularly in the City of Johannesburg, seems to be continuously moving the poor out of the city, despite strong inclusive cities rhetoric in the documents and speeches of local government (COHRE, 2003). The regeneration strategy for the Johannesburg inner city, whilst having the best of intentions, does mean that the poor will be once more evicted from the central city and spatially, economically and socially marginalised (ibid., 2003). Social movements which work against evictions and exclusions have cropped up as a way of ensuring that needs of poor communities are met, specifically housing and as a way of combating the everyday obstacles, many of which are remnants from the apartheid state that continue to subjugate the poor and marginalised within South Africa (Dykes, 2004).

Rural South Africans are not the only migrants to South African cities and refugees from other African countries are increasingly travelling to South African urban centres for a wide variety of reasons. Amongst these reasons is the fact that refugees are granted, by the SA constitution, rights to settle freely, and access a full menu of social welfare benefits. These rights, however, are often not translated into practise (Dykes, 2004; Landau, 2006). The lack of implementation means that many refugees within South African cities suffer from lack of economic opportunity and its attendant results including poverty and marginalization.

Many of the poorest of the poor, both local migrants and international refugees find homes within the slums and informal settlements of South African cities (Dykes, 2004; Landau, 2006). Policy has focused on attempting to provide better jobs and economic opportunities for poor populations. Recent findings, however, demonstrate that poverty stricken areas within cities may not be made better by increased income and job opportunities. The option of improving housing in slum areas or moving out of a slum becomes an obvious choice, in terms of being able to realise their investment (Bromley, 2005). Housing, for the urban poor, often conceptualises the poor as either passive beneficiaries or active and independent participants who own, manage, and run their own housing delivery processes. Collins (2006) points out that neither are true and argues that most of the urban poor construct their own homes incrementally over time. The pace and use of housing finance is related to a complex set of conditions that exist within households and that need to be appreciated if adequate housing finance are to be developed (Collins, 2006).

The move of rural poor populations to urban areas has, within the South African context and history, “re-created” domestic relationships. The institution of marriage was recast within the urbanising Black population in the townships as a
strategy to gain formal housing and provides a case study for understanding changing social relationships in contexts of poverty and deprivation (Posel, 2006).

9.2 Special needs


**Main Issues Emanating from the Literature**

People living with disabilities, illnesses such as HIV/Aids, the elderly and those with "special needs" require special attention from their communities, society and the government to enable them to lead as ‘normal a life’ as possible. Coulson, Napier and Matsebe (2006) understand the concept of a ‘normal life’ to mean having access to education, employment and training, the full use of services, appropriate shelter and full access to public buildings. In referring to international norms related to disabled people, Coulson, et al, (2006) point out in their comparative study that in South Africa and India, disabled people do not enjoy all of the facilities offered to the fully-abled. Thus, they are prevented from fully participating in the socio-economic development of their community and wider society. Related to housing, Aspis (2005) observes, that there is a lack of provision of accessible housing stock for disabled people and most of the appropriate properties are only available in the private sector (Aspis, 2005). As a result, special needs groups are restricted as to their choice of housing. The elderly are a further group who require suitable housing but are unfortunately not always properly catered for. As Kotze (2006) point out, elderly spend most their time at home. Therefore, they need a special accommodation of which the design must focus on social interaction, perception, combating the fear of crime and residential satisfaction.

Responding to the needs of people living with disabilities and people who are in serious need of assistance is to ensure that groups with special needs, who have historically been marginalized are mainstreamed in terms of society and policy (Coulisen, et al, 2006). At present access to the wide variety of services, including housing that would ensure special needs groups are able to lead ‘normal lives’ is limited to the elite who can afford to pay privately for these services or to pockets of people who are benefiting from government interventions.

The government is not unaware of the situation facing people with disabilities and the elderly. Through the Green Paper entitled ‘Adult Social Life’ of 2005, which introduces a vision of independence, well-being and choice for disabled people in
order to allow them to lead a relatively independent and fulfilled life and the new social welfare policy, the government has manifested its will to respond to the needs of disabled people, the elderly and other groups with 'special needs' (Aspis; 2005).

9.3 Gender and housing


Main Issues Emanating from the Literature

There are three ways of examining gender in housing, the first is when gender is a factor in housing demand alternatively when it is a factor in housing delivery, and the thirdly when women act as both consumers and developers. In terms of delivery the contribution of women in development processes in general and in housing in particular cannot be neglected. Many authors have highlighted the active participation of women in both private sector development processes and government subsidized programmes (Anon., 2005; Benton, 2006; Ndinda, 2004 and 2006).
In terms of housing delivery and the meeting of their own needs, Lee (2005) observes that in Guguletu, Cape Town, women have been actively engaged in building and rebuilding their own houses. Support for such processes, especially in the form of the People’s Housing Process, hopes to make such practices more widely spread amongst low-income and previously marginalized communities. Ndinda (2004) adds a note of caution and mentions that the participation of women in housing development can certainly prove to be fruitful by providing an alternative source of income but such processes must be careful to ensure that the capacity of household members to earn an income is not compromised thus endangering livelihood strategies and asset management.

Further work completed on housing, sustainable development and planning supports the notion of equal participation within housing projects. Beall, Todes and Maxwell (2004) argue that excluding any aspect of the community not only contradicts housing policy but may have detrimental consequences within a community and undermine a housing project’s sustainability. Beall and Todes (2004a and 2004b) draw from their experiences the conclusion that gender awareness within housing and development projects can be easily missed. They argue that the inclusion of women requires well-trained and gender aware facilitators as well as institutional structures. Without such measures in place it is doubtful as to the role that women would play within developmental processes (Beall and Todes, 2004b). They did, however, note that the participation of women in development processes in general and housing in particular will not necessarily bring positive change to the conditions of women’s lives and lead to the transformation of gender relations (Beall, Todes and Maxwell, 2004).

9.4 Social differentiation


Main Issues Emanating from the Literature

The restructuring of South Africa and the creation of an integrated, ‘de-racialised’ and desegregated society, where all income groups and races cohabit, share the same facilities, is one of the main objectives of the post-apartheid government. To date, Lemanski (2005) comments, that instead of the transformation of South African cities, apartheid geography seems to persist in class segregation, which seemingly has taken over from racial segregation. The provision of state-low cost
housing is one of the examples that illustrates the persistence of apartheid geography as it is developed on the urban peripheries and thus, reduces the chances of poor communities to access facilities and amenities. Chahal (2006) concurs and notes that low income communities are more likely to live in poor housing, in overcrowded conditions and have greater difficulty in accessing services provision than their White and wealthy Black compatriots.

In her paper, Lemanski (2005) confirms the existence or class segregation. In outlining the situation of inequity she points out that despite the spatial proximity between racial and different economic groups in location the possibility of social integration is limited. The question that then arises, related to class, racial and residence segregation, is how South Africa perceives and plans the process of urban integration. Lemanski (2005) suggests that this process must be dynamic and flexible if it is to succeed. Lemanski (2006) also examines communities in which desegregation has taken place and notes the forms that integration takes within these communities. Pieterse (2004) questions the very meaning of integration and attempts within his work to unpack the concept and its myriad uses. Pieterse (2004) also concludes that integration is an “anchoring” concept within the discourse on sustainable development and must be understood in its historical and political context.

