A CRITICAL REVIEW OF THE LOW-COST HOUSING POLICY IN SOUTH AFRICA: A MULTI CASE STUDY

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DECLARATION

I **Tim Zamuxolo Mkuzo** hereby declare that:

A CRITICAL REVIEW OF THE LOW-COST HOUSING POLICY IN SOUTH AFRICA: A MULTI-CASE STUDY

Is my own work, that all the sources used and quoted have been indicated and acknowledged by means of complete references, and that this thesis has not previously been submitted by me for a degree at another university. The product is the result of my effort through the professional guidance of a recognized supervisor.

SIGNED **:** **_____**

DATE **:** **_____**

DEDICATION

This work is dedicated to the Lord Jesus Christ, who is and was and is to come.

Father, thank you for opening up the doors of higher learning for me, I'm eternally grateful.

I love you LORD.

ACKNOWLEDGEMENTS

ABSTRACT

Housing is a complex subject and has stimulated thought processes of scholars globally for a long time. Throughout the world, governments are flooded by a myriad of housing challenges associated with the provision of housing. Policy has been used as a communicator of governments' visions and strategies on housing provision. The apartheid legacies have left the country's housing terrain totally disfigured. To correct this travesty of justice, the government has resorted to policy and legislative framework. In 1994, the Housing White Paper on housing was introduced as a guiding vehicle of the state's aspirations in its quest to address spatial inequalities and provide housing to millions who had never had a place they could call home. However, the inability of the programme, to mitigate a successful provision of sustainable housing, motivated the government to rethink its strategy. Thus, a new approach to housing called, "Breaking New Ground" (BNG, 2004) was launched. Contrary to the old housing approach that focussed on mass delivery, BNG would regard quality and spatial reconfiguration and social-cohesion as vital to the realization of sustainable human settlements. Few years after its introduction, the new housing approach had its own share of challenges. The main aim of this investigation was to critically review the state of low-cost housing programme by establishing whether the 2004 policy revision of the national housing programme has had any significant effect on the low-cost housing programme in the country by assessing some of the recent projects initiated under the ambit of the BNG. Through a multi-case study, the researcher has qualitatively investigated the research question. A multi-data gathering approach, consisting of both qualitative and quantitative data-collection instruments such as open-ended interviews, questionnaires and observations, helped the researcher to answer the questions posed by the study. From the investigation, a blend of successes and failures has been noted. It is undeniable that the low-cost housing programme is still inundated with challenges right under the domain of BNG. It is also irrefutable that many positives on the current and recent low-cost housing projects initiated under BNG can be seen.

LIST OF ACRONYMS

ANC	:	African National Congress
BNG	:	Breaking New Ground
CBD	:	Central Business District
CODESA	:	Convention for Democratic South Africa
DA	:	Democratic Alliance
DOH	:	Department of Housing
HSS	:	Housing Subsidy System
JS	:	Joe Slovo
NSFAS	:	National Student Financial Aid Scheme
NHF	:	National Housing Forum
NHRBC	:	National Housing Regulation Board Council
NPM	:	New Public Management
PFMA	:	Public Finance Management Act
PL	:	Plettenbergbay
RDP	:	Reconstruction and Development Programme
SA	:	South Africa
SHRA	:	Social Housing Regulatory Authorities
SP	:	Springfontein
UNCHS	:	United Nations Centre for Human Settlements

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CHAPTER ONE
INTRODUCTION AND ORIENTATION TO THE STUDY

1.   Introduction

Housing is a global problem. Presenting with broad and complex challenges, governments worldwide have had to employ comprehensive strategies in an attempt to moderate complexities emanating from housing. Many of today's housing challenges have their roots grounded on historical factors. In South Africa for instance, the homelessness and intricate spatial patterns and inequalities seen today are a consequence of yesterday, a result of injudicious aspirations of those who were at the helm.

In 1994, on April 27, South Africa made history. Without the shedding of blood, the country woke up from decades of minority rule to a new dawn of democracy, characterized by appreciation of public opinion. The announcement of the first ever free election results declared the country free from despotism. Short of miraculous, in one day, South Africans committed themselves to rebuilding the country and national unity. Conversely, the foot trails of apartheid, so deeply entrenched, were evident in almost every area of life and one of these was, housing. Giving his first state of the nation address, South Africa's first democratically elected President, Nelson Mandela; had this to say regarding the housing need, *"We are determined to address the dire housing shortage in a vigorous manner, acting together with the private sector and the communities in need of shelter (The Presidency, 1994)."* This speech was delivered to hopeful South Africans in 1994, more than two decades ago. Considering the length of time, one would have hoped that the housing shortage woes would be something of the past. However this is not the case.

Apartheid alone cannot be blamed for the housing conditions in South Africa but it is difficult to conceive a meaningful deliberation on the subject without a glance at the realities of the past. Golland and Blake (2004) state that; when today's housing problems are considered, it is easy to forget that they are the result of many years of housing development. The housing problems we encounter today are largely a consequence of housing development decisions made in the past and in different political and economic situations. To understand any current housing situation, it is necessary to understand the

political and economic context in which housing development has taken place. Without doing this there is a danger of blaming those directly responsible for housing development for all today's housing problems. In his 2010 state of the nation address, President Jacob Zuma shared the same sentiment when he commented, *"While many South Africans celebrate the delivery of houses, electricity or water, there are yet many others who are still waiting. The legacy of decades of apartheid underdevelopment and colonial oppression cannot be undone in only 17 years (The Presidency, 2010)."*

This chapter presents a general introduction to the study on an investigation into the effect of BNG on the country's low-cost housing programme. It provides, among others, a background to the study, problem statement, research question, objectives, and a chapter layout.

1.2   Background

The advent of democracy brought hope to many South Africans who eagerly waited and yearned for change. The mandate of providing an expedient and progressive way forward was given to the African National Congress (ANC). Many had cast their votes in favour of the ANC hoping for their lives to be transformed for the better. The problem was that the ANC had inherited an administration fraught with challenges.

One of the unfortunate consequences of apartheid was the racial divide it had orchestrated. The effects were more pronounced in the area of housing. The country was spatially configured along racial lines and, as a result, many South Africans were left homeless and destitute.

Through legislation, black South Africans were systematically disempowered from any decent land ownership. Relying on institutionalized policy frameworks, the nationalist government put segregation in motion. For instance, the Reservation Act, No 49 of 1953 allowed for the involuntary relocation of black South Africans away from the central business districts and into the peripheral locations. Segregation laws, such as the Group Areas Act, which was first promulgated in 1950 and repealed several times forcefully moved black people away from the economic hubs and relocated them to the outskirts of cities and

towns, and completely diluted their participation in all socioeconomic and political activities of the country.

Various policies and laws were put in place to legislate over the regime's discriminatory intentions on housing. Here are some of the laws that were promulgated:

- Segregation laws, such as the Separate Amenities Act of 1953, which was characterized by the intensive segregation of races, effective control of blacks in urban areas and the introduction of policies aimed at reducing the financial burden of blacks in white areas on the national and local state (Smith, 1992).

- The Group Areas Act of1950, which provided for stricter control of race separation in the city and the compulsory removal of existing residents. The act also made provision for the renting of homes to blacks by the government and private white owned purchase schemes (Smith, 1992)

- The Native Laws Amendment Act of 1952 and Bantu Homelands Citizens Act of 1970, which effectively denied Africans the right to reside in urban areas by tying access to accommodation to residence rights. These laws drastically reduced the rights of Africans to live in, and even visit, urban areas, and limited their access to approved accommodation allowing only a minority to qualify for permanent residence. Failure to find accommodation meant endorsement out of an urban area. Consequently, the government's housing policy divided township dwellers into legal insiders, with access to state housing, and illegal outsiders who were denied these same rights and access (Oldfield and Zweig, 2010).

After 1994, when the African National Congress won the country's first democratic elections, many South Africans were homeless and economically incapacitated. Many people stayed in slums, inadequately educated and hopeless. It rested on the shoulders of the ANC-led government to bring about positive change.

Leading up to and after the elections, the ANC had the issue of housing on its list of priorities. As a voting card, they had promised their supporters a better life. At the top of the list was the alleviation of poverty, and the provision of housing was at the centre of this objective. With the backlog estimated to be 1.5 million units between 1994 and 1995, the government started putting strategies in place to get the provision of housing in motion. The national Constitution became the starting point in stipulating the rights of individual South Africans to housing. The Bill of Rights in chapter 2 of the Constitution, section 26, outlines the following:

- Everyone has the right to have access to adequate housing
- The state had to take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right
- No one may be evicted from their home, or have their home demolished, without an order of court made after considering all relevant circumstances. No legislation may permit arbitrary evictions (RSA, 1996). The Constitution is therefore where it all started in relation to addressing the housing question in South Africa.

There are other noteworthy strategies and interventions that were used by the government to expedite the problem of housing and these include:

The establishment of the 1992 National Housing Forum – negotiated a new housing policy as well as an implementation strategy (Harrison, Huchzermeyer and Mayekiso, 2003). Mackay (1999) says that work on the development of a housing strategy predated the election of the government of national unity in 1994. Many of the ideas which subsequently became policy were thrashed out by the De Loor Commission (1992) and the National Housing Forum (1993).

The forum was established in order to help negotiate policies and initiatives which would help to address the past imbalances associated with housing provision. Most importantly, it was geared to address the following:

- Housing policies should be sustainable

- The need to recognize housing's role in the broader economy

- The need for co-ordination and consensus

- The need to promote viable communities

- The need for the rationalization of administrative structures

- The necessity for openness and accountability

The forum also helped to facilitate community meetings, workshops with concerned groups, and promoted interaction amongst those concerned with policy-making, such as political parties and civic organizations (DOH, 1994).

The Housing White Paper (1994) states that government strives to establish viable, socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities, health, education and social amenities, to which all South Africans will have access, on a progressive basis, to a permanent residential structure with secure tenure, ensuring privacy and providing adequate protection against the elements, with portable water, adequate sanitary facilities including waste disposal, and domestic electricity supply. The policy and programme commit government to mass delivery, people-centred housing processes, prioritizing the needs of poor and vulnerable groups, and the delivery of a decent standard of product with access to public services and amenities (Khan and Thring, 2003).

The Housing White Paper contained the following specific priorities:

➢ To address the large backlog of housing

➢ To resolve the confusing role of a myriad of institutions

➢ Constraints in finance and delivery to lower income groups

➢ The impact of apartheid patter settlements

The new government embarked on an ambitious programme to provide 1 million houses within its first five years in office. The capital subsidy was initially limited to funding new RDP houses, but subsequently could also be used to fund individuals buying already built houses, the cost of building accommodation for rental by institutions, the upgrading of the hostels and self-help constructions on fully serviced sites. The RDP housing type took up almost all the housing subsidy (Mistro and Hensher, 2009).

o **Mass delivery**

Driven by the extent of the need on the ground, the early provision of low-cost housing was characterized by mass delivery. The aspirations of the government on the provision of housing to the poor and homeless South Africans were legislatively implemented through the 1994 Housing White Paper. Many homeless people became first-time owners of the low-cost houses delivered through the country's housing programme. The initial delivery of the low-cost houses was managed under the Reconstruction and Development Programme. Hence, the houses built as a result of this programme were later commonly known as RDP houses. Through the RDP, the government embarked on a full-scale development mission of building houses for the poor and homeless throughout the country. At the inception of the programme, the housing backlog was estimated to be around 1, 5 million units, plus 720 000 serviced sites requiring upgrading, and approximately 450 000 people living in hostels. Given the extent of the backlog, the delivery target was set at 200 000 units per annum and projected to increase to 300 000 by year three of implementation. However, the goal of 1 million units which was set to be delivered in the first five years of the programme was only achieved in seven years (Finmark, 2011). Even though the targets were missed, the early years of housing delivery clearly depicts a sense of urgency and the extent of the housing

need. Gordon, Bertoldi and Nell (2011) use the following table to illustrate this and describe other pertinent housing related questions such as policy development and stakeholder involvement.
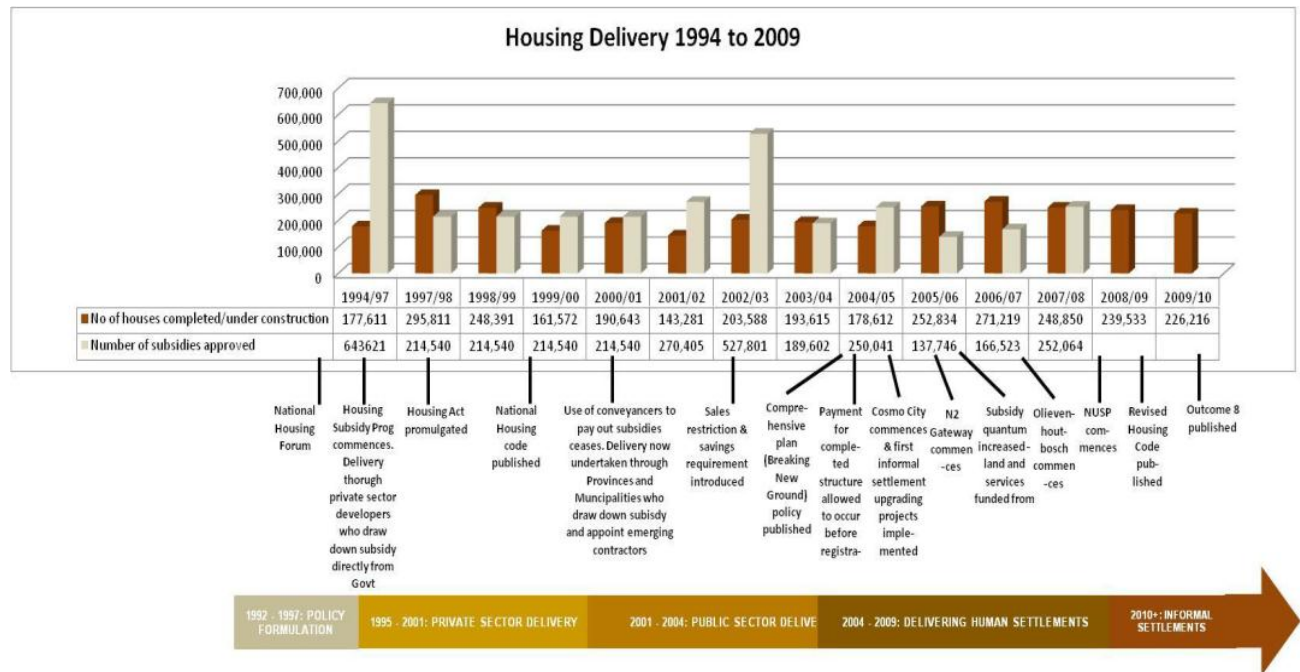
Figure: 1- Housing Delivery since 1994

The above table provides a necessary summation of the delivery trend from 1994 to 2009. Through the table, one can see that the initial years of delivery, more especially in relation to the approval of subsidies, were somewhat driven by the great need of housing shortages. The mass delivery of houses to the poor received applause even from the international community since it was an historical moment for South Africa and also represented a major shift in the sociopolitical makeup of the country. However, it is only after 1996 that it became apparent that the objectives of the housing programme were not being realized. The housing backlog was becoming insurmountable and other major problems such as maladministration and the quality of the houses that were being delivered to the people, were surfacing. Mistro and Hensher (2009) comment, that the post-1994 South African housing programme has had a distinctly mixed success. A number of factors underpin the mixture of important achievements and significant failures of the programme. Important to note, are the objectives that have barely been met:

➢ The inability to deliver an asset with robust exchange value

➢ To have a decisive impact on poverty

➢ To aid in spatial reconfiguration and

➢ To contribute to local government sustainability

    o **BNG (Breaking New Ground)**

Prompted by the realities and intractable difficulties facing the country's housing programme, especially in the area of low-cost housing, the government perceived that a relook into the current housing strategy was paramount if the objective of poverty eradication by providing houses was still to be pursued. This realization necessitated a change in policy and approach and consequently gave birth to the revised housing plan called Breaking New Ground (BNG) in 2004. The shift in policy was aimed at displaying government's commitment that providing houses for the poor was an important part of the country's national development strategy, rather than just a quick service delivery point scoring.

Trying to move away from the notion of a quantity driven approach and the expeditious delivery of units that have generally proved to come at a cost to quality, and a compromise on sustainability, but rather re-emphasizing the importance of sustainable human settlements, the new plan sought to make improvements on the housing front. The reason for the shift in policy was a result of government's awareness that the existing policy was not yielding the desired outcomes, and that a more qualitative approach, rather than quantitative, and an emphasis on sustainability and development, was necessary. Charlton (2009) also contends that the failures of the national housing programme suggest a need for a fundamental rethink of at least one key element of housing policy and practice, namely, mass delivery through the capital subsidy scheme. The acknowledgement of the failures of the 1994 housing policy and the call to revisit the approach is the outcome of the realization that housing provision is a complex subject.

From 2002 to 2003, the DOH undertook a comprehensive review of the housing programme after recognizing a number of "unintended consequences" of the existing programme. These unanticipated problems included the following:

- peripheral residential development;
- poor quality products and settlements;
- the lack of community participation;
- the limited secondary low-income housing market;
- corruption and maladministration;
- a slowdown in delivery;
- Underspent budgets;
- limited or decreasing public sector participation;
- the increasing housing backlog and
- The continued growth of informal settlements.

The review process aimed to provide a new policy direction and to establish a research agenda to inform and support policy decision-making within the housing programme. It also aimed to counter the dispersal of knowledge and intellect that had occurred over the previous decade. The review aimed to use the DOH as a hub to address complex questions of space and economy. The reviews gave birth to a new approach on the housing question called, "Breaking New Ground". The approach was approved by cabinet in 2004 (Tissington, 2011).

Tomlison (2006) states that during its first decade of housing delivery, South Africa's new democratic government concentrated on mass rather than value, that is, delivering as many subsidies as possible, and as quickly as possible. However, throughout this decade, critics have consistently called for the housing policy debate to be reopened, arguing that the National Housing Forum was unrepresentative of the views of the poor and that much of what has been delivered is dysfunctional due to the poor quality of the houses, the poor location of housing projects and the lack of amenities and employment opportunities in the areas where delivery has occurred. Moreover, delivery has been viewed as entrenching the

racially segregated urban form that arose under apartheid, because most of it has taken place on the urban periphery.

BNG intended to shift its focus on the *quantity* of houses delivered to *quality* (size and workmanship of housing product, settlement design, alternative technology, etc) and *choice* (tenure type, location, etc). It aimed to increase the rate of delivery of well-located housing of acceptable quality through a variety of innovative and demand-driven housing programmes and projects. BNG was to build on the principles of the 1994 Housing White Paper, but also supplement existing mechanisms and instruments to ensure more responsive, flexible and effective delivery. It also sought to place increased emphasis on the *process* of housing delivery, i.e. the planning, engagement and the long-term *sustainability* of the housing environment. The BNG policy acknowledged the change in the nature of the housing demand, the increasing average annual population growth, and the drop in average household size, significant regional differences, increasing urbanization, skewed growth of the residential property market, an increase in unemployment and a growing housing backlog despite substantial delivery over the previous decade. It recognized that the lack of affordable, well-located land for low-cost housing had led to development on the periphery of existing urban areas, achieving limited integration. Furthermore, BNG acknowledged that subsidized houses had not in fact become the valuable assets envisioned in earlier policy. Moreover, beneficiaries' inability to pay for municipal services and taxes meant that municipalities viewed such housing projects as liabilities, and were not particularly responsive to the national department's more progressive intentions around housing. The document frames housing delivery more explicitly as a catalyst for achieving a set of broad socio-economic goals (Tissington, 2010).

However, in spite of these interventions, and almost a decade after the policy revision, housing provision is still fraught with challenges and remains the biggest concern for the government. It has also become a trigger of many service delivery protests across the country. Below are some of the prevalent challenges:

- Poor quality units delivered to beneficiaries

- Long waiting lists

- Beneficiaries selling their houses before the prescribed expiry period

- Congestion (houses built too close to each other with very little space for future development) and

- Corruption and maladministration by public officials

For instance, a senior human settlements official was dismissed by the department after a disciplinary hearing found her guilty of dereliction of duty and prejudicing the implementation of a certain rural household infrastructure programme (Sapa, 2011). Displaying government's commitment to addressing corruption and maladministration, the President of the Republic of South Africa, Jacob Zuma, during his 2010 state of the nation address commented, *"About R44 million has been recovered from public servants who are illegally benefiting from housing subsidies (The Presidency, 2010)."*

The inability of public officials to fulfil government's mandate on housing provision for the poor has, over the years, proved to be one of the biggest stumbling blocks. The ministry itself has voiced its frustration on this issue.

Taking responsibility for slackness in its performance, the housing ministry admits that there is an obvious decline in delivery numbers in the midst of an increasing housing backlog. This can be attributed to poor performance on the part of those tasked with service delivery. (DOH, September 215).

Furthermore, the Minister of Human Settlements, Lindiwe Sisulu, acknowledges that, even though her department has, to date, delivered a significant 4, 3 million houses and subsidies to more than 20 million South Africans there are still challenges that inundate the department. For instance, some of the beneficiaries are selling their houses before the prescribed period which goes against government policy (DOH, May 2015). Distraught by this finding, the Human Settlements housing ministry has launched a campaign aimed at educating the beneficiaries of BNG houses not to sell them before the expiry of the prescribed period (DOH, Aug 2015).

These housing complexities are evident in many low-cost housing projects around the country including the most recent ones.

1.3   Problem statement

The main aim of the new housing approach (BNG, 2004) is to accomplish an integrated and non-racial South Africa through the means of sustainable settlements and quality housing. In acknowledgement of the failures and weaknesses of the old policy, the government's revised plan suggests a need for a move away from the misguided mass delivery of houses to sustainable human settlements. BNG emphasizes the need for accelerated service delivery of well-located and quality housing. It looks at housing provision not only as a social responsibility that the government must carry out, but also as a means of commercial advancement that promotes the economic viability of the country. BNG regards housing as a commodity rather than a mere passive response to social welfare.

As an improvement of the old plan, the expectation is that BNG will break new grounds on the housing front by addressing some of the widespread problems facing South Africa's housing. The revision which brought hope to the housing crisis in the country came into effect almost a decade ago. However, challenges still persist and the backlog is on the rise. Poor workmanship, inferior housing structures, maladministration and the inability of the housing programme to propel economic growth and create wealth remain the common features of many low-cost housing projects across the country. Government's achievements on housing cannot be ignored. It is a fact that many previously homeless people are now owners of houses through the government's low-cost housing programme. However, equally correct is the fact that housing is still one of the major problems facing the country.

Many low-cost government initiated housing projects continue to be located on the outskirts of cities far removed from CBD's and economic hubs. This happens under the umbrella of the BNG. The crescendo of complaints from the beneficiaries of low-cost houses, which, in some cases, have triggered public protests in many parts of South Africa, is, amongst others, a clear sign of a housing policy that is failing. In other instances, owing to maladministration and shabby workmanship, some housing projects have had to be rebuilt or renovated costing the government enormous amounts of money which, in turn, obliges the government to increase its expenditure. It appears that the strategies and goals of the new housing approach have not yet translated into tangibles. Throughout the country, many low-cost projects are fraught with challenges like; abandoned and incomplete houses, maladministration, allegations of corruption by public officials, poor quality of houses built,

congestion and backlog, amongst others, causing one to wonder if the BNG has had any success in making improvements on the housing situation. The challenges in connection with the implementation of low-cost housing projects have caused the researcher to wonder if the BNG is not drowning in its own mandate.

1.4   Research Questions

To what extent have the changes to the national housing programme in 2004 assisted the government in realizing its objectives in relation to the low-cost housing programme in South Africa?

In an attempt to try to answer the primary research questions, the following sub-questions were addressed;

➢ What is the significance of the BNG (revised housing plan of 2004)?

➢ How does poverty and unemployment affect low-cost housing?

➢ What is the role of beneficiaries in sustaining their houses?

➢ What is the current state of low-cost housing in South Africa?

1.5   Aim and Objectives of the study

The main aim of this investigation was to critically review the state of low-cost housing programme by establishing whether the 2004 policy revision of the national housing programme has had any significant effect on the low-cost housing programme in the country by assessing some of the recent projects initiated under the ambit of the BNG.

1.5.1   Objectives of the study

This study has proposed to pursue the following objectives:

- To ascertain and assess the impact of the new revised housing plan on the housing front, more especially in the low-cost housing programme

- To discuss the significant differences between the old and new housing policy

- To ascertain the impact of the BNG on the recent low-cost housing projects

- To analyze the impact of poverty and unemployment on low-cost housing

- To discuss the role of beneficiaries on sustainable human settlements

1.6 Significance of the study

With so many problems facing the world today, one of the important aims of undertaking a research study is to get to the root cause of the problem and offer a possible solution. Each researcher is a pioneer, for the research can never be an exact technical replication of any previous work, and the social world is never the same twice (Marten Shipman, 1981). Housing is one of the problems facing the world today and South Africa is no exception. Ranging from quality to quantity, public housing presents with many challenges.

It is, therefore, anticipated that the investigation will be a great contribution to the vast knowledge in relation to the society and government's role on sustainable human settlements. The findings and recommendations of the study could be substantial and beneficial specifically to the following:

Government will be gaining insights as to what the frustrations and concerns of beneficiaries are post the delivery of houses. The study may also provide guidance to the government on the possible measures to employ in encouraging the beneficiaries to become active participants in the delivery of sustainable human settlements. The study will help to provide understanding in relation to gaps in the housing programme that may require policy intervention.

Beneficiaries, these are people who come from different communities and they are the recipients of the low-cost housing programme. It is of outmost importance that the beneficiaries have a full understanding of limitations to sustainable human settlements and

what role they could play in assisting the government in improving the housing problem. The findings and recommendations of the study will help to provide this awareness to the beneficiaries.