9.5 Health and housing


Main Issues Emanating from the Literature

Good quality housing as affirm Stewart and Rhoden (2006) is essential for good health. It is acknowledged that a decent housing with good location in terms of access to employment, training, facilities and so on is a prerequisite for good health. It is also held that the direct opposite is true i.e. poor housing and environmental conditions contribute to ill-health (Mfenyana, et al., 2006). While income constitutes an important factor for people’s well-being as it allows people to purchase necessary goods for their health, it is not, however, the only objective component determining the well-being of households. In their study titled “Subjective well-being and household factors in South Africa”, Bookwalter and Dalenberg (2004) advocate that transportation and housing play an important role in determining poor people’s wellbeing. In this sense, improving housing and transportation system may positively impact on poor households’ well being. For O’leary (forthcoming), life satisfaction is a function of good personal health, sufficient household income, a satisfying family life, being care free and generally happy and feeling safe. Stewart and Rhoden (2006) add in affirming that access to public amenities and effective governance, including policing, are also of great importance in enhancing people quality of life.

South African policy-makers are aware of the importance of decent housing and good health in people’s life satisfaction. This may be seen in the South African constitution which guarantees the access to health care and housing to every South African (Geldenhuys, 2005). Unfortunately, O’leary (forthcoming) and O’leary, et al, (forthcoming) in studies based in Durban and in a range of informal settlements, note that 10 years after the demise of apartheid, Black South Africans are the most unsatisfied, more specifically in relation to housing and health care. In South Africa, the state provision of low-cost housing and informal settlements do not constitute an appropriate environment for satisfaction (O’leary, et al, forthcoming). Such findings are borne out by work completed by CASE, whose studies in low-income areas and informal settlements around Johannesburg demonstrates that residents of these areas have the worst access to facilities and good quality housing and are most likely to suffer the consequences to their health as a result (Richard, et al, 2006).

9.6 Migration


Crush, J and Williams., 2005a: Criminal Tendencies: Immigrants and Illegality in South Africa, in Migration Policy Brief No. 10, Southern African Migration Project,
Main Issues Emanating from the Literature

Migration from rural to urban areas and from other Africans countries has increased in South Africa since 1994 (Landau, 2006). Cox, Hemson, and Todes (2004) note the changing character of labour migrants in South Africa who now are establishing new linkages between rural and urban areas and who in the post-apartheid era, are free to settle in urban areas with their entire families. The main challenge regarding this freedom is to establish adequate shelter for those who have chosen to reside in South African cities with their families and to provide decent transitional shelters for those who are only temporary residents (Cox, Hemson and Todes, 2004).
Related to other African countries, Crush and Williams (2005a) point out the negative perceptions held by South Africans and by authorities who make claims about ‘foreigners’. These accusations include: stealing jobs from South Africans and increasing crime and HIV/AIDS rates (Crush and Williams, 2005a and 2005b). Research conducted by the Southern African Migration Project points out that there is no available data which confirms that foreigners are responsible for either. As Landau (2005) argues, keeping such negative perceptions will distract South African authorities from real issues facing the government such as the improvement of poor households’ quality of life. He further observes that such xenophobia results in a range exclusionary practices including keeping foreigners out of the job and housing market (Landau, 2005). Crush and Williams (2005) affirm that not only are foreign migrants excluded from certain goods and services but that they are also the target of human rights abuses from the authorities and local communities.

Fortunately, Dodson and Crush (2006) observe, progress is being made in the treatment of immigrants. The adoption of an immigration act which explicitly recognizes the participation of foreigners in socio-economic development and the interests of South Africans is considered a huge stride. However, there is consensus that although policy is progressive little progress is being made in reality and actually accessing any of the existing or future rights remains problematic (Dodson and Crush, 2006; Landau, 2006). This is highlighted by the case of government subsidized housing, which is officially accessible to those migrants with refugee status but which in reality remains firmly out the reach of most refugees and almost all foreign migrants (Westerby, 2006).

9.7 Rental tenure see Rental – Public and Private

9.8 Tenure security

Augustinus, C., 2005: Innovations in Africa: Pro Poor Land Approaches. Un-Habitat


Main Issues Emanating from the Literature

Access to urban land for urban poor households has a significant impact in the amelioration of poor households’ quality of life. It is also evident that security of tenure is one of the prerequisites for improving housing conditions of poor people (Colnot, 2003). Whilst there is general agreement about the positive impact of secure tenure for poor households, there is little consensus as to the type of tenure to be adopted. Colnot, (2003) observes that titling is seemingly receiving a
good audience in South Africa, following Fernando de Soto’s influence. Smit, Royston, and Ambert, (2004) believe that titling or formal land registration does not present the intended advantages of using property as collateral for credit and does not unlock capital as de Soto envisages. Colnot (2003) agrees and further argues that individual title perpetuates issues of formal-informal, legal-illegal binaries and can therefore reproduce the dual economy (first and second) which perpetuates inequity. According to him, security of tenure must be grounded in the reality of poor and vulnerable people and their needs (Colnot, 2003).

The question of suitable tenure is also contested one (Cousins, et al, 2005). One of the views put forward is not to propose one type of security of tenure for every poor household (Augustinus, 2005). Instead, it is worth examining all kinds of existing tenures and to find an integrated solution which increases tenure security for poor households and reduces their vulnerability. In addition poor households expect through security of tenure to find a way to enhance their livelihood strategies and to enable them to access improved delivery and maintenance of services as well as equitable access to economic opportunities (Cousins, et al, 2005).

9.10 Housing rights


Gay, L., 2004: The right to housing in France and South Africa, in Law, democracy and development, Vol. 8, Issue 1, pp 119-120


Main Issues Emanating from the Literature

Housing rights in South Africa stem from the Constitution, which grants South African citizens the right to access to adequate housing (Smit and Himlin, 2003; Gay, 2004; South African Human Rights Commission, 2004). To facilitate access to housing the National Department of Housing has introduced a range of schemes and programmes to try and ensure that all sectors of the population are able to access housing. However, given the slow delivery of housing by the government, the difficulty in affording private rental and the high urbanization rate many people are forced to live in informal settlements or to illegally inhabit existing buildings. Services such as water, electricity and sanitation are either not provided or are illegally gained in these environments (Centre on Housing Rights and Evictions, 2003).

Informal dwellers who choose to live in such places often face evictions from the City Council and/or the owners of the buildings in which they are squatting. Eviction is a legal act, recognized by the South African legal system and can be enacted on the grounds of health or other risks. It is a possible response provided by the state to address situations of illegal or unlawful occupation of land or of buildings. In a research related to forced eviction in Johannesburg in 2005, Centre on Housing Rights and Evictions (COHRE) points out that people evicted in Johannesburg for the purpose of Inner city Renewal are left with no alternative shelter. Questions remain as whether the evictions followed due process and what the implications are of depriving people of the only housing that they can access (COHRE, 2003).

In the case of Grootboom, Alexandra and Bredell, Huchzermeyer (2003) argues that these evictions did not respect some of the aspects prescribed in the Prevention of Illegal Evictions Act (PIE). The main question arises from evictions is how to reconcile the right of property owners to utilize their own land or property and at the same time how to protect the right of people to access to adequate shelter. The PIE Act is not the only piece of legislation that is being questioned in terms of its ability to curb people’s right to housing. Marais and Wessels (2005) cite the case of the Free State Department of Housing who have legislated that only houses of 40m² are considered legal. The implications of such a decision is that there is higher cost attached to such a decision, which means that poor households have to raise a higher deposit than their neighbors in other provinces. It would seem that although the policy has the best of intentions it is depriving the poor of their right to access housing. Thus although the Constitutional right to housing is entrenched, there are examples within the South African contexts of laws and regulations, which effectively nullify such a right.

9.11 Crime and security


**Main Issues Emanating from the Literature**

Fighting crime and the fear of crime are among the challenges facing South Africa’s post-apartheid government (Lemanski, 2004). It is argued that crime and the fear of crime are the main obstacles to development, social integration and to people’s well-being (Lemanski, 2004). The sentiment of insecurity forces people to live in fear of crime and erect gated communities with electrified fences and access control as a response (Ballard, 2005; Landman, 2005). The question that arises is how to fight crime, combat the fear of crime and at the same time create a friendly environment or a space allowing people from different races and income groups to trust each others and live together (Cozens, Saville, and Hillier, 2005; Landman, 2003).

Referring to international experience, Cozens, Saville, and Hillier (2005) believe that crime can be fought through the proper design and effective use of the built environment. Landman (2003) concurs and adds that appropriate planning, design and effective management of the environment can reduce certain types of crime. While the effectiveness of environment design in the fight of crime cannot
be questioned, many authors such as Ballard (2005); Lemanski (2004 and 2006) caution that certain types of urban design may constitute an obstacle to social integration and desegregation and in turn can increase the fear of crime and create a new form of apartheid. Lemanski (2004) goes further than the built environment in her thinking and asks if fear of crime is not in fact fear of difference.

Lemanski (2004) observes that the perception of crime differs from one group to another. While for White South Africans, crime is the manifestation of government’s incapacity to rule the country, most Black South African and some authorities believe that is the relic of apartheid and the consequence of the influx of Black immigrants. This latter perception of crime is challenged by Crush and Williams (2005) who have proven that although foreigners can be involved in some cases, they are not responsible for the increase of insecurity in South Africa and are in fact often highly vulnerable to crime as well. It may be argued that a bad perception of crime can lead to ineffective policies and can distract authorities from the real causes of crime in South Africa (Ballard, 2005).

Regarding the provision of state low-cost housing, one may observe that given the existing relationship between crime and poverty, authorities in charge of housing neither fight crime by using appropriate environment design, nor empower poor households through creating economic activities within housing projects (Cozens, et al, 2005). As Lemanski (2006) observes in research conducted in Cape Town, the provision of low-cost housing in the heart of cities may enhance “de facto” social integration of different income groups and also reduce the fear of crime. The challenges facing South Africa is to establish the real causes of crime and to create an environment which secure all income groups and races and supports the event of an integrated society.

9.12 Overcrowding
9.13 Economic empowerment


Main Issues Emanating from the Literature

To remedy to the situation of disempowerment of Black people under the apartheid regime, South African post-apartheid government has adopted Black Economic Empowerment policy which in fact seeks to improve the quality of life of Black South Africans. Rogerson (2004) sees an inextricable link between public procurement and the policy of BEE in post–apartheid South Africa. Referring to the experience of other developing countries such as Brazil, Rogerson (2004) argues that public procurement which involves local governments in securing the services of the private sector is an effective tool of Local Economic Development and can facilitate meeting the goals of building as well as democratizing the economy, meeting basic needs, developing the country’s human resources, and helping to eradicate the legacies of apartheid. The target of public procurement is what Rogerson (2004) calls the “Pro-poor” which in South Africa are predominantly Black (unskilled, marginalized individuals
and communities, etc). However, as Rogerson (2004) observes, public work in South Africa is more developed in urban cities than in small towns where it is expected to be profitable for unskilled people, marginalized, poor, as such the policy as a stimulator of the rural economy needs to be re-evaluated.

9.14 Homelessness


Speak, S., 2005: Relationship Between Children's Homelessness in Developing Countries and the Failure of Women's Rights Legislation, in Housing, Theory and Society, Publisher: Routledge, part of the Taylor and Francis Group, Vol. 22, No. 3, pp. 129-146.

Main Issues Emanating from the Literature

Although linked to other factors, homelessness is a flagrant manifestation of the housing crisis and the failure of the government to fulfill its obligation of providing adequate, affordable and quality housing to people who have desperate housing needs (Speak, 2005). According to Olufemi (2004), in South Africa, homeless people are estimated to be 3 million and yet remains a complicated and little understood phenomenon. Olufemi (2004); Speak (2005); Khan, and Pieterse (2006) agree that given the complexity of this phenomenon, effective solutions should be beyond the provision of shelters only. The provision of shelter is certainly necessary but not sufficient to tackle the issue of homelessness. Speak (2005) proposes to approach children's homeless by addressing the economic precarious of their parents. Whilst Khan and Pieterse (2006) observe that what must be kept in mind is that homelessness is an everyday struggle for survival.
Evidence shows that the government is struggling to provide adequate shelter to poor households and to accelerate the process of land reform (Bolnick and van Rensburg, 2005). Besides, although the existence of social movements such as Homeless People’s Alliance, the National Housing policy through the housing delivery intends to only improve the quality of life of poor and very poor households and not of homeless people (Khan and Pieterse, 2006). Most importantly, instead of improving the quality of life of poor households, the low-cost housing delivery has in some cases deepened the vulnerability of poor households and forced many of them onto the streets. As a result, some beneficiaries have chosen homelessness as a livelihood strategy in place of opting for subsidized housing that is poorly located. Olufimi (2004) argues that such actions seem incomprehensible unless one understands the “lifeworld” of homeless people. In short the issue of homelessness is not well-understood in South African literature and informal dwelling and homelessness is often conflated, housing approaches which address economic realities are needed if truly satisfactory solutions are to be found.

9.15 HIV/AIDS - understanding the reality


Main Issues Emanating from the Literature

South Africa has one of the highest prevalences of HIV/Aids in the world. The reality reveals that the number of people living with HIV/Aids in South Africa is growing and current policies and programmes have not really had much impact on the infection rate. It is evident that HIV/Aids constitutes a big obstacle to development and is a threat to the viability of South African society (Gebrekristos, Resch, Zuma, and Lurie, 2005; Villarreal, 2006). It has spread to all sectors of society but there is acknowledgement that hostel dwellers living in single sex hostels have the highest infection rates due the high rate of promiscuity (Gebrekristos, et al, 2005). More vulnerable than the hostel dwellers are the communities and individuals who are ignorant of the disease and its transmission (Villarreal, 2006).
The challenge facing South Africa is to deal with people who are directly and indirectly affected and infected by HIV/AIDS and to contain the propagation of the virus among people who are not affected and infected (Richards, Mogodi, and Mantshule, 2005). Such a challenge entails, as Richards, Mogodi, and Mantshule, (2005) in research conducted in greater Alexandra advocate, partnerships between communities, all spheres of government (Local, Provincial and National), private sector, and NGOs, which are well organised and well-informed. Concerted action and a good understanding of HIV/AIDS may inspire effective policies to deal with HIV/AIDS. In fact, as Villarreal (2006) argues, leadership, political commitment and integrated multi-sectoral action at all levels are necessary for effective measures to halt the HIV/AIDS epidemic and mitigate its effects. In addition, it has been shown that preventive measures and policies may be more manageable rather than a reactive approach to the epidemic. This calls for the intensification of education especially in rural areas given the vulnerabilities linked to lack of education and socio-economic and cultural factors (Richards, Mogodi, and Mantshule, 2005).