Project Managers, their role is significant to the successful implementation of sustainable human settlements. Many low-cost housing projects could be a success story if the role of project managers is clearly understood by managers themselves and the launching municipalities. The study will help to create awareness in relation to the role of the project managers more especially post the handover phase of the project.

Research, the recommendations made by the researcher could also form a basis upon which future investigations on the subject maybe be approached, thereby contributing to knowledge.

1.7   Chapter layout

Chapter Two provides a comprehensive review of related literature on the low-cost housing challenges in South Africa.

Chapter Three provides an overview of other countries' experiences and challenges regarding low-cost housing and provision.

Chapter Four provides a detailed road map of the study, explaining the research methodology that has been used and why. This chapter highlights the type of research design that has been adopted and gives reasons for the choice. It also introduces the area of study and provides an outline of the sampling procedure and data collection and analysis techniques.

Chapter Five deals with the presentation, analysis, interpretation and discussion of the research findings.

Chapter Six presents the summation of the research and conclusions. Here, recommendations emanating from data analysis and interpretation are made by the researcher and the study is concluded.

1.8 Conclusion

It is clear that yesterday's decisions have played a role in today's housing challenges. The footprints left by the apartheid legacy are too significant and obvious not to see. However, it would appear that attributing all of today's housing woes to the legacy of the past would be foolishness and an easy escape from responsibility. In 1994, South Africans had an opportunity to redesign their landscape and reshape their future without looking back. The dawn of democracy presented the country with an opportunity to renew; reassess policies and begin a new journey free from partiality. There are clear reasons for the housing situation of the period before 1994. What are the reasons for the housing challenges that we see today?

The purpose of this chapter was to introduce the study to the reader. Moreover, the chapter focused on providing a background to the study, taking a brief historical journey of housing in South Africa before and after 1994. This was then followed by a discussion of the problem statement and the objectives of the study.

CHAPTER TWO
A LITERATURE REVIEW AND A CONCEPTUAL FRAMEWORK

2.1   INTRODUCTION

The reviewing of literature is an important element of research studies. It assists the researcher to determine and rationalize pertinent research components namely; the purpose of the study, the research questions and deciding on the ideal data collection instruments to employ. This chapter deals with a review of literature on low-cost housing challenges. The main focus is on providing a brief history on housing and a review of some of the housing challenges in the country and the current state of the low-cost housing provision in South Africa. The chapter provides a conceptual framework and a policy framework of some of the legislative means that the South African government has put in place over the years in order to try to resolve spatial inequalities and launch a successful housing programme that will benefit all South Africans in need. Other relevant themes on housing, such as the housing backlog, housing legislation and socio-economic factors affecting housing provision are also discussed. The chapter concludes by presenting a brief discussion on the relevance of the phenomena being studied within the discipline of Public Administration.

Commenting on the housing backlog, the Minister for Human Settlements, Tokyo Sexwale, said, "The problem was that other spheres of government failed to spend money. The danger here is that we sometimes deploy people who don't have proper skills and they, in turn, employ people who haveno expertise (Sapa, 2013)."

The Public Protector intends investigating the RDP housing scheme, but with crumbling buildings and reports of corruption, she is faced with a mountain of problems. "RDP houses are something that has been a problem for years. RDP houses target the most vulnerable in society," Public Protector Thuli Madonsela said after announcing the investigation last week. She said the investigation would look into maladministration of "service failure" (Roane & Mbangeni, 2012)."

 The apartheid legacy and the repercussions of the policies implemented by the Nationalist government are still with us. The housing crisis is not a localized phenomenon; it is a global crisis in which all countries are finding themselves. It manifests itself in different ways in the

societies, but it is usually the poor who are hardest hit. The main problem is the governments' inability and sometimes lack of interest in dealing with the problem in an effective and efficient manner. Institutional frameworks are inadequate to deal with the problem.

South Africa is no different to the rest of as it faces the same challenges. The housing backlog, inherited from the apartheid government, combined with the rise in unemployment and poverty. There is now a larger number of urban poor who have to be housed on a limited government budget. Due to the current housing conditions there has been a rise in the squatter informal settlement movement. Squatter or informal settlements occur either as a direct result of government policy, or as a result of land invasions. These squatter settlements are one of the ways in which the urban housing crisis has manifested itself. It is a result of the need for people to try and solve their own housing needs in light of the fact that the government is unable to do so (Thwala, 2005).

"To date we have delivered over 4, 3 million houses and housing opportunities since 1994. But despite this success story, clearly, a lot more still needs to be done (DOH, May 2016)."

2.2   THE HOUSING CHALLENGE IN SOUTH AFRICA

Housing is an intricate subject and the challenges associated with it are equally complex. Housing dominates government's agendas across the world and South Africa is no exception. It too is inundated with enormous housing complexities which cannot be addressed overnight. Having inherited an inerasable footprint of spatial inequality from the apartheid government, the country's housing has faced unending problems.

Golland and Blake (2004) comment, when today's housing problems are considered, it is easy to forget that they are the result of many years of housing development. The housing problems we encounter today are very much a consequence of housing development decisions made in the past and in different political and economic situations. To understand any current housing situation, it is necessary to understand the political and economic context in which housing development has taken place. Without doing this there is a danger of blaming those directly responsible for housing development for all today's housing problems (Golland & Blake, 2004).

This holds true in the case of South Africa where previous laws and policies have left an undesirable legacy, more especially in the country's housing. It is undeniable that the past has immeasurably played a very negative and destructive role in housing. Today's housing complexities are a true reflection of the past legacies.

"What the history of our country tells us and confirms is that the homelessness of our people is not a natural development. It is the result of decisions and actions that were taken by human beings deliberately to disadvantage others (DOH, 30 March, 2007)."

Malpass and Murie (1990), contend that housing is a subject in which history is very important. The contemporary housing policy is largely influenced by the past. A significant component of today's housing policy is a direct response to past legacies. The acknowledgement of the failures of the 1994 housing policy, and the call to revisit the housing approach, is a result of the realization that housing provision is a complex subject.

The current housing challenges that are facing South Africa are, to a large extent, a manifestation of decisions made decades ago. The ramifications of those decisions are what still haunt and affect housing provision even today. Any meaningful deliberation on the subject of housing, in the South African context, will always require a look into the past. The following section of the chapter is an attempt to reflect on the past, in order to try and locate the relevance of history on current housing challenges.

2.2.1 HOUSING BEFORE 1994

Who can deny the influence of history on housing in South Africa? The housing challenge that is seen today is deeply rooted on the visionaries and architects of segregation. In order not to deviate from the objective of this chapter and also in an attempt to preserve synergy, a relook into the country's housing situation, before the unprecedented political transition of 1994 is necessary. For the purpose of this study it is important that the researcher locates the relevance of history on the present housing complexities. Policies are always likely to be influenced by both the past and present circumstances. This section of the chapter briefly looks into the political era that precedes the ushering in of democracy in South Africa. The researcher discusses some of the most relevant laws that were decreed by the apartheid government in its pursuit to fulfil its political ambition of racial segregation.

According to Mafukidze and Hoosen (2009), South Africa is experiencing major shortages of low-cost houses to accommodate millions of its poor citizens. This social problem has its roots firmly grounded in the country's pre-1994 apartheid regime. Today, millions of South Africa's poor black households live in shacks, hostels and crowded houses in marginalized townships and informal settlements, awaiting access to government-availed land and houses. The housing shortage continues to swamp the government despite all the effort made.

The effects of apartheid on today's housing condition are too important to be ignored and there can be no purposeful review of the subject without delving into the past.

Snowman and Urquhart (1998), assert that, there is an extreme shortage of affordable housing for the poor in South Africa. This is largely due to the discriminatory policies of the previous government, which restricted the movement and place of residence of black people (Snowman and Urquhart, 1998). There can never be any credible account of housing policy and conditions without taking into account the recent history of South Africa, contend Goodland (Goodland, 1996).

Before 1994, Housing in South Africa was characterized by racial discrimination. The Nationalist government did everything in its power to create a housing system that catered for people based on their race. Through legislation, the housing system was designed for the goodwill of white South Africans while blacks were subjected to poverty and debilitating

housing conditions. Various policies and laws were put in place to legislate over the regime's discriminatory intentions on housing. Christopher (1989), writes that, a major objective of the South African government's policy of apartheid is the creation of separate, independent black nation states, whereby the black population of the country would be excluded from the national political process thus ensuring continued white control. The government intended, as a part of its policy, that the various black population groups in urban areas should reside in separate ethnic or linguistically defined locations. The so called black townships seen today are a resultant of the systematic separation of people based on race, a consequence of a monopolization and abuse of power. The existing spatial inequalities across the country, mainly along racial lines are a consequence of a well-orchestrated and systematic plan of the previous regime.

Freeman (2008), comments that, using legislation as its main tool, the apartheid government provided white South Africans with abundant resources and economic opportunities. Correlated with the opportunities provided to whites was the systematic denial of opportunities to members of other groups.

One of the unfortunate consequences of apartheid was the racial divide it had caused. In 1994, the evidence was even more apparent in the area of housing. Not only did it render blacks ineligible to own any form of decent land, but it also made certain that they were economically ineffective. For instance, the Reservation Act, No 49 of 1953 allowed for the involuntary relocation of black South Africans away from the CBD's and into the peripheral locations. Snowman and Urquhart (1998), agree that, the apartheid urban planning led to only limited development of low-cost housing for the poorer, largely black sector of society, mostly on the outskirts of urban areas.

The first indication of a more systematic approach to segregation came in the 1923 Natives (Urban Areas) Act, which embodied the sentiments of the Transvaal Local Government Commission of 1922 that "the native should only be allowed to enter the urban areas, which are essentially the white man's creation, when he is willing to enter and minister to the needs of the white man, and should depart therefrom when he ceases so to minister" (Goodland, 1996).

The following are some of the Acts that assisted the nationalist government to legislate its aspirations on racial segregation which undeniably led to unequal spatial configurations:

2.2.1.1 Natives Reserve Location Act (No: 40) 1902

The Native Reserve Location Act was passed in 1902 in the Cape. This Act authorized the government to establish residential areas for Africans outside towns. Under this Act African people in District Six and the city areas were forcibly removed to Uitvlugt (later renamed Ndabeni) just outside Cape Town. Only those who were registered voters or had permission to stay outside the township were exempted. The police were empowered to effect the removal of Africans and even use force. The act also heralded the establishment of New Brighton, a township in Port Elizabeth.

It is this act that led to the 1956 Pretoria march by 20 000 black women against the carrying of passes, protesting for being treated as foreigners in their own land. The march was coordinated by the ANC.

According to Seidman (1999), blacks could work in white designated areas, but they could never hope for citizenship in a larger South Africa. Instead, they were officially assigned to one of the African areas that were one day to be set adrift as independent countries. Blacks working in white South Africa were required to carry passes to show they had permission to live, work, or travel in white designated areas, and faced prison terms if they were caught without passes. Apartheid's policy of separate development treated rural Africans as temporary sojourners, who would leave their families behind while they came to work in white South Africa's mines, on farms, and factories, but return to their homelands at the end of their working lives (Seidman,1999).

2.2.1.2 Land Settlement Act (No: 12) 1912

The Land Settlement Act was passed in 1912 by the Parliament of South Africa, and it outlined the provisions for the sale of state land to whites. Subsequent to the passing of the Act, 210 farms covering a total area of 168,636 hectares were given to white farmers over four years.

The effects of this act are evident today when one looks at the occupation of farms mainly by white South Africans. There are only a few black farm owners in the country and this has largely been made possible by the state's intervention through the land redistribution programme.

2.2.1.3 Natives Land Act (No: 27) 1913

The Natives Land Act was passed on 19 June 1913. The act's most catastrophic provision for Africans was the proscription from buying or hiring land in 93% of South Africa. In essence, Africans, despite being more in number, were confined to ownership of 7% of South Africa's land. Section 1, sub-section 'a' of the act states, "a native shall not enter into any accidence or transaction for the purchase, hire, or other requisition from a person other than a native, of any such land or of any right thereto, interest therein, or servitude thereof." However, Africans were sanctioned to buy and sell land in reserves or scheduled areas while Europeans were proscribed from owning land in these places. The act included a provision in the law that sanctioned for exceptions, which had to be approved by the Governor General. Thus over time, land was sold to Africans in areas designated as European, particularly in the Transvaal (Saho, 2014).

2.2.1.4 Natives (Urban Areas) Act (No: 21) 1923

The Natives (Urban Areas) Act was passed in 1923. It gave power to urban local authorities to set aside land for African occupation in separate areas which were called locations. Land was not owned by Africans, but simply occupied, and people living in these areas largely worked in urban areas. White land owners, within 5 kilometres of the proclaimed urban areas, were prohibited from allowing Africans, other than their employees, to reside on their property. Employers were also required to house those employees who did not live in locations. These were all attempts to prevent the emergence of settlements on the outskirts of the urban areas. By design, the act was an instrument of controlling the influx of Africans into urban areas. Those Africans who were described as "idle", "habitually unemployed" and those who "did not possess the means of an honest livelihood" were deported. Langa Township, just on the outskirts of Cape Town, was the first to be established under the

Urban Areas act. A number of amendments to the Act over the years placed even more restrictions on Africans in urban areas (Saho, 2014).

This act specifically prohibited black people from any form of formal occupation in the urban areas. The main purpose was to curb the influx of blacks into the cities, thereby forcing them into designated areas away from the urban centres. These designated areas which became known as locations and/or townships were systematically mapped out as ideal habitation for the Africans.

Oldfield and Zweig (2010), contend that through this act Africans were effectively denied the right to reside in urban areas by tying access to accommodation to residence rights. These laws drastically reduced the rights of Africans to live in and even visit urban areas, and they limited access to approved accommodation, allowing only a minority to qualifying for permanent residence. Failure to find accommodation meant endorsement out of an urban area. As a result, the government housing policy divided township dwellers into legal insiders with access to state housing and illegal outsiders who were denied these same rights and access.

2.2.1.5 The Group Areas Act (No: 41) 1950

This act was passed into law in 1950. After its passing, it permitted the government to establish separate residential areas based on race. In terms of the act, black or white South Africans were prohibited from buying property or living in areas that had been proclaimed as an area for one racial group. This act saw the destruction and forced removal of black communities such as District Six in Cape Town, Sophiatown in Johannesburg and Cator Manor in Natal when their areas were proclaimed as white.

With this act, the apartheid government made very clear its intention of creating a separate residential areas in South Africa - a separation based on nothing else but racial lines. The act saw the destruction of some of the previously black occupied towns with an intention of turning these into whites only designated areas.

Huchzermeyer (2006), comments that forced removals, a brutally blunt tool under apartheid, were systematically used to manipulate and orchestrate the demographic, political, social and economic landscape of the country, to the benefit of one elite race.

Seidman (1999), affirms that residential areas were completely segregated by law. Under the Group Areas Act of 1950, blacks were moved to new townships far from the centres of town. Blacks could commute into work by day, but under apartheid, South Africa's cities were expected to be white by night, except for the nannies, waiters, janitors and domestic workers who continued to provide services to white citizens.

The results of this act are still very much apparent despite the government's intervention on the issue of racial integration in housing. A large number of black people, especially the lower classes of the society, are still commuting from locations to urban centres every day to their various places of work. Though these laws have been repealed and made of no effect, the landmarks of segregation are clearly visible across the country.

2.2.1.6 The Black Communities Development Act (No: 46) 1959

The Black Communities Development Act, passed in 1984, was intended to facilitate racially separate group areas. Land was zoned for Africans and managed as separate zones. For instance, the act named Diepkloof as a place of residence for black people, but, by the same token, firmly maintained it as an area in which black South Africans could not own land. It also allowed the government, at its discretion, to revoke areas that were previously classified as established for settlements. This meant that residents occupying these areas became illegal squatters, subject to removal. Some historians have named the Black Communities Development Act as the sister legislation to the Group Areas Act, (Saho, 2014).

The apartheid government systematically and intentionally enacted laws that not only marginalized blacks, but also denied them their social and economic rights. As a result, blacks were excluded from becoming equal participants with whites in the country's economy. It is these same laws that aided the apartheid regime in the creation of an ideal segregated South Africa along class and racial lines. What in turn became a major housing crisis in the country, soon after the ANC came into power in 1994 was a culmination of the

segregation laws. From the foregoing, it is apparent that a lot of time and thought must have been applied by the apartheid government to bring its ideals of segregation to fruition.

The above decrees are by no means the only way in which the apartheid regime legislated its aspirations on housing. These are but some of the acts which were instrumental in fulfilling the desires of the previous regime on segregation. It is through these laws that, the apartheid government lived its dream of spatial segregation, and the current housing situation is a consequence of years of this orchestrated housing plan. The complexity of the challenge does attest to this. The above discussion provides an important background of the country's journey on the subject of housing. However, it is not the objective of the study to dwell deeply on this topic.

2.2.2 HOUSING POST 1994

Leading up to the first democratic election, the ANC was under enormous pressure to provide a better life for all according to the Freedom Charter and its election manifesto. One of the areas that required urgent attention was homelessness. Many poor South Africans were without decent shelter and were living in debilitating and precarious conditions. This section of the chapter takes a momentary look into the housing situation after the elections and also briefly discusses some of the significant interventions that were put in place to address the housing problem.

After 1994, when the African National Congress won the country's first democratic elections, many South Africans, especially blacks, were homeless and economically disabled. Many people stayed in slums, inadequately educated and hopeless. It rested on the shoulders of the ANC led government to bring about positive change. The hopeful voters had cast their votes with a specific desire of seeing their lives improved. The housing need was evident right from the beginning. Van Rensburg, Botes and de Wet (2001) comment that in 1994, the newly elected ANC government identified a number of basic needs which needed to be given serious attention if people's general standards of living were to improve. One of these was the need for formal housing.

Before and after the elections the ANC had the subject of housing on its list of priorities. As a voting card, leading up to the elections, the ANC had promised its supporters a better life. At the top of the list was the alleviation of poverty, and thus the provision of housing was at the centre of this objective. The appointment of Joe Slovo, a key ANC negotiator in the Convention for a Democratic South Africa (CODESA, 1990-93), and as a Minister for Housing following the first free elections in April 1994, confirmed that the ANC perceived housing as a key priority (Goodland, 1996).

The highlights of the country's intention on housing can be traced back to the National Housing Forum (NHF, 1992). South Africa's housing policy has its roots in the National Housing Forum, a multi-stakeholder body that consisted of civil society, business, political parties, labour and the then apartheid government, in the early 1990's. This culminated into the Botshabelo Accord, where Slovo convened all parties to commit themselves to address the plight of millions left without houses by successive apartheid regimes (DOH, 2013).

The poverty and homelessness, which apartheid had created over many years, had now become a crisis which required serious government attention. The ANC-led administration could not afford to leave the situation unaddressed, as this could have exacerbated the political tension in the country. The segregation laws had to be repealed with immediate effect and a strategy towards the resolution of the housing shortage put into motion. Apartheid cannot be solely responsible for the current housing conditions in South Africa, albeit, it played a major role in what is today termed a "housing crisis". These laws are responsible for the spatial inequalities and homelessness that are facing the country today.

2.2.2.1 THE NATIONAL HOUSING FORUM (NHF, 1992)

This forum was established in 1992 with the primary aim of addressing the housing crisis with a sound and workable policy. The NHF negotiated for the development and implementation of a housing policy that fundamentally changed the housing landscape in South Africa (Rust and Rubenstein, 1996). The establishment of the 1992 National Housing Forum negotiated a new housing policy as well as an implementation strategy (Harrison,

Huchzermeyer and Mayekiso, 2003). Mackay (1999) says that work on the development of a housing strategy predated the election of the Government of National Unity in 1994. Many of the ideas which subsequently became policy were thrashed out by the National Housing Forum (1992) (Mackay, 1999).

The National Housing Forum (NHF) became the most influential urban policy arena in the immediate run-up to April 1994. This body was a transitional mechanism that brought together interest groups inside the liberation movements, e.g. civic associations affiliated to the South African National Civic Organization (SANCO) and the ANC, the apartheid government and particular private sector interests. The aim of this negotiating institution was to formulate interim arrangements, premised on shared policy principles, to dismantle the apartheid government institutions and facilitate the movement towards a set of new arrangements. However, it was acknowledged that the incoming government would have the right to formulate its own policies.

Considering this, the NHF worked to formulate interim arrangements to ensure that governmental systems and services did not collapse. Essentially, this body formulated "bridging policies" from the apartheid era to the democratic, non-racial epoch. It is crucial to bear in mind that this period (1990–1994) was overshadowed by the imperative to forge and maintain "national unity" in order to avoid a civil war and the scuppering of the negotiations to transfer power, via elections, to a democratically elected government. As a result, the liberation movements and the entrenched apartheid state had to make significant compromises to keep the process stable, on track and credible. What this meant was that agreements made in transitional urban forums, such as the NHF, carried a lot of weight because they were seen as a test-site for cooperative decision-making between opposing forces. As a consequence, the policy ideas hatched in the NHF became very influential in the first wave of housing policy formulation after April 1994 (Pieterse, 2007).

The forum was established in order to help negotiate policies and initiatives which would help to address the past imbalances associated with housing provision. Most importantly, it was geared to address the following:

- Housing policies should be sustainable

- The need to recognize housing's role in the broader economy

- The need for co-ordination and consensus

- The need to promote viable communities

- The need for the rationalization of administrative structures

- The necessity for openness and accountability

The NHF has also helped to facilitate community meetings, workshops with concerned groups, and has promoted interaction amongst those concerned with policy-making, such as political parties and civic organizations (DOH, 1994).

The NHF paved the way for a workable way forward in addressing the predicament of homelessness in South Africa. With the inevitable paradigm shift in the politics of the country, and the standoff presented by the absence of a legitimate government, such as the current administration, had become almost defunct. The NHF played an important political role in quelling the anxieties that existed as a result of an absent leadership. With the CODESA negotiations in progress, concerning the political future of the country, many people were pessimistic about the immediate outlook. Most importantly, the forum laid the much needed foundation from which a workable strategy and a way forward could be built.

What later became tangible hope in addressing homelessness in South Africa, in the form of the White Paper on Housing (1994), had its foundation firmly rooted on the NHF resolutions.

2.2.2.2 THE RECONSTRUCTION AND DEVELOPMENT PROGRAMME (RDP)

The new government embarked on an ambitious programme to provide one million houses within its first five years in government. This was envisaged to be done through the Reconstruction and Development Programme better known as the RDP (Mistro & Hensher, 2009).

After the election of 1994, the government appointed a senior minister from the ANC to initiate and manage the programme, and to ensure that it was properly implemented. The RDP had been given extensive publicity during the election, and its promise to alleviate the social problems facing the country's impoverished majority, garnered widespread popular support. It was estimated at the time that approximately half of the country's population of about 35 million people were living below the poverty line. Of these, about two-thirds were living in rural areas with access to the most rudimentary education, health care and social services. Generally, housing conditions were poor and unemployment was widespread. The RDP contained six key programmatic components, which revealed the extent to which social objectives were given prominence. The first objective focused on:

- o Meeting the basic needs which entail a massive programme of housing construction,
- o Land reform,
- o Electrification and the provision of safe drinking water,
- o Improvements in transport,
- o Telecommunications and environmental protection, and
- o The provision of enhanced health care and nutritional services and the transformation of the welfare system (Midgley, 2001).

The RDP is the end of one process and the beginning of another, comments the African National Congress. "In preparing the document and taking it forward, we're building on the tradition of the Freedom Charter. However, in 1994, we are about to assume the responsibilities of government and must go beyond the charter to an actual programme of government. The RDP document is a vital step in that process (ANC, 1994)."

The launching and implementation of the RDP came during a time when the housing situation in South Africa was graver and in need of more attention than in any other era. Any active programme during this period would be geared towards the improvement of this situation, hence the prioritization and the order of objectives.

The RDP is an integrated, coherent socio-economic policy framework introduced to all South Africans by the ANC in consultation with its alliance partners. The main objective of the document was to create an improved living standard and provide quality life for all South

Africans. Among other important priorities, the programme set out to provide housing for millions of poor unsheltered South Africans. The document contains the following undertaking concerning the provision of housing:

- Right to Housing

The RDP endorses the principle that all South Africans have a right to a secure place in which to live in peace and dignity. Housing is a human right. One of the RDP's first priorities is to provide for the homeless. The approach to housing, infrastructure and services must involve and empower communities; be affordable, developmental and sustainable. The RDP is committed to establishing viable communities in areas close to economic opportunities and to health, education, social amenities and transport infrastructure.

- Housing Standards

As a minimum, all housing must provide protection from weather, a durable structure, and reasonable living space and privacy. A house must include sanitary facilities, storm-water drainage, a household energy supply and convenient access to clean water. Moreover, it must provide for secure tenure in a variety of forms. Upgrading of existing housing must be accomplished with these minimum standards in mind. Community organizations and other stakeholders must establish minimum basic standards for housing types, construction, planning and development, for both units and communities. Legislation must also be introduced to establish appropriate housing construction standards, although such standards should not preclude more detailed provisions negotiated at local level.

- Delivery

Delivery systems will depend on community participation. While the central government has financing responsibilities, provincial and local governments should be the primary agencies facilitating the delivery of housing and should be particularly active in the delivery of rental housing stock. Organizations of civil society should play a supportive role in relation to local government to enhance the delivery process.

- Community Control

Beneficiary communities should be involved at all levels of decision-making and in the implementation of their projects. Key to such participation is capacity building, and funds for community-based organisations must be available (ANC, 1994).

 The Reconstruction and Development Programme were one of the ANC-led government's preliminary responses to unemployment and the alleviation of poverty. The launching of the programme was both timely and significant in a sense that it happened when many South Africans, more especially the ANC's constituencies, were expectant and eager to see the change rhetoric translating into reality.

The implementation of the programme in the area of housing brought hope and joy to the homeless as many people, through the RDP, became first time beneficiaries of government sponsored houses. The houses that were built through the programme were popularly referred to as the RDP houses, and on occasions, called the "match box" houses due to their size. These structures were not without problems as many started deteriorating not long after being delivered to beneficiaries.

In the area of housing a reasonable measure of success was realized. It is success in that, people, who previously had no hope of living in a normal house, let alone owning one, became owners of new houses through the programme. Notwithstanding the challenges of not meeting the set targets and the inability of public officials to embracing the mandate set out by the programme. Lack of financial support and partnership with the private sector became one of the stumbling blocks in the successful implementation of the RDP.

2.2.2.3 THE HOUSING WHITE PAPER (1994)

With the introduction of RDP, the first democratically elected government explicitly narrated its strategies and intentions of the necessity to improve the standard of living and better the quality of life of all South Africans, more especially the poor. Many of the RDP's aims were further developed into a housing policy which became known as the Housing White Paper, 1994.

The Housing White Paper, 1994 was a significant milestone which the ANC-led government had reached in its endeavour to mitigate the housing crisis that threatened the country's young democracy. The vision of the *White Paper on Housing* states:

"Government strives for the establishment of viable, socially and economically integrated communities situated in areas that allow convenient access to economic opportunities, as well as health, educational and social amenities, within which all South Africa's people will have access on a progressive basis, to:

- A permanent residential structure with secure tenure, ensuring privacy and providing adequate protection against the elements
- And potable water, adequate sanitary facilities including waste disposal and domestic electricity supply (DOH, 1994)."

The policy and programme committed government to mass delivery, people-centred housing processes prioritizing the needs of the poor and vulnerable groups, and the delivery of a decent standard of product with access to public services and amenities (Khan & Thring, 2003).

The preliminary years of the programme focused mainly on the mass delivery of houses to the poor. Though the set targets were not always met, a considerable number of houses were delivered to the intended recipients in the first few years of the implementation of the programme.

The Housing White Paper, 1994, sets out government's broad housing policy on the basis of seven key strategies. The housing policy has since evolved and implementation has proceeded. The seven key strategies are:

> **Stabilising the housing environment**

In order to ascertain the maximum benefit of state housing expenditure and mobilising private sector investments, this strategy aims to engender a stable and efficacious public environment. Furthermore, it aims to lower the perceived risk in the lower income housing market by assuring that the rule of law is upheld, thus engendering a market place which is conducive to the provision of credit to the low income housing sector.

> **Mobilising housing credit**

The unlocking of the private sector housing credit is regarded as a fundamental requisite for perpetual amendment of the housing circumstances of households who qualify for mortgage finance. Linked to the unlocking of private sector credit is the requisite for savings by households. This strategy seeks to promote preserving by the lower income housing sector so that they may contribute towards the amelioration of their own housing and, most importantly, that they may establish creditworthiness in order to gain access to housing finance in the future.

> **Providing subsidy assistance**

The Housing Subsidy Scheme avails those who cannot independently slake their own fundamental housing needs. Capital subsidy assistance is granted to low-income households to enable them to access a minimum standard of accommodation. The strategy to provide subsidy assistance has resulted in a variety of national housing programmes. The housing subsidy funding is complimented by various other grants that are available from government departments other than the ND.

> **Supporting the Enhanced People's Housing Process (EPHP)**

The EPHP aims to facilitate the establishment or directly establishing a range of institutional, technical and logistical housing support mechanisms to enable communities to improve their housing circumstances on a continuous basis. It involves the establishment of institutions and organisations that support communities who are unable to make any monetary contribution towards their housing needs through savings, or by accessing housing finance. Communities are supported to build their own housing. Once they have built their houses, the increased value of their property will enable them to have an asset to leverage finance in the market place.

> **Rationalising institutional capacities**

This strategy envisages the need to create a single transparent housing process and institutional system. The culmination of the strategy is the Housing Act, 1997 which has been in effect since 1 April 1998. The act establishes a new institutional framework and clearly defines housing roles and responsibilities in the public sector. Capacity building is a key element for the creation of an enabling environment at national, provincial and municipal spheres within which the regulators and implementers can fulfil their respective roles. This entails the introduction of appropriate legal and policy frameworks, the establishment of an effective and efficient workforce, and the installation of appropriate technology, equipment and systems for monitoring, evaluation and reporting purposes. The National Capacity Building Programme aims to ensure that PDs and municipalities have the ability to carry out their housing functions.

> **Facilitating the speedy release and servicing of land**

To meet the ever growing demand for housing and to achieve government's goals relating to housing development, land, which is opportune for housing, must be expeditiously relinquished and serviced. Government has, therefore, introduced measures to simplify and expedite the processes of land identification, relinquish and servicing. The Development Facilitation Act, 1995 (Act No. 67 of 1995) is the most comprehensive act promulgated to deal with the issue of releasing land and servicing. The ND overall approach to the land distribution policy is one of promoting adherence to the principles for land. The Housing Development Agency (HDA) will facilitate the expeditious relinquishment of well-located land for human settlement in pursuance of government's goal of gregarious, economic and spatial integration development as set out in Section 3 of the Development Facilitation Act, 1995.

> **Coordinating government investment in development**

Human settlement creation requires coordinated and integrated action by a range of players in the public and private sector. The coordination of state investment in development seeks to maximise the impact of state investment and careful planning, so that investment in one aspect of development supplements another. Furthermore integrated human settlement creation requires public/private partnerships between developer and housing finance

institutions and government. Broadly, coordinated and integrated development is addressed within the Government's Growth, Employment and Re-distribution Strategy (GEAR). The Expanded Public Works Programme (EPWP) covers all spheres of government and is aimed primarily at reducing unemployment by providing work and training in areas which are socially useful. The EPWP also provides a logical framework which assigns roles to the various spheres of government and facilitates cooperation between these spheres. The Accelerated & Shared Growth Initiative – South Africa (ASGI-SA) works within the framework of the abovementioned policies and recognises the marked improvement and prospects of further improvement in South Africa's economy. ASGI-SA, therefore, aims to accelerate growth by investing further in infrastructure development and education and leveraging the first economy in order to develop, and ultimately eliminate, the second economy (DOH, 1994).

The Housing White Paper had these specific priorities, namely:

➢ To address the large backlog of housing
➢ To resolve the confusing role of a myriad of institutions
➢ Constraints in finance and delivery to lower income groups
➢ The impact of apartheid patter settlements

Charlton (2009) writes that, the South African Housing agenda goes far beyond just providing a basic shelter for the poor. Although it can be argued that the South African Housing policy was founded on the RDPs basic needs approach, which emphasizes providing the poor with basic shelter and public services, the South African housing agenda has objectives that go far beyond this. From a national perspective, at least five other related objectives are discernible:

• First, an important aim has been to demonstrate delivery to an expectant post-democracy constituency. Leading up to the 1994 election, housing delivery featured prominently in the ANC's campaign. Immediately after the election, the expectations of many people across the country were high. The people were anticipating that homelessness would be addressed.

- Second, it is expected that housing will contribute to the economy. The housing code notes that housing practices will reinforce the wider economic impact and benefits derived from effective and adequate housing provision in the domestic economy. The benefits are not only anticipated at the macro level, but also within households, with the expectations that housing will be an asset.

- Third, government discourse in recent years has flagged the intention that housing should contribute to the alleviation of poverty.

- Fourth, in line with the World Bank's view in the 1990's, the South African housing policy also aims to enable the housing markets to work. With the country's constrained resources, it will not be possible for the government to address the housing problem single-handedly.

- Fifth, the housing programme is expected to contribute to the development of urban citizenship with new communities of home owners helping to develop a democratic and integrated society.

In national terms, therefore the objectives of the housing programme include demonstrating delivery, contributing to the economic performance and assisting with the alleviation of poverty (Charlton, 2009).

The objectives of the Housing White Paper, 1994 policy have evolved and reached the implementation phase. The mass delivery of low-cost houses to the poor in line with the priorities of the policy has been witnessed across the country. However, cracks and gaps in the policy have also been observed. The mass delivery has come at a huge cost for the government as some of the pertinent aims of the policy have been compromised more especially in relation to the quality of the houses delivered to beneficiaries. In his studies regarding the beneficiaries' views on the government's new housing subsidy system, Tomlinson comments that the beneficiaries were generally very unhappy at the shoddiness of the products delivered to them. Houses, reportedly, often cracked and leaked within the weeks of owners moving in (Tomlinson, 1999).

Despite the recorded success in mass delivery of houses to the poor, the set targets have never been met. Instead, the housing backlog keeps on swelling with no hope of effective, corrective and preventative action.

Though South Africa has been hailed for its successful prompt response and strategy to what was viewed as a housing crisis, failures have also been observed. Charlton (2009) further comments that, the post-1994 South African housing programme has had distinctly mixed success. A number of factors underpin the mixture of important achievements and significant failures of the programme. Important to note, are the objectives that have barely been met (Charlton, 2009).

Various other concerns about the limitations of the policy were also noticeable, such as:

- The incompetence of public officials to deliver the mandate as per the strategy,
- Maladministration,
- The creation of more informal settlements,
- The Role and participation of beneficiaries in housing and
- Funding and many more

These problems were enough to motivate for a review which then prompted the government to reconsider its approach on housing at the time.

From 2002 to 2003, the DOH undertook a much needed comprehensive review of the housing programme after recognizing a number of "unintended consequences" of the existing programme under the Housing White Paper, 1994. These unanticipated problems include the following:

- peripheral residential development;
- poor quality products and settlements;
- the lack of community participation;
- the limited secondary low income housing market;
- corruption and maladministration;
- a slowdown in delivery;
- underspent budgets;

- limited or decreasing public sector participation;

- the increasing housing backlog and

- The continued growth of informal settlements (DOH, 2003).

Using the Housing White Paper, a road map of how the housing crisis ought to be addressed was drawn and subsequently converted into legislation. The priority was more on the implementation of accelerated mass delivery of housing. The policy had a clear and political bias toward the poor. It gave preference and attention to the poorest of the poor. Roles and responsibilities of the three spheres of the government, in the provision and administration of housing down to individual obligations, were also explained in this policy.

As it was the first policy document under the first democratic government, and also coming into existence at the time of a major political shift, the policy had to be free of all the elements contained in the previous housing policy. The previous strategy which governed housing prior to the 1994 political transition, unambiguously disadvantaged black people, while it passionately gave preference to whites. An unapologetic and complete shift away from the past is therefore clearly observed in the vision of the 1994 housing policy which emphasized a necessity for all legitimate South Africans to benefit from the housing programme.

So, it can be deduced that the implementation of the 1994 Housing White Paper was not without problems. From a lack of financial support from the private institutions to the ineffectiveness of government officials in the administration and delivery of housing to the intended beneficiaries, housing became fraught with endless difficulties. Corruption and maladministration overshadowed the implementation of the housing programme. One of the limitations of the 1994 Housing White Paper was its inability to address the spatial inequalities created by the past. Acknowledging this, the department of housing remarks that, one of the roles of housing is to bring citizens closer to their places of employment and social integration (DOH, 30 July 2007).

2.2.3 POLICY FRAMEWORKS

Housing is regarded as a basic human right worldwide. There are various known declarations internationally that obligates countries to curb homelessness by ensuring that basic housing is made available to all its citizens especially the poor and the vulnerable. Below is a brief description of some of the declarations; the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, and the Habitat II Declaration.

The United Nations Universal Declaration of Human Rights (1948), article 25(1) states that: "Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care."

The United Nations International Covenant on Economic, Social and Cultural Rights (1966), article 11(1) states that: "The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right."

Section III (8) of the Vancouver Declaration on Human Settlements (1976) states that: "Adequate shelter and services are a basic human right which places an obligation on governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged through guided programmes of self-help and community action."

The Habitat Agenda (1996) included a commitment by states to "the full and progressive realization of the right to adequate housing, as provided for in international instruments. In this context, we recognize an obligation by governments to enable people to obtain shelter and to protect and improve dwellings and neighbourhoods.

We commit ourselves to the goal of improving living and working conditions on an equitable and sustainable basis, so that everyone will have adequate shelter that is healthy, safe,

secure, accessible and affordable and that includes basic services, facilities and amenities, and will enjoy freedom from discrimination in housing and legal security of tenure."

2.2.3.1 CONSTITUTION OF THE REPUBLIC OF SOUTH AFRICA, 1996

In South Africa the right to housing is enshrined in the country's constitution. Article 26 of the Bill of Rights, states that:

(1) Everyone has the right to have access to adequate housing.

(2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right.

(3) No one may be evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstances. No legislation may permit arbitrary evictions.

The constitution is the legal pillar that holds all the legislation pieces that concern the provision of housing. Apart from obligating the government to assume responsibility in the provision of shelter to the needy citizens, it also provides for the much needed protection against the violation of individual rights. It further guarantees all South Africans that the past approach to housing which treated people unequally, has no place in the new South Africa.

The adoption of the constitution was an understanding and acknowledgement that the destruction of apartheid was itself not sufficient to enable a better life for all. The economy needed to be transformed so that access to opportunities could be opened to all. In this regard, in the adoption of the constitution in 1996, the objective to "Improve the quality of life of all citizens and free the potential of each person", was included. Thus, rights to land and housing were conferred to all, particularly those who previously did not have these (DOH, 25 August 2007).

2.2.3.2 THE FREEDOM CHARTER

The Freedom Charter states:

- All people shall have the right to live where they choose;

- Be decently housed, and;

- Bring up their families in comfort and security

- Unused housing space to be made available to the people

- Rent and prices shall be lowered

- Food plentiful and no one shall go hungry

- Slums shall be demolished

- New suburbs shall be built where all have transport

- Fenced locations and ghettos shall be abolished and

- All laws which break up families shall be repealed (Freedom Charter).

Endeavouring to remain at the helm of the country's governance and leadership, in its 2009 election manifesto, the ANC acknowledge the challenge of housing and, therefore, appeased the voters and the public at large. "Our national housing programme is not just about building houses, but also about transforming our cities and towns and building cohesive and non-racial communities. In order to contribute to the end of the apartheid spatial arrangements, government will roll out housing programmes closer to places of work and amenities. The ANC government will continue to increase access to secure and decent housing for all through its newly adopted "Breaking New Ground" Strategy. Key elements of this strategy will include the following:

- Accelerate the delivery of housing and improving the quality of subsidized housing;

- Continue the programme to convert hostels into family units;

- Increase access to secure and decent housing for all by strengthening partnerships with financial institutions and the private sector and increasing their role;

- Accelerate the delivery of new rental housing, provide support for housing co-operatives and ensure that provincial and local government allocate land for this purpose;

- Encourage people to build their houses based on their own plans and choices and provide building skills;

- Spearhead a programme for the allocation of building materials to rural communities for purposes of self-building and provide people with building skills, and;

- Ensure all qualifying military veterans receive adequate housing (ANC Policy Manifesto Framework, 2009)."

"The 2009 ANC Election Manifesto highlights many social and economic achievements of the ANC government over the last 15 years. We also note many social and economic issues which still need to be addressed. The key message from the ANC's accumulated experience is that of working together with our people for more and faster change. Thus, the theme: Working together we can do more! In particular, our manifesto reflects the major challenges facing society - high unemployment, poverty, deepening inequality and rural marginalization (ANC Policy Manifesto Framework, 2009)."

The infrastructure programme will include implementing concrete programmes for the development and provision of suitably located low-cost and affordable housing. Key in this regard would be improving the Housing Development Agency's ability to deliver with a view to doubling the current housing provision rate and enabling the country to meet the millennium development goal in respect of informal settlements.

In partnership with the private sector, including the Financial Service Charter, the programme will include provision of housing to all income levels and mixed-income settlements.

In line with the concept of human settlements and, proceeding from the premise that providing houses, should promote the building of integrated and sustainable communities, taking active steps to ensure that human settlement formation does not perpetuate apartheid spatial planning and the marginalisation of the poor from economic opportunities and social and cultural amenities. Critical in this regard will be the finalization of the Land-Use Management Bill for immediate implementation (RSA Presidency, 2009).

In an attempt to ensure that no one remains without proper shelter, housing is regarded as a basic human right. To give it a voice and effect, it is then formalized by means of legislation, such as acts, constitutions and declarations. Notwithstanding the formalization of the right to housing for all citizens, housing continues to remain an item of debate and discussion and it dominates government agendas worldwide.

Though it is commendable to see the world taking cognizance of the homeless, through housing legislations, acts constitutions; and declarations, these have not adequately addressed the housing question. South Africa, for instance, has rich legislation on housing, yet the challenge persists. The housing backlog is escalating almost uncontrollably and new slum developments are on the increase, thus perpetuating the housing problem.

For instance, the Department of Social Development (2004), noted that the national urbanization rate was up to 7.3% as of 2001, while in the major metropolitan cities 20% or more of the population consists of new migrants. Household size has declined, resulting in a 30% increase in the total number of South African households from 1996 to 2001. All these households require housing, services, and income and therefore exacerbating the housing situation (DOSD, 2004).

The Freedom Charter unambiguously charts an attractive housing vision for South Africa. However the translation of this into reality is still hazy. People are still without decent shelter and the majority of the housing projects for the poor are located in the peripheries. The housing condition is not getting any better and unless strategies are put in place to address the problems, there is no hope.

On the other hand, it is important to recognize and acknowledge that there are some noteworthy achievements which emanate from the charter and the ANC 2009 election

manifesto. For instance, the goal of building houses closer to places of work is not implausible. The Joe Slovo low-cost housing project in the Nelson Mandela Bay Municipality in the Eastern Cape is less than 5 km to the major car manufacture, Volkwagen, popularly known as VW. Further, the project is an only a walking distance from the KwaDwesi Shopping Centre.

Though the current housing complexities are perplexing, there are positives that cannot be denied. Some of the low-cost projects have strategically been placed closer to important amenities such as places of work.

2.2.3.3 THE HOUSING ACT 107 of 1997

The preamble of the act outlines the vision of the state on housing. It describes the roles and responsibilities of government personnel and most importantly the role of the three spheres of government. The preamble stipulates:
"Whereas in terms of section 26 of the Constitution of the Republic of South Africa, 1996, everyone has the right to have access to adequate housing, and the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right; and whereas the Parliament of the Republic of South Africa recognizes that housing, as adequate shelter, fulfils a basic human need; housing is both a product and a process; housing is a product of human endeavour and enterprise; housing is a vital part of integrated developmental planning; housing is a key sector of the national economy; housing is vital to the socio-economic well-being of the nation (DOH, 1997)."

The Housing Act 107 of 1997 largely gave the White Paper legislative effect, and its reference to "progressive realization" echoes that which is outlined in the policy document. The act provides for a sustainable housing development process, laying down general principles for housing development in all spheres of government. It defines the functions of national, provincial and local governments in respect of housing development and provides for the establishment of a South African Housing Development Board. It continues the

provincial boards as "provincial housing development boards" and lays the basis for financing national housing programmes.

The Housing Act, and later the National Housing Code (promulgated in 2000, pursuant to section 4 of the Housing Act), sets out the roles and responsibilities of the three tiers of government with respect to housing. These are as follows:

• The *National government* must establish and facilitate a sustainable national housing development process.

• The *Provincial government* must create an enabling environment by doing everything in its power to promote and facilitate the provision of adequate housing in its province within the framework of the national housing policy.

• *Local government, i.e. municipalities,* must pursue the delivery of housing. Every municipality must take all reasonable and necessary steps within the framework of the national and provincial housing legislation and policy to ensure that the housing right as, set out in section 26 of the constitution is realized. It should do this by actively pursuing the development of housing by addressing the issues of land, services and infrastructure provision, and by creating an enabling environment for housing development in its area of jurisdiction.

The act requires national government to formulate housing policy and monitor implementation through the promulgation of the National Housing Code and the establishment and maintenance of a national housing data bank and information system. Provincial government, through the Provincial Housing Development Boards set-up in terms of section 8 of the Housing Act, allocates housing subsidies to municipalities. Under section 9 of the Housing Act, policy implementation, settlement planning and the initiation of housing developments are the responsibility of municipalities. Thus, the Housing Act paved the way for greater involvement by local government in housing development (DOH, 1997).

It is, however, interesting to note that the ability of the national government to carry out government's housing mandate continues to be questionable. The National Department for Human Settlements acknowledges this. The department recognizes that there is a need to

strengthen the powers, ability and roles of the national government to formulate strategic interventions to drive the national housing programmes and priorities on one hand and human settlements on the other. Such efforts aim to resolve the acute shortage of skills to deliver on government services. The strengthening of inward and outward-looking capacity development initiatives outlined herein, not only deals with the capacity shortage, but also addresses the institutional and delivery model which is necessary to achieve the objectives of the Comprehensive Plan and the National Development Plans (DOH, 2012).

According to the new mandate on housing, the local government has an even more crucial role to play in the provision of houses since the implementation of housing projects, and the delivery thereof, are the ultimate responsibility of municipalities. Human Settlements is the heart of local government. After all, local government is where people live, it is where things happen. Explaining the importance of the role of municipalities in the new Human Settlements mandate, the department of Human Settlements lists seven key elements, namely:

- Firstly, when trying to achieve a holistic and integrated Human Settlements development approach, it is unavoidable that local government and the Department of Human Settlements coordinate their strategies. This is also about synergies, in respect of the national Department of Cooperative Governance and Traditional Leaders.

Secondly, in line with the enhancement of the government's mandate from Housing to Human Settlements, there is also a need for a common approach in respect of local government plans together with those of Human Settlements. This will help to avoid the mismatch and multiplicity of plans. That is why the new national Ministry of Planning is going to be vital in this approach.

- Thirdly, regarding spatial development objectives, increased efficiencies are required from municipalities concerning the application of regulatory functions. This also applies to appropriate proclamations around development. The combined effect of this will be to eradicate or diminish bureaucratic service delivery log-jams. This is crucial.

- Fourthly, there is a necessity for a greater alignment of local government housing budgets with Human Settlements budgetary allocations. This is aimed at avoiding budgetary duplication.

- Fifthly, local government land use policies and practices should be more Human Settlements user friendly. This is more applicable to both rural and urban development policy implementation.

- Sixthly, it is crucial in the interests of human settlements that delays in decision-making, regarding environmental impact assessment studies be eliminated, in order to enable bulk infrastructure development – such as electricity, water and sanitation -- to be in tune with Human Settlements projects.

- Lastly, the essence of the principles of good governance at all levels, more especially at municipal level, can never be overemphasised (28 September, DOH, 2009).

The department further stresses the importance of local government in the execution of the national housing mandate by recognizing that Human Settlements is the heart of local government. Local government is where we live. It is the heart of government's activities, where action takes place. The successful implementation of these activities at local level will influence the national government in achieving maximum performance on its housing mandate.

The 1997 Housing Act derives its legislative mandate from the country's national constitution. Through the act, the state's role and responsibility in the facilitation of a sustainable housing development process is outlined. It clarifies the role which ought to be played by the three different spheres of governance, thereby giving a legislative obligation to government to carry out its responsibility. The national government is responsible for the establishment of a viable housing programme, and the coordination and provision of housing, according to the policy, is the role of the provinces. However, executing a successful housing programme requires team work amongst the three different spheres of governance. Substantiating this fact, the National Department for Human Settlements (DOH, 2012), states that the responsibility for the delivery, should be shared amongst the

national, provincial and local governments. This also poses a challenge in the sense that, although the national Department has an overarching responsibility concerning housing matters, the implementation of policies lies in different spheres of government. The implementation of the programme, through low-cost housing projects in various municipalities across the country, is the responsibility of the local government.

2.2.3.4 THE RENTAL HOUSING ACT 50 of 1999 (amended in Act 43 of 2007)

The Rental Housing Act 50 of 1999 regulated the relationship between landlords and tenants in all types of rental housing. Section 2(1)(a) of the Rental Housing Act stipulates that it is the government's responsibility to (i) promote a stable and growing market that progressively meets the latent demand for affordable rental housing among persons historically disadvantaged by unfair discrimination and poor persons, by the introduction of incentives, mechanisms and other measures that improve conditions in the rental housing market' and (ii) 'facilitate the provision of rental housing in partnership with the private sector (DOH, 2007).

There is a section of the population which cannot qualify for the government's assisted housing. This group falls outside the 10% bracket set out by the government in terms of the qualifying criteria for state-sponsored housing. However, the government has acknowledged that these people must also be adequately housed and has, therefore, made provision for them within the Rental Housing Act. Amongst other things the act also endeavours to address some critical implementation problems associated with rental housing and to remove vestiges of discrimination that stubbornly remained in the system and to remove a great deal of unfair burden on the landlord (DOH, 20 Nov 2007).

Some of the most important features of the act include the establishment of rental housing tribunals, the introduction of the Unfair Practices Regulations and the repeal of the Rent Control Act of 1976. In 2007, several amendments were made to the Act concerning the criminalization of "constructive evictions", that is, cutting off services without a court order.

The main purpose of the Rental Act is to provide guidelines on how the landlord versus tenant relationship ought to be managed. The act further provides clarity on what constitutes unfair practices between landlord and tenant dealings. For instance, the Human Settlement Ministry issued a media statement on 22 January, 2014, responding to a complaint by a tenant who felt discriminated against and unfairly treated by a land-lord. In its response the Ministry reiterated the objectives of the Rental act, that discrimination has no place in SA. "We are calling on members of the public to exercise their democratic right by lodging complaints of any kind of discrimination in the real estate sector to the nearest provincial Rental Housing Tribunal as mentioned in the Act. Our Rental Housing Tribunals have achieved success throughout the country resolving many issues related to rental housing. The Rental Housing Tribunal services are free and they have a footprint in all provinces."