9.16 HIV/AIDS and the housing sector/ housing policy


Main Issues Emanating from the Literature

There is no doubt that HIV/AIDS has an enormous effect on households and is able to change their very configuration. Given the relationship between HIV/AIDS and poverty, poor households are the most affected by the consequences of having an HIV/AIDS positive member. The provision of state subsidized housing has been widely criticized in terms of its contribution to the alleviation of the effects of the Aids pandemic. Subsidized housing in relation to its location, quality, its poor infrastructure and services are hardly conducive to responding to the needs of households directly or indirectly affected and infected by the HIV/AIDS (Simpson, and Raniga, 2004). The National Housing policy fails to respond to the housing need of children and orphans who are infected or affected by HIV/AIDS and are living in informal settlements and who, as observe Simpson and Raniga (2004) currently heading households. In fact, they are excluded from the criteria required for acquiring housing subsidy. These authors argue that the provision of co-housing may constitute a suitable environment for children affected by HIV/AIDS as they will find community supports, necessary for dealing with the sickness. Von Donk (2003) quoted in Simpson and Raniga (2004) further argues that improving the built environment can make a significant contribution to addressing some of the debilitating impacts of HIV/AIDS and makes a number of suggestions as to how this could be achieved. It would seem that at present the connection between housing and Aids both in terms of its transmission and treatment needs to be considered within all housing policies and programmes.
10 Sustainable human settlements

10.1 Case studies


Main Issues Emanating from the Literature

Sustainability within the South African context is correlated with the idea of restructuring of South African urban geographies in order to ensure that cities, which displayed and continue to display a very sprawled and segregated profile become more compact and vastly more integrated (Todes, Pillay and Kronje, 2003; Todes, 2006). The entrenchment of such features within the South African urban typology is borne out by work completed at the national scale, by CSIR Boutek Division who examined the overall sustainability of human settlements in South Africa (Du Plessis and Landman, 2004). They concluded that according to a wide variety of definitions of sustainability that consider ecological, social, institutional and geographical criteria, the vast majority of human settlements could not be deemed sustainable. Further work by Landman (2005) provided insight into the impact of the RDP programme on sustainable human settlements reflects on the implications of the programme and what it has meant for South African cities.

A range of more local and micro-level case studies provides insight into the variety of mechanisms and institutional frameworks used by a variety of metropolitans.

Todes, et al (2003) identify the planning and restructuring approaches that Durban and the Ethekwini Municipality have taken over the last few years and provide insight into the needs of inter-sectoral development used to achieve a more sustainable urban form and the problems and challenges associated with such an approaches. The planning of an integrated transport model became the core around late ‘90s planning in the metro (Todes, 2006). The role of the Metropolitan Housing Unit within housing delivery and its contribution to sustainability as well as the variety of housing typologies and their location are also considered.

The Port Elizabeth-Uitenhage-Despatch area recently named a metro, developed a “Comprehensive Urban Plan for Port Elizabeth (CUPE)” which serves as integrated development plan for the area. CUPE in conjunction with a range of other policy initiatives such as the City Core Project and the Metropolitan Open Space Plan has attempted to redress the structural and environmental concerns of PE in an attempt to achieve sustainability (Todes, et al, 2003).

Cape Town offers a different perspective on development and urban planning one in which the politics of the area play a great role in the city’s sustainability. Much can be made of the conflictual relationships within local government and how they play out at the level of development and urban planning (Todes, et al, 2003). The sprawled nature of the city and the high environmental cost of transport as a result, point to the fact that the city manifests an increasingly large ecological footprint and the original housing policies of poorly located affordable housing exacerbated and continues to contribute to a wide range of environmental issues (Todes, 2006). The planned infrastructure in the city takes little to no account of the existing ecological and environmental problems and the conventional housing and infrastructure approach that has been recommended in.
the city of Cape Town continue to ignore these issues (Swilling, 2006). In addition the underlying reasons and motivations for disregarding these issues within the planning approach is clearly articulated in the article and argues for the fact that environmental issues are not a priority within the broad range of developmental goals.

An insight into the question of sustainability of low-cost or RDP housing provision is examined in three areas in Gauteng, namely: Rietfontein Village, Heidelberg Extension 23 and Leratong Informal Settlement (Rosenbeger, 2004). The findings of this indicate that although there is wide-spread acceptance of the notion of sustainability and the potential of housing to achieve such a goal, the actual implementation of such a principle is extremely difficult in light of the pressing housing backlog and the urgency with which it needs to be addressed. Johannesburg and the question of sustainable housing is moved ahead by work completed for the Corporate Planning unit of the Housing Department of the City of Johannesburg. The report analyses existing housing and its sustainability, whilst also providing a number of sustainability models and policy recommendations for the city (Zack, et al, 2006).

A different kind of case study examines the implementation of the “Urban Village” concept on the SA landscape. Landman (2003) posits that the urban village has been taken up in South Africa in two ways. the first, following the Urban Village Forum Group (UK) and the New Urbanists (USA) promotes ideas of urban and inner city revitalization. The second is the promotion of “urban villages” i.e. gated communities or complexes, which are in essence self-contained. The work asks the question as to whether this urban form is sustainable and provides balanced arguments for a wide variety of definitions of sustainability, before finally concluding that the “urban village” idea opens up lines of enquiry and starts to query whether areas need to be compact, integrated and mixed use in order to be sustainable (Landman, 2003).

10.2 Technology and innovations


Dlamini, B.P., 2003: Housing knowledge of final year student teachers at Esikhawini College of Education: Implications for the development of housing unit standards. Master in Consumer Science (Housing), University of Stellenbosch.


**Main Issues Emanating from the Literature**

The question of sustainability and housing is a difficult one in terms of its quantification i.e. how sustainable or unsustainable is a housing project or housing and construction in general. Blignaut *et al* (2005) provide an innovative methodology, which in part answers the question through analysing the role that a variety of sectors play in contributing to Greenhouse gas emissions both directly and indirectly. Two themes that can be seen in much of the literature relate to Greenhouse gas emissions and energy efficient low cost and affordable housing. The connection between the two is also an area of attention and the fact that greenhouse gas emissions can be significantly reduced through the use of thermally efficient buildings and housing is an area of keen interest (Harris and Krueger, 2005). Current RDP housing units require excessive inputs to achieve acceptable levels of comfort. The current housing policy contains an optional energy efficient requirement but it is not mandatory. The suggestion is that innovations in housing design and construction, such as the installation of ceilings (Mathews and Weggelaar, 2006), which require lower energy inputs and produce fewer emissions will be usefully supported by creating a more conducive policy and regulatory environment. Ideas and recommendations on the shape of such a framework can be found in Harris and Krueger's (2005) work.

Further innovations are offered through the use of treated timber, which opens the debate to a range of other environmental questions (Busse, 2006) and to the use of alternative technologies in terms of sanitation. The success of the greywater sanitation project used in Sol Plaatjie offers insight into the acceptability of alternative technology to new users (Webster, 2006). The project also illustrates the implementability of new technologies within the low income housing sector and their relative benefits and spin-offs. Alternative and traditional building technology is a theme picked up Makaka and Meyer (2006) in their analysis they examined a range of traditional and modern housing designs for low income households. They compared huts constructed from mud and clay and units made from wooden poles and clay against new RDP units in order to examine their temperature stability and relative thermal comfort. Interestingly the traditional huts out-performed the RDP units in terms of comfort by between 5°C-
7°C raising questions of the appropriateness of the RDP design and the understanding of traditional housing to be seen as unsuitable residences for low income rural households (Makaka and Meyer, 2006).

There is clearly a great deal of research taking place on this topic particularly by people in the fields of civil engineering, construction and architecture. Better connections between all of these fields rather than more research would seem to be the indicated way forward as well as well government mainstreaming some these ideas into their housing programme.