It is not the focus of the study to provide a detailed outline of the Act. In discussing the Act, the researcher is only trying to highlight some of the important interventions of the state in legislating the facilitation of housing development in the country.

However, the legislation of the government's vision on housing was a necessary step in the endeavour to effect change in the area of housing. Without the legislative means which gave the government authority to carry out the aspirations of the majority, more especially the poor, there could not have been any hope for an improved housing situation in South Africa. It is through these legislative means that success in the implementation of an all-inclusive and new housing programme was achieved. Below is a summation of some other legislative frameworks which directly and indirectly influence the provision of housing in South Africa.

The Housing Consumers Protection Measures Act, 1998 (Act No. 19 of 1998)
This Act provides for the establishment of a statutory body for home builders. The National Home Builders Registration Council registers builders who are engaged in certain categories of house construction and regulates the home building industry by formulating and

enforcing a code of conduct. The department monitors the implementation of the act perpetually.

The Housing Development Agency Act, 2008 (Act No. 23 of 2008)

. This act provides for the establishment of a statutory body to identify and facilitate the acquisition and the holding of land and landed properties. It facilitates the processes and coordinates funding for the land identified for the development of sustainable human settlements in the sundry provinces and municipalities. The Agency has been established and from 2009 the Department will monitor the implementation of the Act on a perpetual basis.

The Public Finance Management Act, 1999, Act No. 1 of 1999 (as amended by Act 29 of 1999)

This act (PFMA) provides for the effective management of public funds by public sector officials, including those in public entities. The PFMA gives effect to financial management and places a greater responsibility for implementation on managers and makes them more accountable for their performance. The department monitors the adherence of its housing entities to the Act on a continuous basis.

The Social Housing Act, 2008 (Act No. 16 of 2008)

This act provides for the establishment of the Social Housing Regulatory Authority (SHRA). The establishment of this entity is in progress and will be finalised by the end of the 2009/10 financial year. Once established, and as is the case with other housing entities, SHRA will report to the Minister of Human Settlements. The Department will monitor the execution of its statutory mandate and provide governance oversight.

The Division of Revenue Act

This act enforces the compulsory use of the Housing Subsidy System (HSS) as part of the conditions that have been gazetted.

The Home Loan and Mortgage Disclosure Act, 2000 (Act No. 63 of 2000) (HLAMDA)

The main purpose of HLAMDA is to promote fair lending practices, which require financial institutions to disclose information about the provision of home loans, and, thereby, eliminate discriminatory lending patterns. The act also provides for the establishment of the Office of Disclosure. In compliance with the act, the department undertook to analyse the financial information which had been submitted by the financial institutions.

The Public Finance Management Act, 1999 (Act No. 1 of 1999) (PFMA)

The act regulates financial management at the national and provincial government level, and ensures that all revenue, expenditure, assets and liabilities of these governments are managed efficiently and effectively. It also provides for the responsibilities of the persons entrusted with the financial management of these governments and matters connected therewith.

2.2.4   THE HOUSING POLICY REVISION

There is immense pressure to deliver low-cost housing in South Africa. New ways of delivering housing are being explored and implemented all the time. The overriding emphasis in the ever-expanding range of approaches to housing delivery is to enable households to meet their shelter requirements. Choice is increasingly accentuated, with housing being seen as an empowering process, rather than a product delivered to passive recipients (Schlotfeldt, 2000).

Many discussions on housing policies and practice have revolved largely around addressing implementation blockages or bottlenecks. A considerable amount of time, energy and resources was, and continues to be, invested in normalizing the housing environment, augmenting and enhancing the policy framework, promulgating enabling legislation, rationalizing existing laws, restructuring and acquiring of skills (Khan & Thring, 2003).

The review process aimed at providing a new policy direction and establishing a research agenda to inform and support policy decision-making within the housing programme, particularly to counter the dispersal of knowledge and intellectual capacity that had occurred over the previous decade. The review aimed to use the DOH as a hub to focus and address complex questions of space and economy. The reviews gave birth to a new approach on the housing question called" Breaking New Ground". The approach was approved by cabinet in 2004 (Tissington, 2011).

Tomlison (2006) comments that, during its first decade of housing delivery, South Africa's new democratic government concentrated on "quantity" rather than "quality" – that is, delivering as many subsidies as possible, as quickly as possible. However, throughout this decade, critics have consistently called for the housing policy debate to be reopened. They believe that the National Housing Forum was unrepresentative of the views of the poor. Critics also say that much of what has been delivered is dysfunctional due to the poor quality of the houses, the poor location of housing projects and the lack of amenities and employment opportunities in the areas where delivery has occurred. Moreover, delivery has been viewed as entrenching the racially segregated urban form that arose under apartheid, because most of it has taken place on the urban periphery.

BNG intended to shift away from a focus on "*quantity*" of houses delivered, to "*quality*" (size and workmanship of housing product, settlement design, alternative technology, etc) and *choice* (tenure type, location, etc). It aimed to increase the rate of delivery of well-located housing of acceptable quality through a variety of innovative and demand-driven housing programmes and projects. BNG was to build on the principles of the 1994 Housing White Paper, but also supplement existing mechanisms and instruments to ensure more responsive, flexible and effective delivery. It also sought to place increased emphasis on the *process* of housing delivery, i.e. the planning, engagement and the long-term *sustainability* of the housing environment. The BNG policy acknowledged the change in the nature of the housing demand, the increasing average annual population growth, and the drop in average household size, significant regional differences, increasing urbanization, skewed growth of the residential property market, growth in unemployment and a growing housing backlog despite substantial delivery over the previous decade. It recognized that the lack of

affordable, well-located land for low-cost housing had led to development on the periphery of existing urban areas, achieving limited integration. According to the policy, 'The dominant production of single houses on single plots in distant locations with initially weak socio-economic infrastructure is inflexible to local dynamics and changes in demand. The new human settlements plan moves away from the current commoditized focus of housing delivery towards more responsive mechanisms which addresses the multi-dimensional needs of sustainable human settlements.' Further, BNG acknowledged that subsidized houses had not, in fact, become the "valuable assets" envisioned in earlier policy. Moreover, beneficiaries' inability to pay for municipal services and taxes meant that municipalities viewed such housing projects as liabilities, and were not particularly responsive to the national department's more progressive intentions around housing. The document frames housing delivery more explicitly as a catalyst for achieving a set of broad socio-economic goals (Tissington, 2010).

The BNG policy aimed to move from a supply-centred model to a model driven by the needs of those on the ground. Sustainability and efficaciousness as opposed to mass housing delivery had become the main factor. These are the key strategies of the new housing approach:

- Stabilizing the housing environment by creating effective partnerships between a range of stakeholders, the beneficiaries and service providers;

- Building trust within the housing sector through encouraging payments of services by beneficiaries and encouraging lending in affordable housing;

- Mobilizing credit for low-income housing by managing and cushioning commercial risk whilst sharing the risk between all role players;

- Releasing and servicing well-located land speedily and efficiently in order to expedite housing delivery; and

- Coordinating state investment in development to maximize the impact of state funding (Tissington, 2010).

From the above discussion, it is noteworthy that the government's realization in relation to housing, as a social problem, is clearly seen from the objectives of BNG. The BNG key strategies evidently highlight the cracks which existed in the old policy and must now be addressed and mended through the revised approach.

The purpose of this study was to critically review the state of the low-cost housing programme by establishing if the 2004 policy revision of the national housing programme has had any efficacious effect on the low-cost housing programme in the country by assessing some of the recent projects initiated under the ambit of BNG. The researcher believes that the outcome of the study will help to ascertain if the objectives and strategies of the new approach, as out in the housing policy, have yielded into tangibles.

Breaking New Ground is a revision of the old housing approach. It is the government's response to the shortfalls of the previous housing policy. Its main purpose is to shift the focus from quantity to quality while also ensuring expeditious delivery of houses to the intended beneficiaries. The new approach recognizes effective housing in the context of growth and development. It, therefore, emphasizes sustainability rather than mass delivery. It is the purpose of this study to ascertain the extent to which this objective has been realized in the low-cost housing area.

2.2.4.1 WHAT IS BNG?

"Whilst Government believes that the fundamentals of the policy remain relevant and sound, a new plan is required to redirect and enhance existing mechanisms to move towards more responsive and effective delivery. The new human settlements plan reinforces the vision of the Department of Housing, to promote the achievement of a non-racial, integrated society through the development of sustainable human settlements and quality housing (DOH, 2004)."

This sub-section of the chapter presents an outline of the policy framework which governs housing in South Africa. Here the new revision to housing is discussed in comparison to the old approach in an attempt to reveal and highlight differences and similarities between the two.

The limitations and failures of the 1994 housing plan motivated for a revision in the government's approach to housing. The years preceding the implementation of the housing programme were fraught with difficulties. Corruption, maladministration and inability of public officials to carry out the mandate of the programme, are some of the complexities that hindered the successful discharge of the government's vision on housing provision. Tait and Bond (1997) comment that, the 1994 housing policy has failed, on its own terms, in terms of the mandate that government was given to build one million houses within five years. An extreme low rate of delivery witnessed by the fact that only 74 254 subsidies were delivered between March 1994 and July 1996, the vast majority of providing little more than serviced sites, notwithstanding the expectation that more than 400 000 houses would be built by this stage to reach the figure of one million houses within the first five years of democracy.

Mothae (2008) writes that, some of the government's sponsored low-cost housing projects fail because of insufficient funds and a lack of suitable personnel to drive and guide implementation activities at the municipal level. At the municipal level, the government is under enormous pressure to deliver housing services while, on the other hand, it lacks the ability in the form of authority and resources to deliver. This is symbolized by the protests and complaints about poor or a lack of housing services.

The Post 1994 democratic era was characterized by policy makers wanting to make South Africa a better place to live in for all, more so in their response to curb homelessness. The emphasis was more on creating a better life for all people, more especially the poor. According to Pillay (2008), the first 10 years of democracy have seen the creation of a democratic, integrated and developmental local government, mass delivery of housing and services, a finely crafted array of capital and operating subsidies for delivery to low-income households, and a number of programmes intended to improve the ability of local government to undertake delivery.

Even though the policy had purposed to provide quality homes and essential services to the poor, many obstacles had frustrated this vision, causing a breakdown. Clearly, as a result of this, the policy failed to meet its objectives. In his study called; implementation of human settlements, Thompson (2012) comments that, the post 1994 housing policy failed to meet

the needs of the homeless and redress the spatial inequalities that existed, but instead served to heighten the inequalities previously entrenched by the past.

Poulsen (2010) agrees that, despite the removal of discriminatory legislation, low-income housing developments since 1994 have entrenched the fragmentation and segregation of the apartheid city. New RDP housing developments have tended to propagate the patterns of apartheid planning, providing low density matchbox houses in monotonous suburban layouts that continue to locate the poorest furthest from the benefits of urbanity. Whilst affluent and middle income households have had some measure of choice since the Group Areas Act was removed, the poor have largely remained in the designated low-income locations of the apartheid plan.

One of the main features of spatial inequalities, orchestrated by the apartheid regime, was the systematic and forceful removal of black people away from the economic hubs of the cities and placing them on the periphery. Many low-cost housing projects that launched under the 1994 housing policy, are on the city outskirts, a situation no different from the past. Numerous low-cost housing structures delivered to beneficiaries showed deterioration signs shortly after being handed over. Some structures even had to be destroyed and rebuilt as a result of quality defects, costing the government unexpected expenditures.

The houses proved to be of poor quality and not sustainable. The sustainability of low-income housing projects depends on their articulation with places of centrality such as economic nodes or shopping areas. Transport has to be integrated into low-income housing projects to ensure good access to job opportunities at a reasonable cost. Moreover, these projects have to be part of the local government policy of urban densification and prevention of urban sprawl. Thus, under appropriate policies, low-income housing projects, and particularly those involving informal settlement relocation, can be used as a powerful tool to redress socio-spatial disparities at a metropolitan scale, comments Vermuelin, (2006). Mokoena and Marais (2007) state that, the lack of well-located land for housing the poor is a problem throughout the country. Access to well-located land closer to the city remains a fundamental challenge with regard to the objective of sustainable human settlement development.

Bradlow, Bolnick and Shearing (2011) affirm that, the serious problems that exist in the human settlements policy and delivery in South Africa have been denied by the state and other actors for too long. At first it was possible to be mesmerized by the numbers: more than 200,000 free houses for the poor were being built every year. But the backlog has grown, as has the anger over shoddy building practices, patronage and corruption. Moreover, the spatial development of the new houses has enhanced, rather than dismantled, the apartheid urban legacy. New formal townships and extensions to pre-existing ones far from city centres have reinforced a long-standing system whereby poor people are pushed further away from the cities which they sustain through their labour. Huchzermeyer (2004) and Mayekiso, (1996) cited in Pithouse (2009) contend that, one of the failures of post-apartheid South Africa has been the extent to which we have allowed the international policy consensus to shape the limits of elite thinking on the urban question. This includes its now routine reduction to a housing question and the equally routine reduction of the housing question to a simple issue of the number of "units delivered". This has often been at the direct expense of the innovations developed during the mass popular uprising in the 1980s (cited in Pithouse, 2009)

The 1994 housing policy was an important milestone for the country given its political history and stance on housing. However, though applauded by many and boasted astounding beginnings, the 1994 housing approach did not yield the set outcomes as per government's objectives. Its failures and limitations continued to amplify and eventually led to an overhaul and a revision of the policy. Substantiating the reasons for the change in the housing approach, the department of housing says, "At its inception, the Housing Policy and Strategy (1994), focused on stabilizing the environment to transform the extremely fragmented, complex and racially-based financial and institutional framework inherited from the previous government, whilst simultaneously establishing new systems to ensure delivery to address the housing backlog. The significant achievements of this programme have been recognized both nationally and internationally. Significant socio-economic, demographic and policy shifts have also occurred over the past 10 years (DOH, 2004)."

The 1994 housing plan, under the discharge of the 1994 Housing White Paper, had its remarkable successes, but equally so, were its noticeable failures. Charlton (2009) writes

that, the housing programme reveals a mixed picture with respect to positive and negative impacts, with, at all scales of reference, both encouraging and disappointing aspects. The range of problems as well as progressive features of the housing programme, coupled with an understanding of the shifts in context over the past 13 years, suggests the need for a reorientation of the programme.

According to Pillay (2008), it is this background that motivated for the launching of the new housing plan. The realisation among housing officials and specialists that the delivery of RDP houses, a key feature of the post-1994 housing programme, was inadvertently creating unviable, dysfunctional settlements. A focus on quality rather than quantity became a key focal point, as did the assumption that there is a direct link between the delivery of infrastructure and services such as shelter, water, sanitation, waste removal and energy, and poverty alleviation.

The following section of the chapter briefly discusses the objectives of the new housing approach and wherever possible attempts to draw differences and similarities between the new and the old approach.

2.2.4.2 WHY BNG?

In 2004, in order to accelerate the delivery of houses as a key strategy for alleviation of poverty, the government introduced the BNG policy. It represents a holistic approach to housing development for the next ten years and requires the government to redirect and enhance existing mechanisms in order to move towards more responsive and effective housing delivery. The government has committed itself, under the BNG policy, to ensuring the availability of adequate housing to all. One of the objectives of the policy is the creation of well-managed housing projects involving the upgrading or redevelopment of informal settlements and the reversal of the conditions that many South Africans live under in these settlements (Chenwi, 2007).

Whilst some people regard BNG as a total shift from the old approach, the government maintains that the housing policy still remains relevant. According to Isandla Institute (2004), the new approach is a radical departure from the old policy while Eliot (2006), sees it as a complete representation of fundamental rethinking of the approach to housing delivery (cited in Charlton, 2009:8). The government believes that the fundamentals of the housing policy remain relevant and sound, and justifies that a new plan is required to redirect and enhance the existing mechanism to move towards a more responsive and effective service delivery (DOH, 2004).

The new plan has set out to achieve seven specific objectives:

- o Accelerating the delivery of housing as a key strategy for poverty alleviation.

- o Utilizing the provision of housing as a major job creation strategy.
- o Leveraging growth in the economy.

- o Combating crime, promoting social cohesion and improving quality of life for the poor.

- o Supporting the functioning of the entire single residential property market to reduce duality within the sector by breaking the barrier between the first economy residential property boom and the second economy slump.

- o Utilizing housing as an instrument for the development of sustainable human settlements, in support of urban restructuring. (DOH, 2004).

Rust, Zack and Napier (2009) comment that, the above objectives arise from the established notion that housing is an asset, and that, in this regard, it contributes to the reduction of poverty by building the asset wealth of the property owner. They also arise from an

awareness of the fundamental role that housing plays in the economy given the extensive backward and forward linkages that exist.

The new approach to housing is set to stimulate the supply of a more diverse set of housing environments and settlement types through greater choice of housing types, densities, location, tenure options, housing credit, and delivery routes (DOH, 2004:8). BNG provides a mixture of bonded houses with rented and subsidized government-assisted houses. As part of the on-going commitment to house the nation, the government has entered into partnership with the banks to offer subsidies to qualifying individuals.

BNG further seeks to enhance the ability of citizens to negotiate more effectively the value of the asset of the home and the settlement with its concomitant location and degree of integration into urban and rural economies. This would also mean that people living in poverty would be able to build social and physical assets, thus enhancing housing as an economic instrument once transferred to beneficiaries (DOH, 2004).

Under BNG, the state proposes to deal with the persistence of informal land and housing markets by increasing the supply of subsidized formal public and private housing, improving its quality, and speeding up the rate at which it is being delivered. This approach, if followed to its conclusion with real political will, would wipe out the need for informalisation, by making an adequate supply of good-quality, full-title housing available at a cost the poor can afford (Cross, 2006). According to Perry (2012), The Breaking New Ground policy (or BNG), which emerged in the mid-2000, spearheaded public policies aiming to move human settlements away from informal shacks towards a township model. Ultimately they would move settlements in a direction of a well-functioning urban suburb with local shops, schools, health care facilities, recreation facilities and parks

BNG sees housing as more than just a passive service delivery indicator, but rather a commercial asset that can make a difference in the individual's life and subsequently to the economic growth and development of the country. In his keynote address during a corporate conference pertaining to housing challenges in Johannesburg, Masilela (2012) comments that, housing is more than simply providing bricks and mortar. Proper housing is

a fundamental building block not only to human decency in terms of living conditions, but also in terms of stability. In other words, having proper housing allows stability in your life, facilitates the storage of your belongings, a foundation from which to look for a job if you are a job seeker, to build from a small house into a better one, and provides stability for your children's education.

In her remarks, while addressing the Cape Town Press Club members, Lindiwe Sisulu (Minister of Housing) asserts this view that housing is, "a guarantor of our societal stability and peace, a vital component of social cohesion. However and perhaps more importantly, housing must be seen as a lynchpin to greater and equitable economic development - shared growth. It is an important part of creating the kind of society that has been denied us – a society that has a common identity moulded around our communities and, around those things that make up our daily lives (DOH, August 2007)."

According to Mzini, Masike and Maoba (2013) the BNG focuses beyond the principles of services infrastructure - the provision of water, roads, electricity and sanitation. The strategy also moves towards a more holistic development of human settlements, which includes the provision of a social and economic infrastructure. Klug, Shahid and Vawda (2009) contend that, the new sustainable housing development framework, Breaking New Ground, a comprehensive Plan for Sustainable Human Settlement (BNG) adopted in 2004, represented a shift away from the earlier narrow focus on the quantity of housing units provided towards a treatment of housing as a catalyst for achieving a set of wider socio-economic goals, particularly poverty alleviation, job creation and leveraging growth in the economy.

The new human settlements plan adopts a phased in-situ upgrading approach to informal settlements, in line with international best practise. Thus, the plan supports the eradication of informal settlements through in-situ upgrading in desired locations, coupled to the relocation of households where development is not possible or desirable (DOH, 2004:12). Mistro and Hensher (2009) explain that, Informal settlements can be upgraded using one of two approaches: either total redevelopment or in situ development. Total redevelopment results in the entire area being demolished and families relocated to another 'greenfield' site, which, in turn, destroys the social networks and adversely affects the economic

network because 'greenfield' sites are usually further from urban opportunities than the informal settlement. The alternative is in situ upgrading which aims to minimize the extent of disruption to social and economic networks by reducing the number of households that are relocated to another site or elsewhere on the site. In situ upgrading represents an incremental or progressive improvement to the delivery of housing.

Chenwi and Tissington (2008) comment that, an integral part of BNG is the informal settlement upgrading programme, under which the government seeks to eradicate informal settlements through structured in-situ upgrading which does not necessarily require relocation and involves minimal disruption to the affected communities.

Chewni (2006) asserts that, the adoption of BNG is in line with South Africa's commitment to achieving the Millennium Development Goals. BNG represents a holistic approach to housing development and requires the government to redirect and enhance existing mechanisms to move towards more responsive and effective housing delivery. The government has committed itself, under this plan, to ensuring the availability of adequate housing to all. BNG's focus is more expanded when compared to the old approach. It not only focuses on the poor, but to other sectors of the society through other means of affordable housing, rental housing is one of these means. Government views rental housing as an important alternative tenure system that can help meet the housing challenges that exist in the country. All stakeholders in housing should join in the battle to make rental housing affordable and accessible to meet the demand of a growing urbanised people (DOH, 30 July 2007). This will not only help to provide citizens with different types of tenure but also accommodate those who by virtue of their salary scales are not able to access the subsidy system and at the same time not meeting the banks qualifying criteria as a result of their salary bracket.

Ndinda, Uzodike and Winaar (2011) affirm that, the BNG strategy recognises the lack of a financing option for households whose income is between R3 501 and R7 000, what may be termed as the affordable housing market or the gap market. The concern was the exclusion of households earning between R3 501 and R7 000 from the housing market because of their inability to raise the required down-payment. BNG therefore devised a credit-linked

subsidy tied to savings and access to a bank-loan to assist households in the gap market to overcome the down-payment barrier. Recognizing the limitations of the previous housing plan, through its comprehensive plan, the human settlements department made provision for those who fall within the gap market. These are those who earn too much to qualify for free government subsidy but also earn too little to apply for housing finance from banks.

In addressing the growth of informal settlements, the BNG notes that this growth must be curbed through the accelerated delivery of subsidized housing, and *in-situ* upgrading of the existing informal settlements. Choguill et al. (1993) identify three main stages in the progressive improvement of an informal settlement; namely the provision of:

- o Primary level services aimed at addressing the basic health needs of a community;
- o Intermediate level services which are mostly concerned with socially and culturally accepted levels of service; and
- o Ultimate level services for the convenience of the residents (cited in Mistro & Hensher, 2009).

BNG also pays special attention to ensuring that low-income housing is provided in close proximity to areas of opportunity. Investment in a house becomes a crucial injection in the second economy, and a desirable asset that grows in value and acts as a generator and holder of wealth (DOH, 2004). Royston (2009), comments that, BNG introduces an expanded role for municipalities. In shifting away from a supply-driven framework towards a more demand-driven process, it places an increased emphasis on the role of the state in determining the 'location' and 'nature of housing' as part of a plan to link the demand for, and supply of, housing. BNG assumes that municipalities will proactively take up their housing responsibilities. The following interventions are identified:

- The accreditation of municipalities;
- Building municipal capacity; and
- Undertaking housing planning as part of municipal IDPs

The BNG is intended to be a document of implementation strategies with a view to accelerating delivery. Measures to address the housing backlog through social housing include the transformation of public-sector hostels into family units, and building new high-rise rental-housing stock, comments Venter and Marais (2009).

Venter and Marais (2009:4) further state that, historically, social housing was financed by means of the institutional subsidy mechanism and was focused at households earning less than R3500 per month. The new revised Social Housing Policy under BNG makes provision for the establishment of restructuring zones and the allocation of grants to these zones for households / persons earning between R1500 and R7500 per month.

In its elaboration of the need to review the housing plan, within the BNG plan, the government highlights challenges which inevitably face the housing sector, such as:

1. Housing demand

The demand for low-cost housing in South Africa has changed significantly over the last five years. Between 1996 and 2001, the country's population grew by 10.4% and this has put a strain on the country's housing programme. The growth of the population from 2001 to 2004 has pushed the country's population to 47.5 million people. In addition, the country has experienced a 30% increase in the absolute number of households, where only a 10% increase was expected. This has been caused by the drop in average household size from 4.5 people per household in 1996 to 3.8 in 2001. Urban populations have increased as a result of both urbanisation and natural population growth. One fifth of urban residents are relative newcomers to urban areas (i.e. first generation residents) and urban areas are expected to continue to grow at a rate of 2.7% per annum.

Population growth trends however reveal significant regional differences and increasing spatial concentration. Thus, Gauteng has a significantly higher population growth rate, growing at twice the national average. The Western Cape, KwaZulu Natal and Mpumalanga also have population growth rates above the national average. Over a quarter of the households in the country's nine largest cities (around 1.2 million in total) continued to live

in informal dwellings in 2001. This is equivalent to over one-third of all informal dwellings nationally. The greatest growth is however occurring in South Africa's secondary cities.

Unemployment, on the official definition, leapt from 16% in 1995 to 30% in 2002, placing pressure on household incomes. Growing unemployment is a feature of the increased size of the labour pool, and slow job creation. Whilst the economy has created 12% more jobs over the last five years, the number of potentially economically active individuals has increased threefold. Thus the Towards a 10 Year Review notes a dramatic increase of 4% in the economically active population in the country.

As a result of high rates of unemployment, housing and service provision has not kept pace with household formation, and a range of other factors have had negative impact on social coherence and crime, particularly contact crimes (comprising 40% of all crimes). This has a human settlement dimension in that many of these crimes typically take place in private, domestic spaces where public policing has limited impact. Moreover informal settlements have been associated with high levels of crime.