10.3 Regulatory Frameworks

Feitelson, E., 2004: Advancing Sustainability at the Sub-national Level Published: Aldershot.


Main Issues Emanating from the Literature

Insight into planning regulations and frameworks for sustainability is offered by Feitelson (2004) especially in Israel in general and Tel Aviv in particular, Seattle, (USA), Cape Town(South Africa), Lodz (Poland), the Netherlands, Monza (Italy) and Brooklyn (New York). The implementation of the sustainable city approach at the local level and the manner in which local planners have contributed to the institutional environment forms a key theme of the work.

10.4 Housing and Integrated development


Smit, W., 2004: “The urban development imagination and realpolitik”, *Development Update* Vol. 5, No. 1, pp 53-80. [http://70.86.182.34/%7Edag710e/docs/6.pdf](http://70.86.182.34/%7Edag710e/docs/6.pdf)


**Main Issues Emanating from the Literature**

The Apartheid aim of complete racial segregation left post-Apartheid urbanists with the geographical reality of spatially, socially and economically divided cities (Royston, 2003; Lemon and Clifford, 2005). Harrison, et al, (2005) offer a series of insights into the nature of that segregation and the possibility of integration in the post-Apartheid environment. Contributors to the book examine the potential role of housing within the integration process and emphasize that it is not uncontested. Todes (2003) looks at the desirability of housing as a way of compacting and integrating a city, specifically in Durban. The question of not integrating cities and the continuous provision of housing on the periphery has implications for a number of other sectors, most particularly transport (Behrens and Wilkinson, 2003). Maintaining low income dormitory towns on the edges of cities has social, environmental and economic effects and these are clearly spelt out by Behrens and Wilkinson (2003). They conclude that without major intervention in the land market to make land available for housing urban sprawl will continue to be a problem. The BASA (2005) report usefully points to some of the institutional and policy mechanisms that are available to capture land that is needed for housing.

Urban segregation faced unintended entrenchment by a number of early housing and planning policy-decision (Pieterse, 2004). They have, however, been recognized by government who have put in place policies, regulations and
legislation to try and reverse the divided nature of SA cities. Royston (2003) argues that the term “integration” has been understood that which brings a variety of spatial elements together; such as rural and urban landscapes and/or a multitude of land uses. It is put forward that such an understanding formed the basis of the Housing White Paper and the Development Facilitation Act (1995) and continues to form the basis of policy. Pieterse (2004:82) adds new levels of complexity to the idea of integration, whilst highlighting in his analysis “The importance of a politicised approach to the problematic of urban integration...”. Even the Integrated Development Plans (IDP), which have been designed as the key mechanisms through holistic planning will be addressed rely on the same or very similar understanding. The history of post-apartheid urban planning is filled with policy attempts to address segregation and the IDP is no different. Smit (2004) however, contends that although the policies are in place the reality of decision-making about housing and planning ignores these principles in favour of more mechanistic, operational and less participatory approaches. Royston (2003) is an accord and views the twin goals of speed and scale as superseding imperatives of integration or participation.

A different tack and a voice of, if not dissent, then at least another perspective is that of Lemon and Clifford (2005) who cite a wide variety of African examples in which cities became desegregated. They posit the idea that it is only a matter of time before areas become racially mixed and that within the South African context such an outcome is inevitable. They also argue that within the smaller town, RDP housing on the periphery need not exclude low income earners from facilities and amenities, as the distance to the centre is relative to large cities not as far or as costly. They also highlight the topic of small towns and their integration as a sorely neglected area of research regarding desegregation and recommend that a great deal can be learnt from examining this theme (Lemon and Clifford, 2005)

10.5 Evaluation of housing development plans


Main Issues Emanating from the Literature

The housing development plans of the last decade have not, as hoped or optimistically anticipated, resulted in sustainable human settlements in South Africa (Napier, 2006). Providing a historical perspective, Napier’s (2006) work goes through the various stages of housing policy development and analyses the actual outcomes and impacts against the intended visions of the policies. The paper concludes with a brief consideration of the comprehensive plan and points to areas that the new housing plans need to take into account.
Some key international literature


Categories identified by Department of Housing

a) Public/private finance and the ‘Breaking New Ground’ (BNG) programme


Finmark Trust., 2006: The Pro-Poor Micro-finance Sector in South Africa prepared by Bay Research and Consultancy Services, November 2006.


Main Issues Emanating from the Literature

The access to finance for poor households, small scale landlords and entrepreneurs remains a critical issue in South Africa (Tomlinson, 2005; Tomlinson, 2007). Although it is believed that access to finance could improve the quality of life of the vast majority of South Africans along with a myriad of other benefits most poor households still do not easily access housing finance from formal finance institutions (Finmark, 2006a and 2006c). Even though the
financial institutions committed to providing R 42 billion of housing finance by the end of 2008 to the low income market there is still a limited access to finance for the low income households (Tomlinson, 2007). From the supply side, the financial institutions are hesitating to providing finance to this sector as they estimate that this market is risky, costly and unprofitable (Tomlinson 2007). From the demand side, poor households struggle to repay their credit given the high level of unemployment and the temporary nature of employment within this sector (Gibson, Scott and Ferrand, 2004). In addition poor households, including those who qualify for loan mortgage from the financial institution, find that they lack the required security for loans and often consider the loans unaffordable.

Currently, making the market work better for the low income households and small landlords and entrepreneur lingers as one of the biggest challenges for the government and development agencies in South Africa (Cross, 2006)). To facilitate access to housing finance, government would need to revise their system of regulation and re-examine their existing financial services organizations (Finmark, 2006b; Tomlinson, 2007).

**b) Funding for BNG**


**Main Issues Emanating from the Literature**

There is no doubt that the existing housing finance framework put in place in South Africa, especially the housing subsidy scheme has directly contributed to considerable realizations in housing delivery (National Treasury, 2004; National Department of Housing, 2005). To date, according to the government statistics, over 1.6 million housing units have been delivered (Smit and Adams, 2005). The fiscus dedicated to housing has steadily increased since 1994 and national government has spent a total of R27.6 billion on housing. If the housing backlog
is to be addressed, however, it would be necessary to enhance the housing budget which actually represents 1.3% of the total of the government expenditure to at least 4% (Smit and Adams, 2005). However, despite the government’s best efforts to grant housing subsidies to all low-income households and the commitment of the financial institutions in 2003 to increase the funds designated for the low-income households by providing over R42 billion by the end of 2008, there is still housing backlog and housing delivery remains slow (Smit and Adams, 2005).

There has been some increase in the number of loans made to low income households. It has, however, been suggested that even that the formal financial institutions should revise their processes and procedure and be made more accessible for the low-income households. In fact, low-income earners need housing finance mechanisms that involve small amounts of money, much shorter repayment periods and alternative forms of security such as savings, deposits, savings societies and movable assets (National Treasury, 2004; Smit and Adams, 2005; Collins, 2006).