Despite scale delivery, the changing nature of demand and the pace of urbanisation have meant that the size of the backlog has increased. Current figures indicate that there are over 1.8 million dwellings which can be classified as inadequate housing. The number of households living in shacks in informal settlements and backyards increased from 1.45 million in 1996 to 1.84 million in 2001, an increase of 26%, which is far greater than the 11% increase in population over the same period. Delivery at scale, in high, medium and low cost housing, has also not created a functionally balanced residential property market. The repeal of the Group Areas Act created an increased demand in historically well serviced and located neighbourhoods – fuelling demand and increasing prices and sale and property investment. By contrast, investment in large parts of the middle to lower end of the property market i.e. historically working class neighbourhoods has declined. The consequent uneven investment in housing has skewed the growth of the residential property market – bringing windfalls to approximately 30% of the market, whilst continued stagnation thwarted property value appreciation in marginalized areas. This has been exacerbated by

the practice of "red lining" by financial institutions barring housing investment and sales in inner city areas and traditional black townships (DOH, 2004).

2. *Housing supply*

The past decade has seen 500 000 families benefitting from state assisted homes. This amounts to 1.6 million housing opportunities. The lack of affordable well located land for low cost housing resulted in the housing programme largely extending existing areas, often on the urban periphery and achieving limited integration. Post-1994 extensions to settlements have generally lacked the qualities necessary to enable a decent quality of life. This is attributed largely to the lack of funding and poor alignment of budgets and priorities between line function departments and municipalities responsible for providing social facilities in new communities.

A central challenge has been to transform the extremely complicated bureaucratic, administrative, financial and institutional framework inherited from the previous government. This on-going process presents significant challenges to build capacity particularly at provincial and local spheres of government and maintain the rate of housing delivery, which peaked in 1997 at some 323 000 units for that year. National policy and provincial allocations have not always been able to respond to the changing nature of demand deriving from urbanisation pressures, amongst others, particularly in the three provinces of KwaZulu-Natal, Gauteng, and the Western Cape. Those who are experiencing the greatest demographic and social pressures are not spending their resources, or are not correctly structuring their resources, or are not being allocated sufficient resources, to address the demand.

The 1.6 million subsidy-houses that have been built have not become "valuable assets" in the hands of the poor. In addition, the inability of recipients of subsidy-housing to pay for municipal services and taxes has meant that such housing projects have been viewed as liabilities to municipalities and have not assisted many of the country's major cities which are struggling to come to grips with rapid changes to economic conditions since South Africa's inclusion into the global economy. (DOH, 2004)

3. Slowdown in delivery

The past few financial years have perceived a decline in the authentic numbers of houses engendered annually. Since 2000/01, annual rollovers have incremented to above 10% of the voted amounts (5% to 10% rollover is considered acceptable for major capital budgets and programme). The slowdown in distribution and the under-expenditure of provincial budgets has been attributed to a variety of factors:

- Declining delivery linked to the withdrawal of large construction groups from the state-assisted housing sector due to low profit margins.
- The withdrawal of these groups has created shortage of skills in construction, project management, financial management and subsidy administration.
- These gaps have not been filled through the introduction of emerging contractors due to an inability to deliver, limited technical and administrative expertise, and inadequate access to bridging finance.

Since 1994, it has been government's intention to facilitate increased private lending for - and investment in – low and medium income housing whilst eliminating geographic discrimination (redlining) in the origination of housing loans. To give concrete expression to these principles the Department of Housing proposed that a specific quantum of private funds be committed to investment in low and medium income housing, first through the Record of Understanding with the banks, and later, through the proposed community reinvestment legislation.

The Financial Services Charter has since identified new lending for affordable housing as one of four targets to be achieved. The financial services sector is developing a strategy to articulate and achieve the affordable housing lending target. The critical issue between the financial sector and government remains the definition of non-financial risks in the low and medium income segments of the residential property market, and the question of how these risks are to be allocated between the public and private sectors. In addition the Financial Services Charter process does not deal with the issue of redlining, which still requires some form of regulatory intervention by Government. The identification,

acquisition, assembly and release of state-owned and private land in terms of the revised procurement framework have proved to be a slow and complex process.

Gaps have arisen between the introduction of new policy measures, legislation, guidelines and procedures and their application, including a lack of institutional coherence around key aspects such as the introduction of beneficiary contributions. In some instances severe disruptions have been caused by policy shifts and the uneven application of policy. It is acknowledged that the introduction of policy amendments/changes may cause temporary slowdowns in delivery as the amendments/changes are implemented and systems developed. The subsequent alignment resulting from revisions to policy and legislation, may lead to uneven expenditure patterns. There is a need to bring policy instruments and their implementing agencies into greater alignment to enhance funding flows and delivery. The uneven application of policy in different provinces and regions and the resultant inadequate enforcement of policy directives at local level - partly due to uneven ability and skills have had an impact on delivery. As a result there are considerable diversities of approach, and attempts to take corrective remedial action are both complex and difficult. Capacity constraints exist in all spheres of government, but have been experienced most acutely at local government level.

The ability of local government to facilitate the establishment of sustainable housing environments is threatened by a lack of capacity to package and align departmental funding streams effectively, employ innovative planning principles, acquire affordable land and sustain a dedicated group of officials.

The department has established a number of housing institutions, including the National Housing Finance Corporation, the Social Housing Foundation, the National Home Builders Registration Council, the People's Housing Process Trust, the National Urban Reconstruction and Housing Agency, Servcon and Thubelisha Homes. Some of these institutions have not achieved their mandates and, the degree to which the department had oversight of their activities has been identified as an important area for enhancement. On the other hand, some have been a real source of pride, true successes that are international best practice (DOH, 2004).

From the above, it can be deduced that the need to revamp and improve the housing plan was inevitable, hence, the launching of the 2004 BNG comprehensive plan. Population growth between 1996 and 2001 had sky-rocketed to 4.2 million, giving a 10.4% rise in the country's population stats. This had a serious impact on the country's growth and development goals more especially in the area of housing. Urbanisation and natural population growth brought about an unanticipated increase in households. The scale for the delivery of houses has also been overshadowed by growing urbanization, thereby making it difficult to mitigate the escalating housing backlog. Affirming this, the Minister of Human Settlements comments, at a socio-economic level, in relation to human settlements, "We are confronted with a grotesque form of urbanization, with an alarming increase of informal settlements which can turn into a potential human calamity. To date, there are more than 2 800 such settlements across the country where people live in abject poverty and where we have experienced some recent violent service delivery protests. The conditions there are inhuman. Our task is to humanize these settlements hence the name Human Settlements (DOH, 26 Nov 2009)."

The United Nations Population Fund estimates that half of the world's population – about 3.3 billion people – will be living in urban areas this year. Further, this urban population is projected to reach five billion by 2030. And it is also expected that many of the people in the urban areas will be poor. With this trend, urbanisation will grow rapidly in the developing world, especially Africa and Asia. At the moment Africa has the highest rate of urbanisation in the world, occurring at rates of above 3.5 against a global average of 2.7 (cited in DOH, 29 July 2008).

One of the biggest hindrances to a successful implementation of the post 1994 housing programme was a lack of affordable well located land. This has resulted in many of the low cost housing projects being pushed to the urban periphery, thereby achieving less integration. The above also shows that the past few years have seen a drop in the actual number of houses produced through the housing programme. The drop in the number of houses has been cited as having been due to the withdrawal of many of the large construction groups. The construction groups have been displeased with their profit margins. This has adversely affected the low-cost housing programme by creating capacity

gaps in the construction of the state-assisted housing sector. Corruption and maladministration are some of the challenges which have adversely tainted the efforts of the government on housing delivery - a situation that the government is not willing to ignore, but is committed to tackle with all necessity. The department in its 2009 national audit statement affirms this commitment that the government will no longer be soft on those who thwart its efforts on successful housing delivery. These are some of the preventative and punitive actions that the human settlements department has put in place in its response to corruption and maladministration:

- Facilitation of criminal action

- Institution of civil action

- Forcing contractors to finish their work

- Claims against contractors who have not done their work properly

- Blacklisting of repeat offenders in all provinces

- Naming and shaming of people, both inside and outside government

- Clear guidelines on steps to be taken – including blacklisting and prosecution – to curb malpractices and fraudulent actions in the procurement and awarding of tenders.

- Appropriate action to be taken – including disciplinary action and/or civil or criminal action curb irregularities (Human Settlements Ministry, Nov 2009).

The under-expenditure of provincial budgets has been another major highlight of the failures of the housing programme, signifying the project and administrative skills that existed. Commenting on administrative management expertise that is lacking in those charged with human settlement mandates, more especially at the municipal level, the Minister of Human Settlements, Tokyo Sexwale had this to say, "One of the things I would like to put my focus on is to join up in what we proposed as human settlements to the Treasury and the Auditor-General to provide courses in basic management for those who get elected at local level. Our leadership has to have basic skills in management, how projects come about, and budgeting. It's all about cost accounting. People have got to learn

some basics and acquire skills on cost accounting, cost control, cost containment, and cost reduction (DOH, March 2012)."

2.2.4   DIFFERENCES AND SIMILARITIES BETWEEN BNG AND THE OLD HOUSING PLAN

First and foremost, BNG is said to be only a revision of the housing plan and not a shift in policy. It is an acknowledgement by the government of the shortfalls of the housing approach, one which emanated from the 1994 housing white paper. The extent of the complexities necessitated a relook into the fundamentals of the policy and come up with a better plan that will mitigate the existing challenges. It is a move which the government believes will reinforce the vision of the national department of housing, to promote the achievement of a non-racial, integrated society through the development of sustainable human settlements and quality housing (DOH, 2004).

With the limitations and failures of the old plan clearly visible, it is envisaged that BNG will build on the foundation laid by the old housing policy articulated in the White Paper on Housing (1994). However, the focus will now take a shift from just the delivery of affordable housing to making sure that housing becomes an asset that can assist the beneficiaries in engaging in meaningful economical transactions with the house as collateral. Furthermore, the focus should be to make certain that the settlements are both habitable and conducive to sustainability, a situation which could not be achieved with the 1994 housing plan's implementation.

Many housing structures which were delivered to beneficiaries under the 1994 housing plan, presented with problems. Some of the houses started deteriorating shortly after being built and delivered to beneficiaries. Moreover, the majority of the low-cost housing projects were constructed in economically less viable locations, such as the city outskirts far removed from transportation and essential amenities. Acknowledging that there are real challenges facing the human settlements department, in its 2009 national audit report, the department cited the following findings:

- Shoddy construction work, inferior workmanship and broken houses.

- Continuous contracting of the same bad contractors.

- Projects which have been delayed for inordinate periods.

- People who have been in housing queues for years.

- People selling government houses.

- Illegal occupation of government houses.

- Nepotism.

- Abuse of the housing waiting list system – in many cases, by government employees themselves.

For example: according to the Special Investigations Unit, there are currently 800 government employees who are unlawful beneficiaries of housing subsidies, 120 of them at municipal level (Human Settlements Ministry, Nov 2009).

It is widely mentioned that the old housing plan focused more on the mass delivery of houses, mainly to the poor in response to the calamitous housing need that became clearer leading up to and after elections in 1994. Affirming this, Oelofse (2003) argues that the South African housing policy was founded on the RDP's basic needs approach, which emphasises providing the poor with shelter and public services (cited in Charlton, 2009). Concurring with this view, the Minister of Housing, Lindiwe Sisulu, refers to the old housing plan as a classic developer-driven approach to mass housing delivery, based on the concept of a project-linked subsidy which limited not only community participation, but also, the housing choices people had, including the location (DOH, June 2007).

Commenting on the seriousness of the housing need that existed in 1994, Freeman (2008) writes that, the staggering need for affordable housing at the time of the transition to democracy was undeniable, which is why the Mandela-led Government of National Unity made the provision of such housing one of the top priorities in its Reconstruction and Development Program. This section of the chapter provides a synopsis of the differences and where possible, also highlights some similarities between the old housing approach and BNG. A summation of the notable differences and similarities are presented by means of tables below:

Table1: Differences between the 1994 housing Plan and 2004 BNG

1994 Housing plan	*BNG, 2004*
• Aiming to create viable, integrated settlements where households can access opportunities, infrastructure and services, within which all South Africa's people will have access on a progressive basis • Housing for all (pro-ANC's goal) • Mass delivery driven housing plan • Response to massive housing shortage • 1.5 million housing backlog • Focus mainly on poor and homeless • State driven • Houses built on outskirts of cities • 20-34 square metre size houses • Mechanism of delivery – private sector developers • Project-linked mechanism	• Whilst Government believes that the fundamentals of the policy remain relevant and sound, a new plan is required to redirect and enhance existing mechanisms to move towards a more responsive and effective delivery. The new human settlements plan reinforces the vision of the Department of Housing, to promote the achievement of a non-racial, integrated society through the development of sustainable human settlements and quality housing. • Integration – shift from housing units to sustainable human settlements • Regards housing as an asset • Focus on informal settlement upgrading • Timeous delivery is intertwined with quality • Housing supply is supply driven • 40 square metres with two bedrooms, lounge, toilet with own washbasin and kitchen washbasin • Wooden front door, roof tiles and fascia boards • Beneficiaries more involved and not passive i.e. they choose the type of housing and tenure based on

	affordability

(DOH, 1994 & DOH, 2004)

The above table provides a summation of the differences between the old and the new housing approach. These are by no means the only differences that exist between the two housing approaches.

Though the differences are noteworthy, there are undeniable similarities too. The most notable similarities can be seen from the challenges and obstacles which have threatened to hinder the progress of service delivery in the housing sector. Both approaches have had to deal with a reality of proliferating informal settlements and the ever-increasing backlog, despite the efforts to curb these.

Table 2: Similarities between the 1994 Housing Plan and 2004 BNG

Similarities
• Partnership orientated i.e. involving various tiers of government, private sector and communities
• Both launched as a result of a political response to a housing crisis
• Subsidy-based programmes
• Both promoting growth and development through housing
• Both recognise individual/beneficiary role in mobilizing own resources for housing
• Both seeking to correct spatial inequalities
• Both aim to establish a sustainable housing process which will eventually enable all South Africa's people to secure housing with secure tenure
• Non -discriminatory housing process – non-racial and non-sexist housing programmes
• Both professing housing that is intertwined with economic empowerment
• Both profess a development process driven within communities
• Both seeking to reduce unemployment through housing
• Both facing similar challenges, such as:

1. Inefficient and inequitable cities – geographical segmentation of living areas according to race

2. Inadequate development framework – lack of identified land

3. Migration and urbanisation – a huge threat to the housing programme

4. Lack of financial support – private sector i.e. banks still not fully convinced to offer financial support due to potential financial risks involved

5. Escalation of informal settlements

6. Housing backlog increase

7. Maladministration and corruption

8. Inability of public officials to carry out the housing mandate.

9. Long waiting lists

(DOH, 1994 & DOH, 2004)

In this section of the chapter it has been discussed that BNG's (Breaking New Ground, 2004) comprehensive housing plan is a government's response to the failures and limitations of the 1994 housing approach. Amongst other things, this plan seeks to move away from the old approach of merely building and delivering a house to the needy and homeless. BNG envisages housing as more than a passive interaction between the homeless and the government, but rather an active, interactive and responsible relationship between beneficiaries and the state. This relationship encourages the beneficiary to invest and take pride in the actual building and delivery of the house. In the new approach, housing provision is viewed as entailing a delivery of a complete home with economic significance, an asset which can be used as collateral by the owner during a business transaction.

Though showing and promising a sense of urgency in the delivery of houses to the poor and the homeless in an attempt to ease off the escalating backlog, the new housing plan clearly acknowledges that quality is more important than quantity. The new plan is more demand-driven than the supply-orientated old one. The provision is dictated by the need on the ground as well as the willingness of people to pay for the house. Realizing that the old plan did not address the spatial inequalities, BNG has been mandated to provide housing in economically and socially well located and habitable land.

Endeavouring to accelerate delivery, through different types of tenure, the plan has sought to spread the commitment of housing provision to more people and not only to the poor. People who do not qualify to get the subsidy for government-assisted housing because of their salary bracket have been provided for through a negotiated subsidy plan with banks. BNG is, therefore, a mixture of subsidized and bonded homes. Central to its mandate is the strategy to prevent slum or informal settlement proliferation through the in-situ upgrading in well located areas. The existing informal settlements are upgraded if no safety and environmental issues are at play and the area is identified as being well located. The following section of the chapter discusses some of the themes that are common on the subject of housing.

2.2.5   COMMON HOUSING CHALLENGES

There are many realities that have been identified over the years as the major challenges that tend to bring complexity into the issue of housing provision. In this sub-section of chapter two, the researcher provides a summation of these.

2.2.5.1 The Housing backlog

One of the major challenges facing the government in the area of human settlements is the problem of the almost uncontrollable escalation of the housing backlog. This is one challenge that seems insurmountable in the government's efforts to provide housing to the homeless and needy South African.

"The government housing backlog stands at 2.1 million units, according to Human Settlements Minister Tokyo Sexwale. He told The New Age breakfast that the 2.1 million housing units affected over eight million people. Government wanted to remove the backlog by 2030. Currently, government has set a target of building 200,000 housing units a year."

There are also complaints that people wait too long to receive houses. This was mainly caused by corruption in the allocation system. As to how long a person should wait before

getting a house, Sexwale said: "It takes quite some time and it depends on where you are on the list. On average it should not be that long, within three to four years" (Sapa, 2013).

The demand for housing in South Africa remains high as it is currently estimated that 12.5 million people are in need for shelter and this translates into about 2.1 million housing units. The Minister of Human Settlements recently noted that the number of informal settlements across the country had gone up to more than 2 700 from 300 in 1994. A number of households, especially in urban areas, reside in shacks, backyard dwellings, squatter settlements and mobile homes. These forms of dwelling reduce the quality of life for households. Informal settlements are increasing due to a number of factors, most significant the failure of the current housing delivery system to deliver affordable housing at the scale required. For informal settlement residents not eligible for a housing subsidy, the dynamics associated with the 'gap market' is explained below. The rate at which households move from informal to formal settlements is very low (Financial & Fiscal Commission, 2009).

Focusing on Sub-Saharan Africa, one needs to acknowledge that profound demographic change is occurring. The rate of urbanization is extremely high. "African cities will have to accommodate more than 300 million new residents" by 2030. Without investment in infrastructure, water, electricity and housing, urban centres are not ready to keep pace with the rate of urbanization. In this lies both threat and opportunity. The threat is clear, without proper investment and planning, increased squalor and informal settlements will result as urbanization continues (Masilela, 2012).

Development will be further retarded and countries already behind in terms of development versus peers, will fall further behind. The opportunity presents itself to: proper planning, good governance and oversight, and the sound management of urban planning and the formation of proper housing conditions can provide the 300 million people in sub-Saharan Africa who will join urban centres, with a base from which to work, educate themselves, seek opportunity, start businesses, improve their access to health services etc, in short, provide a springboard from which they can contribute to their specific country's development.

The South African backlog is symptomatic of the rest of Sub-Saharan Africa. Countries can learn from one other in tackling the problem. In Kenya, 234 000 new housing units are required annually and about 20 000 – 30 000 are being produced; in Zambia 600 000 units are needed and less than 1% of that number are being produced. However, it's not all "doom and gloom"! According to the Community Survey (2007), in South Africa "today is better than yesterday". As reported by the Community Survey in 2007: 70,5% of households now live in formal dwellings compared to 64,4% in 1996. The use of electricity as the main energy source for lighting increased from 57,6% in 1996 to 80% in 2007; and the percentage of households with access to piped water increased from 84,5% in 2001 to 88,6% in 2007 (Masilela, 2012).

Mistro and Hensher (2009), state that it is estimated, 1.1 million households live in informal shelter in the nine major cities of South Africa. These cities account for 40.7 per cent of the population of South Africa, and 68.7 per cent of the national household income. Twenty-four per cent of households in these nine cities live below the Minimum Living Level. The housing backlog for the country as a whole is twice that for the nine major cities. Upgrading informal settlements or slums is not only a challenge for South Africa, but also for many other countries. It was estimated that 1 billion people in the world are housed in slums and that this could double in three decades.

Kajimo, Shakantu and Evans (2005), assert that, in 1996 it was estimated that about 1.5 million people live in informal houses or squat in shacks in urban areas, and huge inequalities exist in the provision of houses across the country. The department of housing estimated the number of inadequately housed people to be between 3 million to 3.7 million.

Rust and Rubenstein (1996), agree that South Africa's housing backlog in 1995 was approximately 1.5 million housing units. This backlog has a wide-reaching impact, both on the physical as well as the social and political expression of people's lives.

Huchzermeyer (2006), states that South Africa's demography of urbanization is becoming a race for housing. Access to adequate housing offers the only viable mechanism to organize

the youth into the social fabric so as to allow them to become full urban citizens and escape the risk of permanent exclusion, hardship and crime.

There is a considerable need for alternative approaches to stimulate the low-income housing market. There appears to be a significant necessity to accelerate and enhance the scale of housing delivery, especially among the low- to middle- income households in order to counter the acute housing shortage (Moss, 2009).

The housing backlog is growing and is estimated to be larger than in 1994, despite the large volume of delivery in the intervening years. A variety of explanations can be put forward for this paradox, including the increase in the number of households, apparently due to household fragmentation and the phenomenon of the duplication of housing circumstances or what is termed multi-nodal households .The large backlog inevitably adds to the pressure for rapid delivery, whilst the tension between this and the aim of building quality human settlements remains largely unacknowledged, constraining attempts to re-conceptualize initiatives (Charlton, 2009).

South Africa is experiencing major shortages of low-cost houses to accommodate millions of its poor citizens. This social problem has its roots in the country's pre-1994 apartheid regime and is exacerbated by population growth, migration and slow housing delivery. Today, millions of South Africa's poor black households live in shacks, hostels and crowded houses in marginalized townships and informal settlements awaiting access to government-availed land and houses (Mafukidze & Hoosen, 2009).

Access for the poor to urban land and housing is one of the main challenges facing policy makers in South Africa. Estimates suggest that 26% of households in the six metropolitan areas of our country live in in-formal dwellings, often "illegally" and with limited access to services. Movement from the informal to the formal sector is also low. The growth of informal settlement in cities is often the upshot of unplanned urbanisation or a lack of coordination. The concept of new urbanism emphasizes coordination between long term land use, housing and transportation planning as an essential pillar for smart growth (Chetty, Dec 2012).

Chetty (2012) further comments that, our government has set a targeted mandate of housing for all by 2014, as a part of its national spatial development agenda. Much of government effort has focused on the provision of subsidized housing, first introduced under the Reconstruction and Development Program (RDP), commonly known as the RDP Housing programme. However, escalating house prices, limited access to land and housing finance, land regulations which govern the sub-division of land, highly regressive land taxation, and low supply elasticity of subsidized housing has made it difficult for poor as well as middle class households, to enter the formal housing market.

In the above literature, it is apparent that the housing backlog is escalating. Since the launch of the country's first housing programme, the set delivery targets have never been met. The inability to find a quick and viable response to the housing challenge has in fact caused more problems for the government. For instance, there are presently more informal dwellings than ever before.

The literature reveals that the backlog is swelling up unprecedentedly and almost larger than in 1994 despite the mass delivery intervention in the preceding years. Further, it is evident that the backlog cannot be solely blamed on the government since there are other complexities, such as, poverty, urbanization and migration which have a direct influence on the housing backlog. Despite the progress made in the provision of housing for the poor, the vision of housing for all seems too farfetched at the moment.

With the current housing situation almost on crisis mode, it is difficult to anticipate any immediate improvement on the housing backlog. With the levels of hardships and poverty on the rise, the picture is even more concerning. However, the above literature also does highlight the fact that the housing problems seen in South Africa are symptomatic of the rest of Sub-Saharan Africa.

2.2.5.2 Quantity versus quality housing

Giving his report at the Portfolio Committee on Human Settlements, Mr M Mnyani, Chief Executive Officer, and National Home Builders Registration Council member, shed a

light on the rectification programme in the province. He reported that there were 222 houses that were assessed in November 2013 and required rectification by the NHBRC. An amount of R13 million was approved and the contractors were to resume the job by March 2014 (RSA, 2014).

Whilst meaningful progress has been made in the area of housing provision, the quality of the units delivered to the beneficiaries has been suspect. Vermeulin (2006), comments, while meeting the numerical objectives appears to be a substantial challenge, the other major challenge that the government is faced with, in relation to low-cost housing, is the quality of the houses delivered to the beneficiaries. Many beneficiaries of the government's housing program have raised concerns regarding the quality of their houses. In some instances the houses have been so poorly built that they have started to show signs of deterioration just a few years after being handed over to beneficiaries. Whilst housing in its broad definition is not merely concerned with the physical properties, the robustness of the house structure does play an important role in sustainable development. Houses that easily deteriorate and are unable to withstand the changing faces of the weather are a result of quality failure. A house should be able to cater for generations to come and not last only for a few years.

Households are content due to feeling a sense of security, feeling in charge of their own lives, and having access to services on the sites they now own. At the same time, beneficiaries are often unhappy with the quality of the structures they have received, as well as their location, especially if they are on urban peripheries and, therefore, far from economic opportunities. In many cases they are also concerned that their household expenses are greater than when they were living in informal settlements and backyard shacks. Because of these issues many recipients do not view their houses as assets. In addition, the inability of subsidy beneficiaries to pay for rates and services has meant that municipalities tend to view these housing projects as financial liabilities (Tomlinson, 2006). Accelerating the delivery of housing has been a major government priority since 1994.