Likewise, as the Constitution assigns a developmental role to local government which makes it responsible for an integral part of housing projects and responsible for poverty alleviation, there is an imperative need not only to mobilize financial resources for housing project but also to utilize them effectively and efficiently (Reddy, Sing, and Moodley, 2003; Smit, 2003). This task requires local authorities to address issues of capacity and to ensure that money which has been made available and has been earmarked for housing is actually utilised for that purpose (Reddy, Sing, and Moodley, 2003). The local government can effectively accomplish its developmental goals if processes of financial control such as auditing are in place and are closely monitored.

c) Institutional capacity / reform


Main Issues Emanating from the Literature

Much of the lack of housing delivery and many of the problems that have been cited about housing delivery have been attributed to lack of capacity within the various spheres of government (National Treasury, 2006a). At the same time the wide variety of processes and procedures make the process of accessing
housing both long and difficult. Both of these issues have been recognized by government and finance has consistently been put aside to train, up-skill and develop housing officials (National Treasury, 2004; National Treasury 2006b). Key areas in which it was felt that officials were not able to adequately perform, were in the roles of general management and financial management. As such public officials are now able to commence training in a range of subjects that will increase their effectiveness. SAQA has registered a National Qualifications Framework level six qualification in municipal finance management and a post-graduate Certificate in Municipal Finance Management is now available. These courses and qualifications are specifically targeted at senior managers in local government (National Treasury, 2006a). More effort will also be made to aid local authorities in developing the housing chapters of their IDPs.

Government has also instituted a range of other reforms which hope to aid in the effective and transparent management of finances within the various spheres of government. These include the Municipal Finance Management Act (MFMA), together with the Municipal Structures Act, Municipal Systems Act, and the Municipal Property Rates Act. The implementation of the MFMA began in July 2004, and assigns clear roles and responsibilities to the various role-players involved in municipal financial management. It intends as its final goal the maintenance of public accountability, transparency, good governance and financial sustainability (National Treasury, 2006a). The MFMA is designed to have better budgeting and management procedures, which will certainly aid the new housing strategy. The new strategy requires a range of integrated functions in order to be successful. Tight control of budgets and expenditure will also help to ensure that the backlog is efficiently met with the type of quality units required by the new strategy.

Further efforts have been made to increase the efficiency of the systems and to streamline the process, National Treasury (2006b) argue that the new accreditation process for municipalities will aid in reforming existing structures and provide better services for the communities that they serve. This will mean that local authorities will better be able to satisfy the needs of their communities as more control and responsibility will be placed into accredited municipalities’ hands especially in the realm of housing delivery (National Treasury, 2006a and 2006b).

d) Scale delivery


Main Issues Emanating from the Literature

Although the population of South African is growing at a rate of 2.5% per year, Hemson and Donovan (2005) note that the number of households forming is almost double that figure. An increase of 5% per year has significant bearing on the scale of delivery that is needed. The projections discussed by Hemson and Donovan (2005) demonstrate that by 2008 the vast majority of South Africans will be living in formal housing but just under 4 million households will live in acceptable conditions. Government has committed to supplying 207 142 units per year, which although certainly an increase in the number of units being developed is not sufficient in scale to meet the projected housing needs of the South African population (Hemson and Donovan, 2005).

This is certainly at odds with the stated intention of the National Department of Housing, who commit within the Social Contract to “Dedicating themselves to work tirelessly to remove or improve every slum in the country and house the homeless” (National Department of Housing, 2005; 2). The Social Contract for Rapid Housing Delivery is intended as a practical guide for the implementation of many of the stated goals of Breaking New Ground. The contract lists a series of commitments to increase housing production for low income earners in South Africa and outlines the role of each sector and stakeholder group (National Department of Housing, 2005). It would thus seem clear that the number of projected units to be completed each year by government is expected to be enhanced through the commitment of a wide variety of sectors and in such a way, scale and quality delivery promised by the BNG is hoped to be met.

e) Land, planning and property markets

Augustinus, C., 2005: Innovations in Africa: Pro Poor Land Approaches. Un-Habitat


Dinner, M., 2006: South Africa’s Township Residential Property Market, Home Ownership and Entrepreneurship. Working Paper, Yale School of Management. March 2006. [permission to cite to be secured from Mark Dinner, at mark.dinner@yale.edu] http://xdesign.ucsd.edu/twiki/bin/viewfile/Main/MarkDinner?rev=1.2&filename=MarkDinner_TRPMStudy_March.pdf


Main Issues Emanating from the Literature

The issue of land and more particularly urban land is considered fundamental to the issue of housing (Augustinus, 2005). This is particularly true for regions such as sub-Saharan Africa, which is the most rapidly urbanizing area of the world and which unfortunately boasts that 70% of its population live in slums (Augustinus, 2005). Land allocation, within this region, remains inequitable and skewed as a result of a range of historical processes and even-handed distribution is necessary if development is to take place. At present, evidence form the region suggests that low income earners access land through a range of “alternative” processes (Royston, 2006). Whilst land and land prices are protected through a ‘market based land reform policy’ following the principle of willing buyer willing seller (Lahiff, 2007). Such a policy, which has been utilised in South Africa in both rural and urban regions, no doubt maintains the status quo and ensures that the poor remain landless (Lahiff, 2007). As such low-income housing is pushed to the periphery where land is less expensive and in demand. McCarthy (2006) does offer the idea that there is a way around this. He argues that affordable housing needs to be densified, which will allow low-income housing to compete for land and resources within urban centres (McCarthy, 2006). Finmark’s (2004a) Phase Two report on land availability concludes that the needs of middle income earners are also not recognized and planners and city officials need to recognize the variety of land needs for different segments of the population and ensure that they address all of them (Finmark, 2004a).

The concept of recognition of needs and processes is taken further by Royston (2006) who argues that at present in South Africa there is a bifurcated land market. One which operates for formal systems and within official protocols and a second system that is not recognized by official organizations is less formal and is often extra-legal or illegal (Royston, 2006). The Banking Association of South Africa (2005) bears up these findings. The study uncovers the fact that almost two-thirds of informal dwellers have bought a house in the informal economy over the last five years without any form of official sanction. The process of informal exchange does not only take place in the informal settlements, which supports Marx’s (2006) claim that the lines between the two systems are not that clearly drawn. The Public Service Commission Report (2003) and Finmark (2004a) also
note that RDP houses are sold and traded within the secondary market and without formalized systems.

The property sector displays a highly differentiated nature as well. The formal property sector in South Africa has seen extremely high growth with house prices doubling between 2002-2005 (Nel and Mbeleki, 2005). Key contributing factors according to Nel and Mbeleki (2005) are strong economic growth in the country coupled with the increasing number of Black and White South Africans with disposable income. It is also imagined that the Property Sector Charter with its aim of increasing Black ownership of property will have an effect on the property market (Property Sector Transformation Charter Committee, 2006). Although the precise nature of that impact remains uncertain. In contrast the property markets in old and newly-developed townships have a totally different nature. There has been very little movement in these areas and although house prices have increased, very few households have sold their properties and capitalised on the increased prices (Finmark, 2004a and 2004b).

A number of solutions to address the issue of housing and land are offered, including the recognition of rights and informal processes and finding ways of legitimising claims that fall outside of official processes (Augustinus, 2005; Royston, 2004; Royston, 2006). Another idea is to use a more flexible approach, which depends on different kinds of tenure being available for poor households and is underpinned by a series of enforceable land and property rights (Augustinus, 2005). There is the alternative neo-liberal approach put forward by de Soto and his supporters, who argue for land title in urban areas as a way of addressing urban poverty (Centre for Development and Enterprise, 2005). Although evidence from the TRPM Final Report (2004c) is that within certain communities and locations i.e. townships, even if land and/or housing were transferred to households, its impact would be limited. The pattern of behaviour thus far demonstrates that people are far more likely to hold onto to their assets due to their utility and social value then to sell them and enter the land and/or property market (Finmark, 2004c). Cross (2006) offers further thoughts on the land/housing nexus and argues that the provision of either, while a good start, needs to have a range of other goods and services attached to it in order to really combat poverty and empower communities.