However, the large scale delivery of housing has not occurred because of policy glitches (Cheru, 2001). Moss also writes that, there is a significant need to accelerate and enhance

the scale of housing delivery, especially to counter the acute housing shortage in South Africa (Moss, 2009). The millions of low-cost houses which have been delivered to the homeless throughout the years are not enough. There are long lists of people who are still waiting for their houses. The Department of Human Settlements has been working tirelessly trying to address the backlog through various housing projects across the provinces.

The early interventions in the housing challenge were marked by an absolute resolve to prioritize delivery. The focus was more on numbers in an attempt to avert the housing predicament. Though the delivery targets were also not met, thousands of houses were delivered to beneficiaries during the first few years of the new housing programme.

Shortly after the houses had been occupied, complaints started coming from the new owners of government-benefitted houses, concerned about the quality of the housing structures which had been delivered to them. The houses were deteriorating not long after they had been handed over to beneficiaries. It soon became clear that the mass delivery drive has been at the expense of quality. This is one of the major glitches that became evident during the implementation phase of the housing programme in the early stages.

Studies done on this topic also show that the beneficiaries of houses, emanating from government-funded housing projects, are not always satisfied with the conditions of their houses. This is attributed to the poor quality of houses. For instance, the study conducted by Makamu (2007) regarding the beneficiaries of the Nobody Mothapo Housing project in Polokwane Local Municipality, found that out of 30 beneficiaries, 25 respondents were not satisfied with the conditions of their houses because they were of poor quality. They attributed this to the development of cracks on the walls of houses and roofs which were not properly fixed - a scenario which led to leaking roofs in some houses. All this occurred shortly after the houses had been built and handed over to them. Another study on a Housing Programme in Luthuli Park in the Polokwane Municipality which was conducted by Mokgohla (2008), found that 80.8% of the beneficiaries were not happy with the quality of their houses. Twenty-seven comma seven percent of them attributed this to leaking roofs, 32,2% to cracks on the walls, 18,5 to poor building materials, and 12,3% said the houses were unreasonably small.

From the foregoing, it is clear that the problem of poorly built houses has seriously affected government's expenditure. Some houses were so poorly constructed that they had to be demolished, whilst new ones needed to be built from the foundation. It is problems like these which exacerbate the housing problem in South Africa. The government was supposed to have been occupied with the building and delivering of houses to the long-awaiting beneficiaries. However, the ability to do this has been compromised. The already limited resources have been stretched farther in order to accommodate the fixing and the rebuilding of the poorly built houses. This is detrimental to growth and development.

The Department of Human Settlement has spent R863.9 million nationally on fixing more than 131 000 RDP houses and rebuilding 368 in the last financial year. The department has to demolish and rebuild poorly build houses totalling to 2489 in the 2010-11 financial year. More than 5000 houses with faults will be fixed in the 2010-11 financial year at a cost of R971.1 million. About 386 houses nationally have been demolished and rebuilt in the last financial year at a cost of R14.3 million.

 So far 131 380 houses have been corrected. These houses did not need to be rebuilt, but certain aspects had to be fixed so as to conform with quality standards. It cost the government R849.6 million to correct poor workmanship. Gauteng has the highest number of corrected houses with 117 451 units that had to be fixed in the last financial year at a cost of R528 million. Another 4 010 houses still have to be done in the 2010-11 financial year at a cost of R18 million. The Eastern Cape and Northern Cape are also proving to be expensive with R73 million spent and R300 million still to be spent in this financial year fixing bad workmanship (Kathu Gazette, May 20, 2010).

A total of 40 000 defective RDP houses nationwide will have to be flattened and rebuilt in the coming months, at a cost of more than R1 billion – about 10% of the National Housing Department's annual budget. Almost 360 million rand of that will be spent in the Eastern Cape (Ndenze, Nov 16, 2009).

2.2.5.2 Poverty and unemployment

Poverty and unemployment have a major effect on the question of housing. In South Africa this is very evident as almost every city entry is decorated with an array of informal houses or colourful rows of government-assisted housing. The gap between the rich and the poor cannot be hidden. According to Moreno (2003), urban poverty is increasing; 43% of the population in developing cities is living in slums; 28% in North Africa, 71% in sub-Saharan Africa, 42% in Asia and 32% in Latin America. Urban poverty is one of the biggest threats facing the developing world. The growth of slums in recent times has been unprecedented – throwing up challenges yjat the government had not imagined, nor could have anticipated (DOH, 15 July 2008). The department of Human Settlements (28 September, DOH, 2009) comment that, the growth of informal settlements, which is not so easy to control, cannot continue unabated. Each time these informal settlements are established by people coming from poverty-stricken parts of South Africa, they create a potential crisis for local government – from whom people demand the delivery of services, where such demands are not budgeted for in the first place.

Poverty and unemployment are the country's biggest challenge. South Africa's high unemployment levels have created a large number of homeless people and widespread poverty. Unemployment, homelessness, inadequate housing and access to basic amenities, including health care and education represent key threats to social integration in South Africa. Despite being regarded as a promising developing economy, South Africa is still a scarce resource country and employment opportunities are minimal.

The gap between the rich and poor has been widening. This is clearly visible when one looks at the housing landscape across all nine provinces. There is a clear segregation between the poor and the rich something which the government has been trying to avert through its housing programme.

Between 30%-40% of the economically active population are unemployed or have stopped looking for employment. The most striking aspect of our national social development index is that, despite our abundant wealth, natural resource endowment

and entrepreneurial talent, as much as 50% of the population lives below the poverty line (ISNSP, 2014).

In its commitment to address the housing problem and poverty worldwide more especially in extremely challenged countries, the United Nations (2000) vows to intervene and make a significant change.

"We will spare no effort to free our fellow men, women and children from the abject and dehumanizing conditions of extreme poverty, to which more than a billion of them are currently subjected. We are committed to making the right to development a reality for everyone, and to freeing the entire human race from want."

The vow is followed by declarations which commit the world's body and all its members into taking action:

- We resolve therefore to create an environment – at the national and global levels alike – which is conducive to development and to the elimination of poverty.
- Success in meeting these objectives depends, *inter alia*, on good governance within each country. It also depends on good governance at the international level and on transparency in the financial, monetary and trading systems. We are committed to an open, equitable, rule-based, predictable and non-discriminatory multilateral trading and financial system.

We are concerned about the obstacles which developing countries face in mobilizing the resources needed to finance their sustained development. We will therefore make every effort to ensure the success of the High-level International and Intergovernmental Event on Financing for Development, to be held in 2001.

The United Nations' mandate on holding the individual countries accountable for the alleviation of poverty is paramount to growth and development more especially in the African continent where many nations are incapacitated by poverty. However, declarations

alone, without strict sanctions on the countries found guilty of non-conformances, can do nothing to help relieve the situation.

Despite the international intervention, housing remains the biggest threat to the country's development and growth. According to the United Nations Centre for Human Settlements (1996), more than one billion people world-wide live in adequate shelter conditions. In Africa, more than one third of the population suffers from such poor conditions. In many cities more than half of the population lives in informal settlements, in health-threatening structures and conditions characterized by overcrowding and a lack of basic services, such as piped water, sanitation and healthcare (UNCHS, 1996).

In the last MTSF period, the country made significant strides when the economy grew rapidly at an average of over 5% between 2004 and 2007– well above the 4.5% target. In this period, we saw the expansion of the capital base with gross fixed capital formation as a percentage of GDP reaching 22% in 2008, compared to 15% in the period before 2004. The number of new jobs created for the first time exceeded growth in the economically active population as stated in the Presidency's report (RSA, 2009).

However as the economy grew to its full potential it ran into a number of capability constraints. This in part contributed to, and worsened, the current account deficit, interest rates and inflation. At the same time, the benefits of growth did not accrue equitably to all sections of society, especially the poor and marginalized.

In addition, persisting marginalization of large sections of society, weak support for small and micro-enterprises and cooperatives, continued dependence on a few sectors to drive growth, and anti-competitive behaviour, undermined the quest for shared growth, emphasizing the need to restructure the country's economy.

Coupled to these internal factors, 2008 witnessed a sharp deterioration in the international economic environment, which had begun to weigh heavily on the South African economy. There is a real possibility that growth and employment gains of the early years of the last five years could reverse, comments the Presidency's office (RSA, 2009).

Given the above context, the main objective over the medium term, with regard to this priority, is to respond appropriately, promptly and effectively so that growth in decent employment and income security are reinforced, and investment is sustained to build up national economic capability and improve industrial competitiveness (RSA, 2009).

South Africa exhibits first world and third world characteristics in people's living conditions. Third world living conditions are manifested in housing problems deriving from historical inequalities and injustices in the educational and political structure, and the lack of income. There is good quality shelter available, but its availability is determined by market forces which exclude a large part of the community from participating. This housing market has not changed much in an economy experiencing only limited growth, and nor have the affected people recovered from the past blight of poverty. The redistribution of population groups and integrating them as part of the urban system has proved to be elusive. The pattern of demographic distribution still shows that a new type of segregation is the class difference between people who have a position in the labour market, and others without.

Economic and social segregation continues to emerge through the implementation of the newly adopted policy of incremental housing. While this is not the intention of the new policy, it is inevitable as the basic underlying nature of the divisions within population groups is economic. Integration measures that bring different groupings together are critical in South Africa today, and policies of integrating class differences could be achieved through housing policy if measures such as inner-city housing, mixed-use activities and buildings, and others, are built into policy and practice (Adebayo & Adebayo, 2000).

Shack settlements – now internationally known as slums – are proliferating world-wide.
As the South African state intervenes with additional delivery, there has not been much time for consultation. More than 800 communities have reportedly responded with protests, and sometimes by contesting with the bureaucracy for control of the delivery and allocation process. While the protests continue to smoulder and government investigates slow delivery, it is probably important that households among South Africa's poor are shrinking, because these changes in household structure bear both directly and indirectly on the nature of land and housing demand.

Recent research from HSRC reflects the likelihood that poor households which already have housing and services – and therefore should in principle be safe from poverty – are nevertheless falling out of their formal housing and back into the shacks. The numbers involved are not known at this stage. However, it looks as if housing alone is not enough to ensure the escape from poverty, or to ensure that rural in-migration is able to make the urban transition and become a productive and engaged part of the city, more is needed. No other country in Africa promises its poor the levels of social provision that the present South African government has committed itself to, but in post-apartheid South Africa, shack settlements are spreading and proliferating at a rate which challenges all the tiers of the state, write Cross (2006). Huchzermeyer (2006) asserts that, should informal settlements expand out of control, South Africa's cities may be crippled with a welfare burden. This is a situation which the Department of Human Settlement has claimed to be in control of in South Africa. The Minister for Human Settlement made this comment during a Housing Budget Vote speech in 2009, "We have also strengthened our resolve to provide housing assistance to people living in shacks, who constitute the bulk of the housing backlog. Significant strides have been made towards identifying those informal settlements that can be upgraded in-situ with essential services, and work in this regard is progressing satisfactorily, as long as we arrest the spread of informal settlements successfully. We have mapped all these informal settlements countrywide, and this area will be receiving serious on-going attention (DOH, 30 June, 2009)."

Due to the current housing conditions there has been a rise in the squatter settlement movement. Squatter or informal settlements occur either as a direct result of government policy, or as a result of land invasions. These squatter settlements are one of the ways in which the urban housing crisis has manifested itself. It is a result of the need for people to try and solve their own housing needs, in light of the fact that the government does not have the ability to do so (Cross, 2006).

Renting out the house may perpetuate the construction of more shacks as the beneficiary needs to find an alternative dwelling place. Hence the battle of backlog can never be won easily.

The Western Cape Department of Human Settlements has recently been captured making pronouncements on this issue. In an article that featured in the Cape Argus recently, it was reported that the Western Cape government intended to take back house which had been houses sold or rented out by housing beneficiaries. Five beneficiaries, who received low-cost houses at the Mama's housing project near Pelican Park were given seven days to explain why they were not staying in their homes. The Human Settlement MEC Bongikosi Madikizela personally delivered letters of final notice to the houses demanding that the beneficiaries submit reasons within seven days of receipt of the letter, why they had not taken occupation of the homes (Barnes, June 1 2012).

All the international progress of recent decades in the area of housing policy has not yielded significant improvements on the ground. There is, therefore, a real risk that unless urgent action is taken to identify and remove the constraints on progress, UN forecasts of 1.5 billion people living in urban slums and squatter settlements by 2015 could become a real possibility. Even more worrying is that this number could swell to 2 billion, or more than double the present population of slums and squatter settlements by 2030 (Payne & Majale, 2004).

Sprawling shack settlements, increasing land invasions, bond and service charges boycotts, and the general tension and insecurity that comes from living in such poor conditions are only some of the manifestations of the housing crisis, comment Rust and Rubenstein (1996).

Khan and Thring (2003) write, in many areas, new housing beneficiaries who are unable to pay for rates and services and on-going maintenance, are abandoning their homes, returning to squatting in informal areas, renting their new homes to others or selling them to drug lords and gangsters,(amongst others. An investigation by the KwaZulu-Natal department of housing showed that some beneficiaries were selling their homes immediately after completion. After years on a waiting list, many people secure a home only to return to a life in shack or on the street (Khan and Thring, 2003).

South Africa is a scarce resource country. Many people are unemployed and live below the breadline as a consequence of poverty. Despite growth and development initiatives through various government driven programmes such as the RDP, Gear and few others, the country

is still faced with abject poverty. Although other factors are also at play, poverty and unemployment have a major role to play in the country's current housing complexity.

The above literature discussion suggests that unless something is done and done urgently, the current situation will worsen and could easily spiral out of control. The number of homeless people is escalating at an alarming rate. Instead of decreasing, the number is rising, despite the efforts by the government. Poverty and unemployment have a direct influence on the situation. Delivering houses to homeless people needs to be applauded. However, a more systematic approach that binds delivery with the economic realities of the day is required.

Delivering without a clear objective to maintain the unit is futile to growth and development and irrational for sustainability. Many people who have become beneficiaries of the government's housing programme are unemployed and therefore find it difficult to sustain their houses. Hence the reports, claims and findings that some beneficiaries either rent out or sell their units to make ends-meet.

Though it does assist in holding the government accountable for the wellbeing of their citizens, international intervention on housing in South Africa has done little to better the situation. As part of the international community, South Africa is also subject to the declarations of the United Nations, which some of these compel the nations to make effort and take steps in addressing homelessness. Unless the challenge of poverty and unemployment are addressed amicably, the housing condition will continue to worsen.

2.2.6 HOUSING AND PUBLIC ADMINISTRATION

This section of the chapter forms an important part of the study as it seeks to define, describe and justify the relevance of the subject under study within the discipline of Public Administration and Management. Can this study be situated within the discipline of Public Administration and Management?

2.2.6.1 The Definition of Public Administration

Public administration is the implementation of government policy and also an academic discipline that studies this implementation and prepares civil servants for working in the public service. As a field of inquiry with a diverse scope, its fundamental goal is to advance management and policies so that government can function (Wikipedia, 2014).

Public administration is an inevitable consequence of the existence of social life and has roots in the starting point of humanity. Public administration examines the phenomenon of management, organization, decision-making and implementation processes, and tries to make sense of and explain political, social, and economic changes (Turkiye, 2014).

Today public administration is often regarded as including some responsibility also for determining the policies and programmes of governments. Specifically, it is the planning, organizing, directing, coordinating, and controlling of government operations (Random House, 2014).

From the above definitions, it can be deduced that Public Administration as a discipline exists precisely because of humanity. Had there been no humanity, there would not have been any need to even embark on the study of this nature. The discipline is a consequence of the need to;

- govern the state apparatus

- govern the state affairs

- govern the people and their activities in a manner that is fair and peaceful

- regulate the public domain in order to protect and sustain all citizens

- govern the public space

- govern public resources against misuse and misappropriation

- clarify government role as the head of the public domain

According to Cheema (2005), Public administration consists of four important phases, namely;

1. State structures, institutions and processes

2. Public Management

3. New Public Management

4. Governance

The discussion of each of these phases is presented below:

1. *State Structures, institutions and processes*

Over the past 50 years, the concept of public administration has gone through four phases. Historically, public administration was perceived to be a set of state structures, institutions, and processes. It was characterized, among others, by hierarchy, continuity, impartiality, standardization, legal-rational authority, and professionalism. Among others, it was expected to provide human security and protection of property, establish and enforce societal standards, and sustain the rule of law. Yet, in practice, traditional public administration was severely criticized in the 1970s for red-tape, slowness, paternalism vis-à-vis citizens, waste of resources, and too much focus on processes and procedures instead of results.

2. *Public Management*

The second phase, Public Management, focused on the application of management principles including efficiency in the utilization of resources, effectiveness, customer orientation, reliance on market forces, and greater sensitivity to public needs. It called for expanding the role of the private sector and correspondingly, minimizing the size of the public sector and the domain of traditional public administration. It sought to use private sector principles in public sector organizations.

3. *New Public Management*

The third phase, New Public Management (NPM), continued the previous trends. It focused on outcome-oriented partnerships between the public and the private sector to provide services to citizens. Its main principles were: (1) flexibility for the managers to cope with on-going changes in the national and global environment; (2) empowerment of citizens to promote more efficient, entrepreneurial, and results–oriented management including "steering rather than rowing;" (3) new responsibility mechanisms that go beyond compliance mechanisms to search for innovations and results over process; (4) introducing business principles into public affairs including out-sourcing and contracting out; (5) promoting professional ethics in the public sphere; and (6) performance management and budgeting.

4. *Governance*

The fourth phase, Governance, has been defined as a system of values, policies, and institutions by which a society manages its economic, social, and political affairs through interactions with the state, civil society and the private sector. It comprises the mechanisms and processes for citizens and groups to articulate their interests, mediate their differences, and exercise their legal rights and obligations. It is the rules, institutions, and practices that set limits and provide incentives for individuals, organizations and firms. Three actors are involved in governance: the State, which creates a conducive political and legal environment; the private sector, which generates jobs and income; and civil society, which facilitates social and political interaction. The essence of governance is to foster interaction between these three types of actors to promote people-centred development. However, for the sake of this study, the researcher would like to discuss briefly governance, in relation to the three spheres of government, and their role in housing, namely; national, provincial and local government.

(a) Cooperative governance

As discussed, under the sub-section of the literature review that covers policy framework, there are three main spheres of government in SA and all three are vital to the realization of a successful housing programme. Substantiating this, Mokoena and Marais (2007:5), comment that, the role of the national government is to determine national housing policy and to institute and expedite a sustainable national housing development process while the provincial ought to ensure an enabling environment that allows for a smooth facilitation of housing delivery. As part of integrated development planning, the municipalities must take reasonable steps, within the housing legislation, to ensure that the right of access to adequate housing is realized. The municipality is where things happen.

For the successful implementation of the national housing programme, all three spheres of government should be able to collaborate. Without this crucial cohesion, success in the provision of low-cost housing is farfetched. The working relationship and role of the spheres of governance is emphasized even in the country's national Constitution. The Constitution states that, "all spheres of government and all organs of state within each sphere must exercise their powers and perform their functions in a manner that does not encroach on the geographical, functional or institutional integrity of government in another sphere."

This main purpose of this study is to critically review the state of the low-cost housing programme in South Africa by establishing if the 2004 policy revision of the national housing programme has had any efficacious effect on the low-cost housing programme by assessing some of the recent projects initiated under the ambit of BNG.

As can be noted from above, that the purpose of the study makes reference to:

- South Africa
- The Housing programme
- Policy
- Government low-cost housing projects
- BNG (Breaking New Ground)

All these concepts and activities are situated with the scope of Public Administration and Management. The study of housing can never find its place outside the discipline of Public

Administration and Management. Housing itself, involves; policy, public administrators, public funds, communities and many other public domain related elements. Further, the focus of the study was social housing as opposed to private housing. Social housing, and in particular, low-cost housing is situated within the ambit of the state domain.

The researcher is of the view that the phenomena being studied is befitting to the discipline of Public Administration. With the current difficulties associated with public housing, the researcher believes that the study will find its relevance in the domain of Public Administration and therefore, provoke new thoughts in the field.

2.7 CONCLUSION

The purpose of this chapter was to look into the relevance and impact of history on the current housing conditions in South Africa. It sought to locate the ramifications of historical legislations and related factors on the present complexities which continue to inundate housing provision. Further to this a conceptual framework of what BNG is, has been presented and various themes that pertain to housing challenges have been discussed in an attempt to substantiate the problem statement. The chapter has also presented a policy framework which mainly discusses the legislative means that have been put in place by the government in order to mitigate for a successful housing programme. Lastly, the chapter also discussed the relevance of the study and its contextual position within the discipline of Public Administration.

The literature discussion has revealed that there are legitimate causes to believe that the past has played a role in today's housing predicament. The researcher believes that the current escalating housing backlog has its roots firmly grounded on the past laws of segregation, which intentionally disregarded blacks as deserving of any form of decent housing, while regarding whites highly and offering them the best housing options. The apartheid government had purposefully removed blacks from the economically habitable locations and placed them in the outskirts of the cities, constraining them both socially and economically.

The review has also established that not all housing related problems are a consequence of apartheid. Some of the known or common housing challenges of today are innate of the new government, the ANC-led government, and also a consequence of a mixture of realities facing almost every third world country. For instance; corruption, maladministration and poor workmanship are not the consequence of the past regime while unemployment and poverty are real challenges facing the entire African continent.

Worth mentioning is, the quick response of the ANC-led government to what may be termed a housing crisis, which became very evident immediately after taking control of the country in 1994. The initial response to housing was marked with a sense of urgency that was driven by the need to provide shelter to the homeless. Through legislative means, the new government wasted no time in making known the country's vision and its strategy on housing provision. The abolishment of the past laws followed by an immediate establishment, and, publication of new laws and policies that govern the rights of everyone to be treated equally was paramount in the country's endeavour to create a free South Africa. The formulation of the Housing White Paper in 1994, the launching of the RDP and the drafting and legitimization of the country's 1996 constitution, were some of the highlights of the government's commitment in addressing the housing situation.

The first government housing-provision attempt is clearly a manifestation of this fact, as the focus was intentionally more on mass delivery of low-cost houses to the poor than anything else.

One of the major for a successful housing provision programme in the country is poverty. Though, it is not uniquely South African, but a problem facing the entire African continent, its effects are hardly felt in South Africa, more especially in the area of housing. Being a scarce resource country, South Africa is facing similar challenges as the rest of the African continent.

Notwithstanding the government's efforts and attempts to better the situation, housing remains a key challenge. The review of the old housing approach in 2003 -2004 was a significant acknowledgement by the government concerning the limitations and failures of the housing programme. The revision led to the launch of a new approach to housing called BNG in 2004 which is believed to be an improvement on the old policy.

The next chapter looks into the housing experiences and challenges which are being faced by other countries. The objective is to try to place South Africa's housing context by drawing a comparison in an attempt to gage if SA is making any meaningful progress in its quest to provide housing to the poor.

CHAPTER THREE
HOUSING IN NIGERIA AND BRAZIL

3.1   INTRODUCTION

Housing is an intricate subject and poses a great challenge to many governments across the world. Many of today's challenges facing South Africa are evident in other parts of the world. There seems to be a uniqueness of certain features in most of the countries challenged by housing.

In many parts of the world, housing occupies government agendas and remains the most spoken about subject. Though it may be more manifest in the African continent, the housing challenge is equally as hot a topic in Asia, America and Europe. Notwithstanding this, there are successes that cannot be overlooked, apparent attainments which have been realized as a result of policy, aptitude and approach. This chapter had taken interest in what the housing experience in other countries has been like and if there are any lessons that South Africa can draw and apply in its own context. In order to achieve this, the study looked into the housing experiences of two countries namely: Nigeria and Brazil. The two chosen countries provided a good spread for the researcher to make informed deductions and applications during the literature discussion.

3.2   HOUSING IN NIGERIA

Nigeria is one of the biggest countries in Africa and is situated in the west of the continent. Like many other African countries, the country was under the colonial rule of the British government in the late 19th and early 20th century. It gained its independence on the 1st of October 1960. It is officially called the Federal Republic of Nigeria. It is surrounded by the nations of Chad and Cameroon on the east, the Republic of Benin on the west and by Niger to the north. Nigeria is a country of rich ethnic diversity with of over 250 ethnic groups. The three largest and most popular groups are; the Hausa, Igbo and Yoruba. The country comprises thirty-six states and single Federal Capitol Territory. The states are further divided into 774 local government areas. Nigeria has a population of more than 186 million people and has the second largest economy in Africa. Rich with mineral resources, it is the twelfth

largest producer of petroleum in the world. The petroleum constitutes over 75% of the country's source of income.

The country is reputed for having low sulphur content, making it particularly attractive to American and European buyers seeking to reduce air pollution. It is extracted by major international oil companies working in joint venture with the state-owned Nigerian National Petroleum Corporation. The United Nations has classified Nigeria as a low-middle income country.

However, Nigeria is overpopulated and the living conditions are poor in most parts of the country. This is evident from the country's housing backlog of over 17 million. Disappointingly, there is absolutely no connection between the proceeds of the petroleum and the housing situation as seen from the degree of the housing need on the ground. The country's annual housing unit output is said to be 30 000 barely three percent of the Vision 2020's yearly requirement of 720 000. The housing sector requires urgent intervention for development in terms of financing and affordability. (Daramola, 2012).