Marx (2006) provides a totally different take on the housing/land/poverty issue. He offers a transformative agenda which broadens the understanding of ‘the economy’ to include activities by poor people and “by shifting the current view of how urban land markets are bound to processes of economic growth” (Marx, 2006: 28). In a sense such an argument takes up Brown-Luthango’s (2006) call for a developmental state that would be fundamental to such a transformative process. The concept of transformation has been used slightly differently by Landman and Ntombela (2006) who argue that if the poor are going to have access to urban spaces, then the actual urban form is going to need to be changed or transformed. However, they do cite the fact that current transformative attempts such as gated communities do not integrate the poor and ensure land distribution remains skewed (Landman and Ntombela; 2006).
Main Issues Emanating from the Literature

The exact nature of the ‘developmental state’ becomes a point of debate and contention with a myriad of definitions (Fakir, 2005). Largely it is conceptualised as a state that consistently delivers on goods and services including housing (Fakir, 2005). Marx (2006) contends that this is a common understanding of the developmental state but adds that the delivery state does not capture the full extent of its meaning. He argues that it needs to include ideas around participation, democracy and institutional design. The motivation behind working towards such a state are manifold and include the deepening of participation in order to create a truly democratic state (Fakir, 2005), the meeting of the needs of all sectors of the community, in a process of upliftment (Landman, 2005) and the creation of spaces in which citizens can protect their lives and their life choices, as well as participate in society in the manner of their choosing (Miraftab and Wills, 2005).

It would seem that there is evidence to suggest that the developmental state is already being enacted at a variety of levels and in a number of ways. The National Department of Housing Social Contract is in a sense an example of the
developmental state in action. It is the outcome of a relationship between all sectors of society given voice to contribute to government’s housing strategy of rapid delivery (NDoH, 2005). The Municipal Systems Act (MSA) provides a further example as Landman (2005) maintains that the MSA is in fact the developmental state made real at the local level. She sees the MSA as the tool by which municipalities will be able to uplift their citizens and provide basic services to all sectors of the community (Landman, 2005). Miraftab and Willis’s (2005) exposition of insurgency during an anti-eviction campaign in the Western Cape provides further concrete examples of South Africa moving towards the goal of being a developmental state. They argue that the ability of communities to step outside of formal processes of citizenship and the creation of spaces in which such behaviour is acceptable is a sign of an open society and a developmental state (Miraftab and Wills, 2005). Participation does however remain weak and strategies to bolster such interactions do need to be found.

Marx (2006) does caution that the developmental state has not yet gone completely from thinking to doing and has yet to enact its full range of responsibilities. Fakir (2005) supports this cautionary note and seeks to understand exactly what the shape and nature that the developmental state will take in all spheres of government.

g) Different interpretations of BNG


Main Issues Emanating from the Literature

It is observed that there is a gap between policies formulated and their realisation (Smit, 2004). Many of the issues that the post apartheid government sought to address in 1994 such as urban integration, the restructuring of the apartheid city, and urban development remain unchanged or are changing only very slowly even though there is a great deal of policy dedicated to these outcomes (Pieterse, 2004). As a result, South African cities are as “segregated, fragmented and unequal” as they were at the dawn of political liberation and there is still
persistence of urban fragmentation (Pieterse, 2004; Pieterse, 2006). Alongside the existing challenges such as overcoming the spatial and social segregation of apartheid, poverty alleviation, increasing economic growth and job creation, building a democratic political culture and inclusive democracy, new challenges such as crime and HIV/AIDS are appearing (Pieterse, 2004).

It is within this context that Breaking New Ground has been developed. It forms part of the new national housing policy which aims to promote the achievement of non-racial, integrated society through the development of sustainable human settlements and quality housing. The new housing vision explained in Breaking New Ground (BNG) seeks to be more responsive and effective in delivery than in the past. The new strategy recognizes that previous strategies to build sustainable human settlements have generally lacked the qualities necessary to enable a decent quality of life (National Department of Housing, 2004). In order to reach its aims, the new housing vision focuses on: accelerating the delivery of housing, utilising provision of housing as a major job creation strategy, ensuring property can be accessed by all as an asset for wealth creation and empowerment, leveraging growth in the economy, combating crime, supporting the functioning of entire single residential property market and utilizing housing as an instrument for the development of sustainable human settlements, in support of spatial restructuring (National Department of Housing, 2004).

h) Demand and Supply (including demographics)


Main Issues Emanating from the Literature

There is a gap between the supply and demand of affordable housing in South Africa (BASA, 2005a). At present there is a sizeable lack of housing for low to medium income earners (BASA, 2005c) and the private housing sector is moving away from products that are costing less than R 200 000 in favour of delivering higher–cost units (BASA, 2005b). Seeing that this gap does exist the banks have committed to providing R42 billion by the end of 2008 to boost delivery of affordable housing whose the value is estimated under R200 000 (BASA, 2005a). In terms of government delivery, the key problems that have been identified in providing affordable houses are mostly related to finance and local government performance (Oosthuizen, 2005). It is hoped that in making land available for affordable housing and in making subsidies available to contractors that assist them the supply of affordable housing may be improved (Oosthuizen, 2005).

Further constraints on the housing supply side include increased building costs and serious supply constraints (BASA, 2005c). At present getting access to materials and building swiftly enough so that the rising cost of building materials does not impact on the housing price is proving difficult (BASA, 2005d). Especially in light of the fact that building processes are often delayed due to government regulations and inconsistent supply lines (BASA, 2005d).

In terms of demand there is considerable demand for housing in the lower and middle income sectors. Current estimates of housing demand in the low income sector sits at 625 000 units, which is projected to rise to 750 000 units by 2010 (BASA, 2005d). Within the poorest segments of society, there will be an estimated 4 million households by next year who need housing. In addition there are a number of households who have benefited from housing delivery (from both Apartheid regime and the new dispensation) but whose homes need serious rectification (Hemson and O'Donovan, 2005). The case of Delft in Western Cape
provides an example of such; over 80% of government supplied housing in the area need rectification (Finmark, 2005). At present there is clearly a crisis in housing supply and the rising costs, increasing number of poor households and the problems facing local authorities need to be addressed before supply and demand will be balanced.
Section C: Annotated Housing Bibliography 2003–2007-
Commentary on areas requiring more Research
Annotated Housing Bibliography – Areas requiring more research

1.0 Introduction

The National Department of Housing commissioned the Centre for Urban and Built Environment Studies (CUBES) to complete two associated pieces of work. The first was to update the Housing Bibliography that had been completed by Professor Marie Huchzermeyer for the period 1999–2003. The update runs from approximately the middle of 2003 until January 2007 and has attempted to capture all of the reports, books, journal articles, commissioned work and conference papers under the relevant themes and sections. The second part of the commission was to provide commentary and annotation on the actual bibliography. The annotation as described in the explanatory notes has taken the form of an informative rather than evaluative annotation and seeks to describe the main points of interest, discussion and dissent found within each section of the bibliography. This commentary is intended to highlight areas of the bibliography that need further attention. These areas are discussed below and it is hoped that the commentary will usefully aid the National Department of Housing in identifying those areas in which housing research is lacking. Since the bibliography can claim at least some degree of comprehensiveness without, claiming to be absolutely complete, it can comment of the paucity of research in certain areas.