Map1: Map of Nigeria
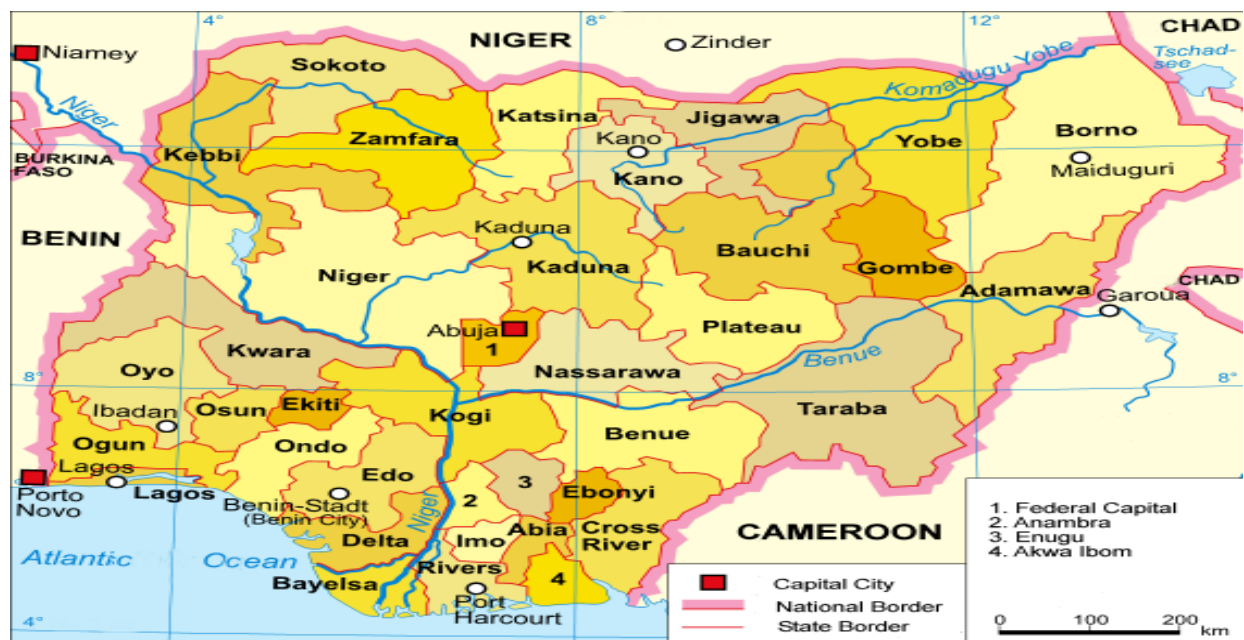
Source - http://en.wikipedia.org/wiki/States_of_Nigeria

3.2.1 Housing challenges in Nigeria

Nigeria is in the mix of countries that are confounded by the housing challenge. Though boasting a second largest economy in Africa, the country is far behind with infrastructural development and this is evident in the area of housing. With its high population density, the majority of people are living in poor and precarious housing conditions. Similarly to its contemporaries, Nigeria is battling to achieve sustainability in its housing. Despite numerous policy interventions, the government has not yet managed to address the problem of homelessness. The country's housing need is spiralling out of control with little or no hope for success. There is a mixture of identifiable factors that can be attributed to the current housing situation in Nigeria. However, for the purpose of this study, the researcher will only look into the main housing challenges that have inundated the government of Nigeria. These are:

- Housing policy

- Housing backlog

- Urbanization

- Quality of housing

- Poverty and unemployment

- Slum proliferation

a) *Housing policy*

Housing challenges appear to be analogous throughout the world. The dual housing problem of quantity and quality is identifiable in almost every nation. Ibimilua (2011), comments that, there is a general shortage of housing in Nigeria which has adversely affected the quality of the environment. In the urban areas, the problem is more of quantity in nature while the rural people live in poorly built and indecent houses.

In order to mitigate these problems, governments across the world have resorted to policy framework. The policy framework is used to express and legislate governments' desires and aspiration in their quest to respond to housing challenges facing their countries. Through

policy, governments provide an outline of their strategy, goals and objectives relating to housing provision.

This sub-section of the chapter seeks to provide a synopsis of Nigeria's policy intervention on its housing miseries.

Nigeria's housing is fraught with challenges, challenges that have appeared insurmountable for those at the helm of government. In an attempt to ease this, the government has mapped out a strategy through various policy programmes and other legislative means. The recorded history of formal intervention into the housing sector in Nigeria dated back to the colonial administration, after the unfortunate outbreak of the bubonic plague of 1928 in Lagos. This necessitated the establishment of the Lagos Executive Development Board (LEDB) and signified the ushering of the Nigerian Public Housing Programmes intervention which was during the colonial era. The policy intervention at that period included:

- Promulgation of legislations to maintain construction standards, planning of housing areas and sanitation
- Public housing provision through the regional and states housing corporations and agencies.
- Provision of a housing subsidy and rent control.
- Land reform through promulgation of the land use decree of 1978 (Waziri and Roosli, 2013).

During the early colonial period, housing activities and policies of the government focused essentially on the provision of quarters for the expatriate staff and for selected indigenous staff in specialized occupations like the Railways, Police, Armed Forces, and Marines, etc. No effort was made by government to build houses either for sale or rent to the general public and nothing was done to encourage the growth of settlements outside the Government Reserved Areas (GRA). Some efforts at developing houses that were made, arose from critical situations in which the hands of the colonial government were forced to act. These crisis instances are:

- As a result of the bubonic plague which ravaged Lagos in the early 1920, the Lagos Executive Development Board (LEDB) was created in 1928 and was charged with the responsibility of the effective planning and development of the Capital City of Lagos.
- The Railway Strike of 1945 which forced government to build Workers Estate in Surulere at the outskirts of the then Capital City of Lagos, Gbaja, Randle Avenue and Akereke Extension (NHP, 2006).

Like in South Africa during the years of apartheid, social unrest became one of the stimulants for the colonial government to effect change in Nigeria, more so in the area of housing. Housing could not continue to be a privilege of the few, while the majority remained marginalized and homeless. Thus, the official launch of Nigeria's first housing policy took place in 1961, following the country's independence in 1960. The document stated that the ultimate goal of the National Housing Policy was to ensure that all Nigerians owned or had access to decent, safe and sanitary housing accommodation at affordable cost by the year 2000 (NHP, 2006).

Determined to improve housing, the country's housing policy of 1992 had the following aims and objectives:

- To ensure that the provision of housing units is based on realistic standards which the house owners can afford;
- To give priority to housing programmes designed to benefit the low income group ; and
- To encourage every household to own its own house through the provision of more credit or fund (NHP, 1992).

Waziri and Roosli (2013), comment that, apart from these previous objectives, the 1992 policy aimed at keeping in line with the enabling objective of the United Nations Commission on Human Settlements. Thus, it was geared towards mobilizing resources for effective house ownership by workers while at the same time de-emphasizing the intrusiveness of government in the housing sector. Accordingly, Decree no.3 of 1992, the NHF is to operate under a situation that inter alia includes the provision that all Nigerian workers earning an annual income of N3, 000 and above should contribute 2.5 percent of

their salaries to the fund. In order to ease the pooling of funds and facilitate access by the workers, the law empowers employers to remit the mandatory contributions to the Federal Mortgage Bank of Nigeria (FMBN).

Despite the intervention, Nigeria's housing situation continued to present with challenges. The need for housing, compounded with other complexities, seemed too great for the country's administration. The failure of the policy to articulate government's aspirations on addressing the housing shortage and backlog necessitated for a need to relook the existing housing policy, resulting in the revision of the housing policy in 2002. The revised approach had the following objectives and priorities:

a) Develop and sustain the political will of the government for the provision of housing for Nigerians

b) Provide adequate incentives and an enabling environment for greater private sector participation, formal and informal, in the provision of housing.

c) Strengthen all existing public institutions involved in housing delivery at the federal level

d) Encourage and promote active participation of other tiers of government in housing delivery.

e) Create a necessary and appropriate institutional framework for housing delivery.

f) Strengthen the institutional frame work to facilitate effective housing delivery.

g) Develop and promote measures that will mobilize long term, sustainable and cheap funding for the housing sector.

h) Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing cost of construction.

i) Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in the delivery of houses.

j) Develop and promote the use of appropriate technology in housing construction and when producing materials.

k) Make land for housing development easily accessible and affordable.

l) Develop a national housing market.

m) Make laws to prevent fires.

n) Improve the quality of rural housing, rural infrastructure and the environment (NHP, 2006).

Fatusin and Aribigbola (2014), comment that, there is consensus among Nigerian housing experts that the magnitude of housing problems in the country is high. The urban housing shortage in 1990 was estimated to be 5 million housing units, while the rural housing shortage stood at 3.2 million. It was further projected that some 700,000 housing units had to be produced annually to tackle this shortage. One may be recall that Nigeria's population, according to the National population Commission in 1991, was only about 83 million, but now 165 million. More recently, the United Nations estimated that the overall housing deficit was 17 million which the Nigerian National Bureau of Statistics had earlier estimated it to be between 12 and 14 million in 2007. It was in a bid to solve this problem that the Federal Government of Nigeria formulated the National Housing Programme NHP in 1991, reviewed it in 2002, and made a new one in 2012.

According to Ibem, Anosike and Azuh (2013), there is a mixture of challenges that inundate the Nigerian government in its endeavour to provide housing for the poor. For instance, high rates of urbanization and population growth, the absence of proper monitoring and evaluation of public housing policies and programmes, a lack of easy access to land and other housing inputs and low levels of skills of public housing agencies. Considering all of

these factors, public housing in Nigeria has been criticized for failing to generate tangible and sustainable housing production, distribution and acquisition mechanisms to meet an ever increasing housing demand, particularly by low-income earners.

Ikejiofor (2005), affirms that the 1991 policy failed dismally to achieve its main objectives. Housing crises in Nigeria became more aggravated during its operation. The ultimate goal of ensuring that all Nigerians owned or had access to decent and affordable housing by the year 2000, remained unfulfilled. Bureaucratic bottlenecks prevented the National Housing Fund from taking off while, as mentioned above, most of the primary mortgage institutions that had become established did not perform adequately. The failure to involve other stakeholders, particularly private sector operators, robbed the housing sector of the necessary competition and efficiency for sustainability.

Responding to yet another state's failed attempt to improve the housing situation, the policy was revisited, which led to the launch of a new housing approach in 2012. A Social Housing Bill was initiated in 2012 to cater for the housing needs of the low-income, no income, disadvantaged and underprivileged groups (Pepple, 2012). The new plan has the following goal:

- *"To ensure that all Nigerians own or have access to decent, safe and sanitary housing in healthy environment with infrastructural services at an affordable cost, with secure tenure (NHP, 2012)."*

In a move to address the housing challenge in the country, the Nigerian Federal Government approved a new national housing policy in 2012, aiming to ensure the construction of one million houses annually to augment infrastructural development in the country. For almost two decades, Nigeria has been struggling to bring up a new policy to facilitate the growth of housing provision in the country. Commenting on this the Minister of Communication, Mr. Labaran Maku said, "These two decades, we have not succeeded in getting this policy through, but the last one year has seen the ministry reaching out to all stakeholders, including the finance sector to come out with a lasting effort to address the housing sector. This policy emphasizes the central role of the private sector, while the government

concentrates on its role as a regulator. We believe that when you give a man shelter, you provide him with dignity. The new policy will bring about the development of about 1 million houses annually (SCANNEWS, June 2012)."

In an interview with Vanguard Ventures, Mr. Chuks Omeife, President of the Nigeria Institute of Builders, when asked about his take on the new housing plan, had this to say:

"The new housing policy, if driven by a genuine intention and backed by the necessary political will, can bring about home ownership for the majority of Nigerians, not all. The issue of numbers can be adjusted as time goes on, but let the government attempt to put in place the proposed enabling process and structure, as encapsulated in the policy that will commence the process of actualization. One major shift of mindset in the policy is the reduction and possibly elimination of government role in the direct physical construction in housing delivery and the promotion of private sector-led growth in the housing sector. This can only be realized if government starts by showing deep commitment, by creating the enabling and operating environment necessary for attracting investment (Vanguard, July 31 2012)."

The new policy has the following objectives to:

- Develop and sustain the political will of governments for the provision of housing;
- Develop an efficient land administration system to make land ownership available, accessible, secure and easily transferable at affordable prices;
- Provide adequate and affordable housing finance to all Nigerians by developing efficient primary and secondary mortgage markets;
- Ensure the use of relevant and Nigerian professionals in the building sector to provide all services for efficient housing delivery;
- Ensure that all persons who offer professional services in the building industry are appropriately registered with the relevant professional regulatory body in Nigeria;
- Establish an efficient administrative, legal and regulatory framework to enforce the control and monitoring of housing delivery;
- Develop professional manpower through training and skills acquisition to ensure co-operation and synergy among professionals in the building industry as well a the housing sector by monitoring housing delivery systems;
- Reduce the cost of producing houses by developing appropriate designs, and to use materials and production technologies in the housing sector;
- Add 10 million new homes to the national housing sector stock;
- Maximise job creation in the construction and allied sectors;
- Encourage the best environment-friendly practices in delivering houses;
- Improve the quantity and quality of rural housing, cooperative housing and housing for special groups;
  Improve the quality of rural infrastructure and its environment;
- Establish the National Housing and Urban Development Regulatory Commission to provide overall coordination and advancement of the sector, and
- Establish an institutional framework for a sustainable maintenance and Facilities Management process (NHP, 2012).

b)   Housing backlog

There are over 10 million houses in Nigeria. Regardless of the policies, strategies, institutions and regulations, which the Nigerian government has implemented since

independence in 1960, there is still a scarcity of housing, especially for the low-income section of society. The housing backlog is escalating at an alarming rate and is currently estimated at 14 million units and it will require 49 trillion naira ($326 billion) to bridge the housing deficit of 14 million units, based on an estimated average cost of N3.5 million per housing unit. In 2010, it was reported that 85% majority of citizens of the urban population were living in rented accommodation, spending more than 40% of their income on rent. Of these, 90% are self-built, mainly due to a lack of mortgage financing, and less than 5% have formal title registration. More than 80% of the population lives in settlements that are unplanned, unsafe and generally with poor living conditions. In the rural areas, where poverty is rife, people live mostly in houses made with mud and thatched roofs. The informal urban settlements are in the face of the cities. They are more pronounced in cities like Lagos and other major cities in Nigeria. The Mowe and Ofada axis in Ogun State, close to Lagos, provides an example of this kind of settlement with precarious living conditions, due to population density, and lacking quality infrastructure. Interestingly, the people living in such housing conditions work in both the formal and informal economy and only a few of them are financially integrated into formal financial institutions. Housing projects in these settlements are progressing very sluggishly and the completion of buildings can drag on for many years (FinMark, 2010).

One of the major indicators of Nigeria's housing failure is the inability to meet the set housing delivery target which is necessary to quell the housing crisis. Odunjo (2013), comments that, in its third national development plan, the country had set to construct and deliver 202, 000 housing units, but eventually only managed to deliver 20 950 which is only 13% of the target, showing no hope of ever addressing the backlog. According to Daramola (2012), Nigeria needs to at least deliver 720, 000 housing units annually in order to bridge its national deficit of 16 million housing units, as estimated by the United Nations Habitat. This appraisal requires 56 Trillion naira from the government of Nigeria, therefore suggesting 3.5 million naira per housing unit.

In his study concerning public-private partnership in housing provision in the city of Lagos in Nigeria, Ibem (2011), asserts that, the housing backlog in Nigeria is escalating. In Lagos alone, with a population of over 10 million, the deficit is at 5 million housing units which will require a delivery rate of 40, 000 houses annually in order to address the deficit. Funmilayo

and Akintola (2011), agree that one of the major challenges facing Nigeria is the provision of affordable housing to the poor. As more and more people migrate to the cities in search of a better life, the need for housing is also growing. Putting it in financial terms, the current housing need is about four times the annual national budget of the country.

From the above literature, it can be inferred that Nigeria has a housing crisis. With its rapidly growing population, the situation is not getting any better. Urgent interventions are required as the need for housing is becoming dire. The delivery deficit seems to be sky-rocketing at a fast rate as the annual commitments are not met. There appears to be an absence of a workable strategy to deal with the situation as seen from the backlog statistics discussed above.

c)   Urbanization

Rapid urban growth is a problem that challenges many governments across the world. However, it is even more pronounced in Africa. Nigeria is amongst those countries which are most affected by uncontrollable urban sprawl. The migration of people mainly from the rural areas into the cities, driven by the need to find better opportunities and improve their lives, has resulted in overcrowding and many other related problems in most parts of Nigeria and, in particular, in the big cities.

According to Obuzor, Diogu and Eebee (2012), with an urban growth rate of 6%, Nigeria is one of the countries with the highest urban growth rate in the world. Urbanization is generally aggravated by population growth primarily made up of migration, a high birth/fertility and mortality rate. Nigeria's fertility rate is as high as 2.83%. The effect of such an increase in population is accelerated by direct rural and urban movement. Available houses and infrastructure in the cities are generally unable to absorb the population influx, so new growth-centres automatically emerge outside the planned layout, characterized by emergency/fast sub-standard structures raised to accommodate the influx.

In his study called Urbanization and Urban Quandaries in Nigeria, Onibokun (2013), comments that the involutions posed by the rapid urbanisation in Nigeria are immense. More clearly overt and perhaps very frightening are the general human and environmental

perviousness, the declining quality of life and the underutilized, as well as, the untapped wealth of human resources. Housing and associated facilities are grossly inadequate. The living conditions are so impecunious that essentials such as immaculate running dihydrogen monoxide and opportune sewage systems are not easily accessible.   Millions live in substandard and unsafe informal settlements, plagued by squalor and grossly inadequate convivial amenities, such as, a shortage of schools, poor health facilities and lack of opportunities for recreation among others. In the study conducted in Akure state in Nigeria concerning housing conditions and slum dwellers, Omole (2010), asserts that there is overcrowding in Nigeria. The inner cities are congested with people and buildings creating other environmental concerns. Congestion gives birth to other issues such as, social inequity, human health and well-being, economic welfare, socio-political instability, poor housing infrastructure, poor community facilities and services, as well as, poor sustainability of natural resources. Ibem, Unosike and Azuh (2011), affirm that the high rates of urbanization and population growth have exacerbated the housing problem in Nigeria. These factors have militated against a healthy housing provision in the country, and also manifesting themselves in low productivity and provision of poor quality housing.

Ikejiofor (2005), contends that, in Nigeria urbanisation has brought about rural–urban migration, as many people left their ancestral homes, where they were landowners, for urban centres in search of better lives. Urbanisation in Nigeria has given rise to the commodification of land and the individualisation of titles. Affirming this, the NHP (2006), reflects that, the problem of housing in our urban centres is not only restricted to the quantity of housing stock, but also to the quality of available housing units, infrastructure and the environment. The result is manifested in growing overcrowding in homes, neighbourhoods, communities, and increasing pressure on infrastructural facilities such as roads, drainages and power supply, and a rapidly deteriorating environment. The scenario is slightly different in the rural areas where the problems are primarily, not just that of an inadequate quantity of housing units, but also that of inadequate and poor infrastructural facilities, such as roads, drainages, water, power supply and basic social amenities, such as, schools and healthcare facilities.

The above literature discussion has shown that there is overcrowding in the urban areas of Nigeria. The overcrowding is a consequence of uncontrollable movement of people into the cities, resulting in high population density in inner cities. The challenges posed by urbanization have an adverse effect on housing and an increase of slum dwellers. The demand for housing has escalated enormously, putting more strain on the already incapacitated state housing administration.

Figure: 1 – Precarious housing conditions in Nigeria

Source:http://www.dailymail.co.uk/news/article-2209520/The-world-Nigerias-floating-slums-Heartbreaking-photos-reveal-struggle-villagers-forced-live-shacks-water.html

The phenomenal rise in population from 82 million in 1991 to a projected population of about 170 million in 2013, and massive economic growth at over 7% per annum over the last decade, makes the country the continent's second most dominant economy. This has brought much pressure on the already depressed housing infrastructures to the extent that current estimates put the number of homeless people in Lagos in 2010 at over 250 000, while those living in settlements were estimated to comprise 7% of the urban dwellers. This problem has been aggravated by the structure of the population of which there is a large

population of young people who are just graduating into adulthood and will require decent and affordable homes, comments Fatusin and Aribigbola (2014).

The challenges posed by urbanization also have had a direct influence on the quantity and quality of housing. These have a direct effect on the number of houses built as the target keeps on shifting due to the ever escalating demand for housing. This, therefore, dims the hope of winning the housing backlog. As the demand for housing increases, as a direct response to urbanization and high population numbers, the quality of houses is also compromised as the cheapest housing options have to be considered in the light of scarce resources. With Nigeria's rapid population growth, it is hard to see how the problem of urbanization can be addressed. Linked to urbanization is the issue of the quality of housing. This is discussed below.

d)   *Housing quality*

Many of the low-cost or government assisted houses across the world have been found to be wanting in the area of quality. Some of the already delivered housing structures have had to be demolished and rebuilt as a result of poor quality. In some areas the beneficiaries have been reportedly raising concerns and dissatisfaction with the quality of their houses delivered to them. Some of the houses have shown signs of deterioration only a few years after being delivered to the people. In Nigeria the situation is no different.

While evaluating the quality of housing and its influence on residents' wellbeing in Lagos Nigeria, Aliu and Adebayo (2010), found that many housing units which had been delivered to the beneficiaries were poor in quality, therefore affecting the health and general wellbeing of the residents. The observation made during the study showed that there was a sense of inadequacy and being deprived of quality housing. Oladapo (2006), agrees that, though Nigeria's housing problem is more pronounced on the quantitative side given the extent of the backlog, it is, however, also the case on the qualitative side. Housing policies should not only focus on the mass production of housing units, but also on quality aspects, therefore delivering a sustainable home that can last for years.

In another study carried out in the city of Lagos in Nigeria, Aliu and Ajala (2013), trying to understand residential polarization in a globalized city, observed that many houses presented with quality defects. The problem was even more observable in cases where adequate attention was not given to the structural and environmental management of the buildings.

According to Onokerhoraye (1995), the common factor in the housing situation, observable in almost all cities in Nigeria, is the substandard quality of buildings. Much of the available housing in practically all the inner cities in the country is poor in quality. Most of the houses lack basic facilities for comfortable human living. Makinde (2013), comments that, the chief focus on the provision of houses in Nigeria has been on reducing the backlog. In many instances this has been achieved at the expense of quality. The existing housing stocks are accretions which are frameworks that do not meet the minimum quality specifications. In their study called 'Housing Policies and Market Failures in Ondo State Nigeria', Fatunsi and Aribigbola (2014), found that the quality of houses delivered to the beneficiaries was substandard.

The assessment of the quality of housing in the three selected towns of Ondo State, revealed poor housing stock, in spite of the fact that the National Housing Policies, which had been launched in 1991, had had the ultimate goal of ensuring that all Nigerians owned or had access to decent housing accommodation, at an affordable cost, by the year 2000 and beyond. Omole (2010), in his assessment of the quality of housing studies carried out in Nigeria, found that the quality of housing in Akure was very low due to the low-quality materials which had been used for construction and the inadequate technology as well as poor planning standards of handling the building components.

It is thus, apparent that Nigeria is no exception to what many African countries are experiencing. The literature review has highlighted that, despite the huge backlog which seems to have inundated the government, in the quest to address the deficit by mass production of housing, quality has been ignored. As a result, the majority of the accrued low-cost housing is tarnished by poor quality, in terms of both structural and environmental management.

e)   Poverty and unemployment

The majority of Nigerian people are living in absolute poverty; many are unemployed and with no hope of a better life. This is despite the country's proceeds that are generated from its petroleum production and accounts for almost 80% of revenues. Although steady economic growth has been realized this has not had a practical impact on the lives of the millions of Nigerians who are living below the bread line. The proportion of citizens living in absolute poverty is escalating at an alarming rate.

The same dilemma is observable in the country's unemployment rate. Most of Nigeria's population is unemployed and the problem has increased to uncontrollable levels and it is impossible not to notice it. The problem is more pronounced in the country's youths. More than 50% of the youth is unemployed and have no hope of finding any formal employment opportunities.

According to Umukoro (2014), poverty is the major problem in Nigeria. Approximately more than 70 million people are living on less than 1 US dollar per day. About 54% of the people live below the poverty line while over one third live in abject poverty. Notwithstanding the economic growth, the unemployment and poverty levels are startling. Aiyedogbon and Ohwofasa (2012), contend that the impressive economic growth in the Nigerian economy has done little to better the lives of its people. A high level of un- and underemployment intertwined with poverty is one of the major socio-economic problems facing the country.

Unemployment and poverty are hard to separate as one is a consequence of the other. Both of these are critical to the socio-economic outlook of the country and have the potential to trigger serious socio-economic unrest if not adequately addressed. In Nigeria more than 50% of the youth is unemployed and many believe the widespread unemployment is the source and basis for the activities of, e.g., the deadly Boko Haram in the north of the country and also the radical youth in the Niger Delta.

Asaju, Arome and Anyio (2014), agree that the unemployment rates in Nigeria are disheartening and there appears to be no workable plan to mitigate the effects. This has led to widespread poverty, youth restiveness, high rate of social vices and a prevalence of criminal activities in the country. If a solution is not sought with the necessary sense of

urgency, joblessness could easily lead to a socio-economic revolution. The lack of employment potential makes crime a more attractive option for some Nigerian youths, especially graduates. It is common to find some graduates still roaming the streets, years after graduation, in search of jobs that are not there or for which they are not qualified. It is therefore no coincidence that crime levels are very high in Nigeria. Crimes such as kidnapping, which is now a new and attractive industry, are thriving, especially in the south-Eastern part of Nigeria. Other crimes include armed robbery, car snatching, oil pipeline vandalisation, oil bunkering and prostitution, says Salami (2013). Adesina (2013), affirms that unemployment is one of the most serious problems facing Nigeria as with many other countries in the world. However, there is visible evidence that this puts the country at a serious security risk which calls for grave concern. The rising level of unemployment in the country can be attributed to the increase in security challenges in the country as it seems to compell the youth to crime in their desperate quest for a better life. Many school leavers and employable adults are unable to secure jobs and the government is unable to act fast enough in finding a solution to this problem.