The commentary is structured by firstly acknowledging those sections of the bibliography that the researchers failed to find any relevant documents for. This is simply a list and a quick reference guide, so that at a glance it can be seen what work is still necessary within housing research. The second part of the commentary provides a narrative that highlights key themes that need further attention or alternatively areas of housing research in which only one view, perspective or line has been taken and which may benefit from a new perspective and more research. Although it is realized that not all areas highlighted in this document will be able to be addressed, it is hoped that the commentary will usefully aid the National Department of Housing in helping to direct research and the new research agenda.
2.0 Areas lacking any research

The researchers for this project have not been able to find any work at all completed on the following topics:

3 Housing Finance
   3.6 Housing Finance and HIV/AIDS

4 RDP/ project-linked housing
   4.5 Beneficiary views
   4.6 Role of contractors
   4.6 Housing and services

6 Social housing
   6.1 Shifts in the sector
   6.6 HIV/AIDS in social housing
   6.7 Tenant insurance

7 Informal settlements
   7.3 Tenure approaches

9 Social issues
   9.12 Overcrowding

3.0 Areas Requiring Further Research

a. HIV/Aids, Health and Housing

Although some research has been completed on this topic and there is a forthcoming work on HIV/Aids at the Local Level, completed by Dr Richard Tomlinson but not yet publicly available. There was very little research that could be found on the topic. HIV/Aids and its potential impact on the housing market at all income levels and on housing demand are two areas that do require further investigation. As well as work on designing and managing housing for special needs groups, such as children and the elderly. In addition housing finance for poor and low income communities need to be considered as neither sweat equity nor the raising of the R2 379 amount may be possible for households affected or infected by HIV/Aids. In terms of social and alternative tenure housing, there has been work
completed in the past regarding the type of housing and housing/rental insurance but little could be found for inclusion within the bibliography.

b. Incremental Housing

Incremental housing is one of the most common ways of poor households satisfying their housing needs. A slow process of building over a long period is general practice in South Africa and takes the form of either building a new unit from scratch or alternatively incrementally adding to an existing unit as households grow and there is a greater need for space. The nature of incremental housing and the financial needs associated with it, however, are not well-understood nor well catered for by banks and other lending institutions. There is also a sense from the literature that incremental processes could potentially benefit from a range of support structures and institutions. The shape and nature of these support structures remains unclear and the non-financial needs of households engaged in incremental housing requires attention.

c. Financial Needs of Poor and low income households

There has been work completed asking the question of what financial services the poor need and a number of products have come onto the market as a result, from a range of disparate sources, including banks, non-bank lenders and a range of government housing institutions. The question that then needs to be asked is, are these services satisfying the market? Are they the right products for the economic sector in question? Or do they as some researchers have suggested, actually manage to worsen the lives of the poor? There has also been a call made for research that collects and analyses consistent information about housing finance markets and about performance of housing finance portfolios so that changes over time can be tracked, understood and the findings included into new housing finance models, tools and products.

d. RDP Units and ‘the Market’

There are a large number of areas of concern around RDP units, particularly their quality and location. An area that does need significant investigation by independent researchers is the value that is applied to these units. Whether they are considered by the
beneficiaries to have a functional value that can be utilized and whether there is a realistic exchange value for such units. The impact on the moratorium of sales of the units for a period by the beneficiaries also has consequences for both the beneficiaries, who may want to realize the capital for a range of reasons, including moving up the so-called housing ladder, and for the National and Provincial Departments, who have outlaid budget for these units. There does seem to be some ambivalence on behalf of policy which needs to be clarified regarding the creation of a functional housing market and how that is to work within the current housing programme.

e. Social and Alternative Tenure Housing

There have been some significant shifts in thinking about the social housing sector over the last five years and a new bill has been introduced, which will allow these changes to be entrenched in policy and implemented in practise. Breaking New Ground has reiterated and supported many of these changes. The Social Housing Foundation has successfully written and commented on many of the new areas of the policy but external and independent constructive commentary and critique of this process is certainly lacking. There has also been relatively little interest in the relationship between social, transitional and communal housing and urban regeneration and the potential contribution of the sector to ideas of inclusionary cities and citizenship. Alternative tenure housing has also only been discussed and researched by the Social Housing Foundation, and their work is generally focuses on guidelines and best practice. There is certainly a need for more research into all aspects of alternative tenure housing, ranging from design, management, conceptual debates and critiques of the current and proposed policy.

f. Special needs: Children, disabled and the elderly

Although work has been done on special needs groups and housing and the built environment and questions on aiding these communities to lead ‘normal lives’, more research needs to be completed on the idea of leaving those with special needs in the care of the community. How such a process is actually functioning and its positive and negative consequences for those who are providing care and support. This would be particularly necessary for
children, the disabled and the elderly living in informal settlements and in communities that are facing high HIV/AIDS infection rates. Current housing policy in terms of who can benefit and who cannot also excludes individuals who are under 21 years old, such a caveat has bearing on the lives of child-headed households who may not as a result be able to access subsidized housing. As such policy and its implications for special needs groups requires greater investigation if all members of society are going to supplied with adequate access to housing.

\**g. Rural Housing and Land Reform**

The question of land and access to land within the urban context is certainly a topic that has received and will no doubt continue to receive a great deal of attention. The relationship between access to well-located land and housing for the poor in urban areas has also been well researched. The same cannot, however be said of rural land and housing issues, which have been the focus of some but not sufficient attention and generally the work has concentrated on issues of secure tenure. Whilst this is a vital point of departure, it is suggested that there are gains to be made from analyzing existing rural housing and farm worker housing policy and its effectiveness. As well as investigations into the needs of these communities, their relationship with the rural and urban economy, the nature of migration within these groups and the consequences of these factors for housing.

\**h. General comments and areas for discussion**

The research within the housing bibliography displays a variety of areas of focus, including housing finance, property and land markets and their function, as well as significant work that has commented and evaluated housing policy whilst placing it within its historical and political context. Although further commentary on the motivation underlying the new strategy and its potential implications would certainly prove useful. What has been pointed as lacking is the need for housing policy to be examined through different lenses, such as legal and economic frameworks, which ask different kinds of questions regarding housing and the built environment. A further reading of the research does show a great deal of attention on the large metros and urbanized provinces. There is certainly a lack of research on rural areas, rural provinces, and small towns and cities.
that have reached metro status. The picture that is thus painted is one that reflects a very urban bias. The smaller towns and cities are going through a range of processes and changes and have different needs and capacities when it comes to the delivery of housing.

There has also been a call for more micro-level studies using a range of alternative methodologies e.g. ethnographic and participatory research, to begin to understand the relationship between housing, sustainability, quality of life and economic development, which in many cases is assumed but not actually implemented. This leads to the next point of discussion the requirement of more research from the ground-up establishing what individuals, households, and communities think of housing, housing deliver, housing finance and housing policy. The intention behind such a comment is to ensure that the principles of participation and engagement are satisfied through all processes of housing, including research. It is also though that the input of such work that a real understanding of the impacts of housing and housing policy on people’s lives is achieved.

4.0 Concluding Remarks

The research bibliography has certainly attempted to be as comprehensive as possible and the observations contained in this commentary are a reflection of what is contained within the bibliography. What becomes apparent from undertaking such work is that there is a vibrant and engaged housing research community that is multi-faceted and multi-disciplined. The work comes from a range of perspectives, from descriptive, through to critical and evaluative, with much of the work having an eye towards advocacy of various positions and/or arguments. There is also no doubt from engaging with this work that the National Department of Housing takes seriously its commitment to support housing research and to use it to construct and improve the housing policy.