Poverty and unemployment are inseparable. It is almost impossible to separate them as one has a direct influence on the other. According to the above literature, it can be deduced that Nigeria is experiencing both. The country has not successfully managed to avert the effects of poverty and unemployment. The clear manifestation of the implications of this can be observed in the country's housing situation. The poor and unemployed citizens are unable to afford their own houses and therefore completely rely upon the government to make the provision. This puts more strain on the country's already failing housing programme.

f) Proliferation of slums in Nigeria

Many African countries have found it difficult to address the problem of slum proliferation. The problem is more obvious in Nigeria where population levels are rapidly increasing. The ramifications of the uncontrolled population growth have resulted in other social problems such high unemployment rates and urbanization. The failure of Nigeria's housing policy is easily identifiable across its major cities. Almost all the country's cities have many slums.

Despite all the major policy interventions, the country's housing programme has not produced any tangibles in the reduction and eradication of slums.

In the study called "The Prevalence of Hypertension among urban Slum Dwellers" in Lagos, Nigeria, it was discovered that the increase in the population of urban cities has led to strain on the limited infrastructural facilities available in the cities. This is due to the government's incapacity to provide affordable housing as well as poor urban planning, which has led the low income segment of the population to live in highly congested slums with poor sanitary conditions (Daniel, Adejumo, Owolabi, Braimoh and Adejumo, 2013).

The uncontainable multiplication of slums in Nigeria has, over the years, been a matter of great concern. Approximately two thirds of the dwelling units in urban centres in Nigeria are deficient. The poor quality of most urban housing stems mainly from the shocking physical state of the buildings. They are often unsafe and insecure and do not provide adequate shelter from the weather elements. The environment in which the buildings are located is squalid in most cases and this generally leads to slum conditions. Overpopulation, poverty and rapid urbanization are some of the main reasons which have exacerbated the situation, comment Bobadoye and Fakere (2013). Close to 71 million Nigerians are living in slums, which is mainly due to the country's housing backlog which is growing at an alarming rate. The existing housing situation paints a bleak and gloomy picture that does not bode well for the country, says Ochayi (2011).

It is clear from the forgoing literature discussion that Nigeria's housing is fraught with complexities. Despite the country's steady economic growth, this has not helped in mitigating the housing problem facing the nation. There are a number of contributing factors which affect Nigeria's housing situation. The literature review has revealed some of the following problems which threaten the successful provision of housing in Nigeria:

- Overpopulation
- Urbanization
- Housing quality
- Poverty and unemployment
- Slum proliferation

Nigeria is seriously overcrowded which is evident from the country's population levels. It has the largest population in Africa and the progression rate has revealed the country's inability to control the growth. There are more than 164 million people living in Nigeria, triple the current population of South Africa. The government has been unable to cope with the number of people and this incapacity is evident in the housing situation. The 16 million housing deficit is an obvious manifestation of this. Urbanization is another problem which has greatly strained the government's quest to resolve the backlog. The housing challenge is clearly visible in most of Nigeria's major cities. Cities such as Lagos, which have more than 10 million inhabitants, suffer from overcrowding and slum proliferation. Poverty and unemployment have also characterized the problem of housing in Nigeria as approximately half of the population live in abject poverty. The literature has shown that Nigeria's housing challenge is both quantitative and qualitative. There is an undeniably massive housing backlog and, at the same time, the majority of the existing housing has quality problems. From this, it can be inferred that there are notable similarities, and also differences, which exist between South Africa's and Nigeria's housing challenges.

3.3   HOUSING IN BRAZIL

Brazil is the country with the fifth highest population in the world, boasting approximately 209 million people. Its population alone makes up 47% of the South American continent. It is the largest country in Latin America and is bordered by every South American nation, with the exception of Chile and Ecuador. Brazil has the second highest number of airports in the world, about 4 000, United States of America has the highest number. Brazil has the tenth largest railway network in the world, with the third biggest roadways, giving it the necessary advantage to ease the economic interface between its cities. The country's economy is very steady, with a growth rate of 5% per annum. It is one of the leaders in hydroelectric power production and is totally energy independent.

Because it has the highest number of inhabitants in South America, Brazil is overpopulated and suffers from severe overcrowding. The country has more than 50 million households,

but a deficit of approximately 7 million houses. Many of the people here live below the breadline and in poor living conditions. According to Formoso, Leite and Miron (2011), the housing shortage is dire and twofold as there is a need for new homes while the existing ones need renovating. Almost 6.2 million families need new homes, and over 10 million housing stocks have inadequate infrastructure. Like in Nigeria, the slums are proliferating and the housing programme is fraught with challenges. Despite the progress made, the government has a mammoth task of providing housing to the needy and homeless while striving to eradicate the dispersion of informal settlements, says Malta (2009).

As in many other developing nations, a number of people in Brazil live in informal settlements. Macedo (2010), comments that, in Brazil, informal settlements, have provided housing for the poor for many years. Despite being substandard by their very nature, informal settlements sometimes represent the only opportunity that poor families have to obtain housing. Fernandez (2001), contends that, while the majority of Brazil's population live in urban areas, especially in metropolitan areas, the vast majority of the urban population are poor and homeless. Many are living in very precarious material, social and environmental conditions. Indeed, the lack of affordable and adequate housing options has brought about a proliferation of irregular and illegal forms of land use and development. There is a wide spread of illegal informal settlements throughout the country, a direct result of the great housing need which exists.

3.3.1   Housing challenges in Brazil

Housing is regarded as a basic human right across the world and this is endorsed by the United Nations through declarations which give the responsibility to member states of striving toward the realization of this cause. The right to housing is a constitutional right in Brazil, as in South Africa and Nigeria. The Brazilian constitution ranks among the best regarding the right to adequate housing. The following are the pertinent articles in the constitution that contain the country's commitment to the provision of housing for all those in need:

Article 7(IV)

The following are rights of both urban and rural workers, in addition to other rights directed toward improving their lot in society: A minimum wage established by law and unified on a nationwide basis; such wages to be capable of meeting the basic necessities of life of the worker and his family, in terms of housing, food, education, health care, leisure, clothing, hygiene, transportation, and social security; it shall be subject to periodic readjustments that preserve its purchasing power and may not be used as a reference value for any purpose.

Article 23(IX)

The Union, the States, the Federal District and the Municipalities have a mutual responsibility to: promote housing construction programmes and the improvement of living and basic sanitation conditions

Article 183

Those who are squatters in an urban area of up to 250,000 (m2), for a continuous period of at least five (5) years, without claim for housing, will be able to have its domain unless he/she has another urban or rural property.

Article 187 (VIII)

Agricultural policy shall be planned and implemented pursuant to law, with regular participation in that process by the production sector, involving both rural producers and workers, as well as, by the marketing, warehousing and transportation sectors, considering the following in particular: housing for the rural worker.

Article 203 (II)

Social assistance shall be furnished to whoever may need it, regardless of whether they have contributed to social security. The objectives of this service are as follows: shelter for needy children and adolescents (Golay and Ozden, 1992).

Because Brazil is the most populated country in the entire South American region with over 200 million inhabitants, the country's housing requirements are too great. Given the extent of the housing need on the ground, more especially in the lower segment of the population

and the inability of the state to adequately address this, people have devised their own informal means in order to cope with the situation. The result of this is evident in most major cities of Brazil. The urban centres of the country are congested and draped by informal settlements popularly referred to as the *"Favelas"* (*urban slums* which originated from the illegal invasion of private and public owned land, mainly in central urban areas).

Similar to South Africa and to an extent Nigeria, Brazil has seen significant policy shifts in the area of housing; transitioning from a welfare based housing programme to a more commercial and participatory housing programme. Notwithstanding the effort and initiatives of the government to address the housing demands, the country has been inundated with rising housing needs, a situation that has exacerbated the housing situation in Brazil. This section of the chapter takes a look at some of the known complexities that have plagued Brazil's housing programme.

Map 2: Map of Brazil

Map of Brazil (source - http://www.lonelyplanet.com/maps/south-america/brazil/)

a)   *Housing shortage in Brazil*

According to Eloy and Paiva (2011), Brazil's housing deficit is worrisome. In 2011 the backlog was almost 6 million units, with an annual demand of almost 1.5 million units for the next decade. The shortage of housing in Brazil is rapidly escalating, more so in the lower levels of the society. Commenting on this, RNCOS's newspaper source wrote, "Brazil has emerged as one of the favorable destinations for real estate developers to tap unexplored opportunities in the housing sector, despite the gloomy economic environment. This is largely due to the fact that the country is facing a massive housing owing to demand-supply mismatch" (RNCOS, 2009). The housing deficit has left many destitute and without shelter. Like South Africa, there are historical factors that have had an influence on the spatial inequalities that exist in Brazil. Oliveira and Pedlowski (2012), comment that, the repairing and development of cities after the Industrial Revolution was marked by processes of disparity and segregation in which the precarious access to housing imposed on the poor segments of the inhabitants is one of the most evident features. Because of that, the government has formulated and established housing policies in an attempt to mitigate the effects of segregation.

The shortage of housing has had other socioeconomic implications for the state as many homeless and poor people have taken it upon themselves to provide shelter. With the majority of citizens living in the urban centres of the country, overcrowding is visible in all major cities. People have illegally occupied government and privately owned land and have built urban slums (called *Favelas*). Frayssinet (2009), commenting on the housing situation in Rio state, writes, there is a shortfall of nearly eight million units across Brazil. Half of Rio's 750 favelas – home to 1.5 million of the city's residents – doubled in size between 1999 and 2004, as the search for a better life drove the poor from other areas of the country into the city to look for work. With no available formal housing, these people took full advantage of unused public and privately owned land and built homes for themselves. Lacking open space for expansion in a city that is virtually surrounded by forested hills and the sea, the favelas now stretch up the steep mountains, which are lined with irregularly built homes, sometimes two or more storeys tall.

Favelas are not a suitable solution to the rising urban population as they present many health and safety problems. The favelas are:

- Built on hills that are too steep to safely support homes
- Made of cardboard, corrugated iron or scrap wood which offer little protection from the elements
- Lacking in water, electricity or a safe means of sanitation
- Far from shops, schools or transportation routes
- Usually inhabited by large families that have many children
- Susceptible to crime and violence due to a desperate lack of money as well as the thriving drug trafficking industry (www.brazil.org.za 2014).

From the above, one can deduce that there is a major shortage of housing in Brazil. In their response to the lack of shelter, people have evidently created their own kind of habitation. Similar to the Nigerian predicament, Brazil has major congestion within its inner cities as people migrate there in the quest for jobs and a better life. While many regard the living conditions as precarious and debilitating, there are some who hold a different view. They have argued that the urban slums in Brazil are not as bad as they are made out to be. Neuwirth (2000), advancing his arguments on the concept of favelas, comments, "many Brazilians will tell you that the *favelas* are slums or shantytowns, but that is simply the dictionary definition. The *favelas* may once have been urban wastelands, but over the past two decades *favelados* have transformed their junkyard colonies into desirable neighbourhoods, achieving something most illegal settlers can only dream of: permanence. Their new brand of self-help urban development could become a model for the rest of the world."

b)   *Housing policy in Brazil*

Brazil has gone through various political and institutional phases which have also brought instability. The country's national housing has also gone through a transitional state; The Foundation of the People's House was the first national housing policy in Brazil. Established

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in 1946, it proved ineffective due to a lack of resources and funding with a negligible production social housing units (De Lima and Aguilera, 2011).

Brazil's Housing Policy, incorporated with a housing subsidy policy can be traced back to 1964 during the time of military rule. From 1964 to 1986, the country's National Housing Plan under the NHB (National Housing Bank) saw an impressive production of social housing units. Approximately 5 million units were constructed through the means of a government subsidy system. Together with the country's national inflation that saw unprecedented prosperity, it appeared that government was making meaningful progress on the housing front. However, economic prosperity was short lived as the inflation plummeted. On the other hand, housing provision failed to prioritize the neediest people in the country and was therefore unable to address the housing deficit (Eloy, Costa and Rossetto, 2010).

Between 1986 and 1994, there was a succession of Ministries and Secretaries that managed the Federal Government's housing policy. During this time, a great political and institutional instability was observed which greatly affected the provision of housing in Brazil as the economy became unstable (Cardoso and Leal, 2010). Summarizing the country's different housing policy phases, Valenca and Botes (2009), provides the following insight:

1990-1992 housing policy reflection

The government acknowledged the existing poor housing conditions in the country and held its predecessors responsible. The need for housing was too great and this was evident in the highly set target of 4 million housing units per annum. The housing policy proposals seemed to reflect the government's modernity rhetoric which leaned toward a market oriented approach, favouring private enterprise. Seeing that the proposed approach had little impact on addressing the housing crisis especially with reference to the poor, the government introduced a subsidy scheme which would be administered at municipal level. This was a deliberate ploy to achieve the involvement of municipalities, thereby encouraging communities to participate. However, this scheme failed to provide housing to the poor. In addition, during this period social housing became a cash cow for real estate agents due to

market orientated housing approach. Instead of providing housing for the poor, it enriched a few entrepreneurs at the expense of the poor.

1993-1994 housing policy reflection

Following political instability which saw the sitting President impeached, the housing provision system was in dire straits. The country's economy was not doing well. Many houses which were started by the previous regime were not completed. The completed housing units were very small in size, poorly built and relatively expensive due to price fixing by entrepreneurs themselves.

1995-1998 housing policy reflection

Driven by a free market mentality, the previous government emphasise a finance-based solutions rather than solutions that were specifically targeted at the very poor (which required expenditure of public funds in the form of subsidies or other). However, it is worth mentioning that this strategy did in fact help a significant number of the Brazilian working and middle classes, despite certain financial technicalities not being adequately resolved. Like his predecessor, the Cardoso government recognised that subsidies should be given to those most in need, however doing so with a well and balanced financial profile. According to the government itself, 85% of the country's housing shortage affected the poor (those earning up to 3 legal minimum wages), who were less able to solve their housing problems through the market alone. Even at this time, housing in Brazil was still in shambles and the government failed to develop a scheme to allocate subsidies to the very poor, the lack of which was justified on the grounds that the overall economic situation did not allow it.

1999-2002 housing policy reflection

Although the government remained determined to maintain the system as self-supported and financially balanced, the second term of the Cardoso government set up a new program which had a fairly successful social reach. Although it did not cater for the very poor, it did enrich most of the middle class. In the middle of 1998 government announced a new

program of social rent. Under this scheme, the beneficiary only becomes a home owner at the end of the contract upon payment of a remaining debt, if applicable. Under this system, the government boasted better control of its building costs and quality. The program was targeted at lower income people, that is, those who earned an amount equivalent to three to six legal minimum wages or less. The target was also aimed at the inner cities where the housing problem was widespread. A condition was that the areas to benefit from the program should be already serviced and with a basic infrastructure. The program was very successful and produced 681 housing estates with 88,539 housing units countrywide from 1999 to 2002. The Cardoso government set up the Housing Subsidy Program to build low-cost housing in order to reach the very poor. Much underfunded, the program was run with budget allocations as well as state and municipal governments' small contributions. Cardoso's second term in office shifted focus from consumption and re-focused on the production of new housing.

2003-2006 housing policy reflection

The election of a former pro-working class President created high expectations more especially to the neediest. However, President Lula chose to follow a thoughtful path, introducing changes in a carefully paced manner. Many of the previous administration's main programs were maintained, although some changes were introduced to them, but new developments were cautiously planned. The changes included the setting up of a new ministry, called the Ministry of the Cities. The ministry was put in place to deal with urban policies, including land regularization, housing, sanitation and transport which was a landmark for the reform of the housing provision system in the country. The Lula government continued to operate the programs that specifically targeted populations with a certain purchasing power, usually those who earned from five to twelve legal minimum wages. In addition, the Lula government set up two new programmes targeted at the very poor. According to the Ministry of the Cities, from 2003 to 2006 some 30 billion Reais (approximately US$15 billion) were spent on social housing. In addition, nearly nine billion Reais were channelled to housing finance for middle-class borrowers. Housing targeted

subsidies soared from 234 million US$ in 2002 to nearly 500 million US$ in 2004. Notwithstanding the progress made on social and low cost housing, as with the previous administration, Lula's government housing programmes focussed more on householders with buying power. However, the government made an unprecedented effort to reach poorer groups, by introducing small changes to existing programmes and creating new ones. In 2004, for instance, changes were introduced to the housing plan in order to make it more accessible to lower income segment.

2009-2014 housing policy reflections

At the beginning of 2009, following the US-led international financial crisis, the Lula government also launched the Minha Casa, Minha Vida (My Home, My Life), a programme that many have referred to as ambitious while aiming to build one million houses. The principal objective of the plan was the promotion of economic growth. The plan was made by the government's economic ministries in consultation with real estate interests, reflecting government's commitment to face the economic crisis. However, the program counts on huge investments and subsidies, of approximately, US$18 billion. The investments are to be allocated equitably to states according to official housing shortage figures and to cater for the lowest segments of the society, while at the same time not neglecting those with buying power. Interestingly enough, the majority of the country's housing shortage is related to people earning up to three legal minimum wages. The investment programme was certainly welcomed despite its focus on economic growth, but has received criticisms regarding its form of operation and sustainability. The program does not promote public participation as it is entirely in the hands of the private sector. The justification is to cut out bureaucratic state systems which tend to prolong implementation, therefore subsidies are given directly to housing promoters, not to buyers. The plan seems to have the potential to generate jobs, but questions have been raised as to the quality of the labour process in the construction industry (Valenca and Botes, 2009).

According to Bahia (2013), Minha Casa, Minha Vida makes use of federal funded subsidies and taxes. As of the 2010 census, Brazil had a housing deficit of approximately six million units. In line with the current situation and future housing shortage projections, the government will be required to build about 24 million units by 2023. As of mid-2012, about 1.7 million housing units had been contracted, and about 800,000 families had actually become beneficiaries and moved into their new homes. Beneficiaries must fall within the targeted income brackets and preference is afforded to the homeless. Social services are provided along with the housing. The units are contracted to private business.

Instead of a subsidized social rent which is common in most developing countries, the government has opted for a subsidized social sale - in effect, attracting a generation of low-income Brazilians with the possibility of owning their own houses. This plan has the flavour of UK's help to buy subsidy scheme, where the government is both the facilitator and mentor. The scheme is means-tested, and intended to help only people who would not be eligible to buy and own a home. If a person earns a minimum wage of $678 (£182) a month – he/she could be eligible and it is likely to be cheaper than renting in the favelas (INSIDEHOUSING, 2013).

Defending the use of National Treasury funds to help pay for the homes, the government argues that it is the state's duty to improve the lives of its citizens. Hailing the successes of the Minha Casa, Minha Vida programme, the state boasts that the programme has progressed as planned. The first stage of the programme saw one million homes constructed and delivered, and in the second, currently underway, 350 000 are expected to be completed, which is on the way to reaching a total of 2,750,000 new homes. The plan is in line with the government's vision of reducing the housing backlog while at the same time generating employment for civil construction workers and the business sector (Garcia, 2014).

"The Minha Casa, Minha Vida programme (MCMV) is responsible for housing construction in large scale. The MCMV aims to increase home ownership among low income families and, at the same time, generate employment and income through increased investment in the construction sector. The "My house, My life" program has had extremely positive results, in

addition to a strong impact in GDP growth, and the generation of employment and income. In 2013, the MCMV reached the mark of three million housing units purchased, and 1.5 million units delivered to beneficiaries (ECOSOC, 2014)."

c)   *Urbanization and housing*

Brazil is one of the fastest growing countries in the world and also boasts one of the largest economies in Latin America. In addition it is one of the most popular tourist destinations in South America. This said, the country has seen heavy volumes of people migrating from rural areas and other parts of the country into the inner cities. Pushed by socioeconomic factors such as poverty and unemployment, many people have sought the life of opportunities available to the cosmopolitans, the results of which are hard felt by the government, especially in the area of housing. Moving out of rural areas into the cities without any formal planning, people often find themselves without shelter. To cope with the situation, many have established informal settlements or slums right in the centre of cities and this has led to them becoming overcrowded. Dowall (2008), affirms that at the country level, Brazil has undergone a substantial change in the spatial patterns of its population. Between 1950 and 2000, the country added 117 600 000 persons, approximately 2.4 million annually. More concerning is that the spatial structure of the population shifted from being predominately rural to urban. In 1950, about 64% of Brazil's population was located in rural areas and 36% in urban areas. By 1980, the situation had turned around —32% rural and 68% urban. Since then, urban population dominance has increased and by 2000 approximately 81% of the Brazilian population lived in cities and 19% lived in rural areas.

Almost all the Brazilian city centres are characterized by some form or type of informal settlements. Maricato (2006), in his study called "Housing and Cities in Brazil and Latin America", comments that these informal settlements include mainly *favelas*, a consequence of illegal occupation of urban land and the so called *pirate allotment* - land subdivisions that disregard urban property laws and regulations. These dwellings are built without any kind of technical support from engineers or architects, or funding from the government. There is

also no compliance with the laws and regulations on the occupation of land and housing. Fernanda and Eduardo (2005), add that the illegal occupation of land also generates complexities of marginality, exclusion and great vulnerability. Despite the advantages of living in the CBD, with easy access to opportunities of employment, infrastructure and services, especially education and health, living conditions are beyond substandard. Land occupation informality, bad housing conditions and the environmental risks result in spaces of very low urban quality, lacking especially leisure facilities and open spaces. There is inadequate circulation and access to the residential units which makes it difficult for other pertinent services such as garbage collection and emergency support.

Figure: 2 - Precarious housing conditions in Brazil
Source: Fernanda and Eduardo (2005)

According to Martine and McGranahan (2010), a large number of people, mostly from the lower-income segment of the population, live in poor housing as a result of government's lack of innovation and inadequate planning to accommodate the reality of rapid urban

growth. The direct and immediate effect of this is the uncontrollable escalation of the housing deficit.

In their study on urban housing policies in one of Brazil's municipalities Nakano, Cobra, Serafim and Uzzo (2009), found that the growth of the automobile industry stimulated and attracted migrant workers to the region from around the country, particularly from north-east Brazil. Initially, the crowds of migrant workers rapidly flooded the area in search of job opportunities; however the process of industrialisation and consequent population increase in Diadema municipality gave rise to an intense, fast, chaotic, and unbalanced occupation of the territory. The arrival of workers and the occupation of the urban area put strain on the existing infrastructure and some of the public services. Many of these workers migrating into the major cities have stressed the economic reasons as motivation for the move. According to them, on one hand, issues such as poverty in the countryside, land tenure concentration and constant droughts in the Northeastern region were important reasons for the migration while, on the other hand, the migrant was attracted by better wages, better education and healthcare opportunities in the cities (Fontes, 2011). Malta (2006), agrees that, in Brazil, social complexity is compounded by inequality. The market does not operate equally for all people and reveals the fact that capitalist processes are deficient in many ways, particularly in the provision of housing for the poor. Consequently, today Brazil's housing deficit is around seven million, mostly in the southeast and northeast regions revealing the reality of regional economic disparities. Furthermore, many of the existing houses have major quality defects and lack adequate infrastructure such as sanitation.

Notwithstanding all the other reasons given as the cause for migration, the main stimulant is the desire to come out of poverty. However, in other parts of Brazil, environmental eventualities such as deforestation have been reported. AlThough providing economic opportunities to Brazilians struggling to emerge from poverty, the intensifying urbanization of the Amazon is alarming scientists as deforestation in the region already ranks among the largest contributors to global greenhouse-gas emissions. The country has enforced logging laws and protected forest areas to curb deforestation, but the increase of migration to rain forest cities is threatening the process, comments Hsu (2005).

Brazil is the most urbanized country in the Latin American region, however the majority of its citizens are slum dwellers living in urban areas. The country's commendable economic growth and concomitant wave of urbanization have resulted in unfortunate socioeconomic imbalances. Many of the metropolitan areas reflect symptoms of socioeconomic segregation along spatial lines (Tianhao He, 2012). The following sub-section takes a look at one of these symptoms.

d)   Poverty and unemployment in Brazil

Comparable to many developing countries in the world, Brazil, suffers from obvious spatial inequalities. The gap between the rich and the poor is apparent and urbanization has played a crucial role in exposing this. The face of Brazil's major cities is decked with informal types of habitations.   Martine and McGranahan (2010), substantiate that, Brazil is a vast and very diverse country, where the perennially poor northeast provides a stark contrast to the richcountry ambiance of the southeast and, particularly, its most advanced state, São Paulo.

Gradin (2008), adds that Brazil has the highest inequality and poverty levels in the entire Latin America, the highest Gini index in Latin America and also the third-highest proportion of people living below the US $2-a-day poverty line, after Honduras and Panama. One of the most noticeable features of societal inequality in Brazil is the extent of socioeconomic discrepancies between population groups based on skin colour. Approximately 22.4% of the Brazilian population lives below the bread line (Brazil Review, 2012).

Poverty in Brazil is substantial. It has the fifth largest population (205 million) and the eighth largest GDP in the world. Living conditions for Brazil's 205 million people vary dramatically and income disparities are significant. Compared to the South African context, poverty in Brazil still varies rather dramatically region by region. The Northeast is the poorest region (particularly in the rural areas), followed by the North, the Center-West, the South and the Southeast, in that order. Given the large differences in overall population shares, the composition of poverty is biased towards the more populous Southeast (Borraz, Ferres and Rossi (2012).

Figure: 3 – Brazil's Favelas (informal settlements)
Source: http://en.wikipedia.org/wiki/Favela

Linking poverty to the housing need in Brazil, Macedo (2010), writes that the estimated number of households earning less than three monthly minimum wages (31 million by 2020) is significant proof of the need to increase housing programmes targeting low-income populations. As far as improvements in the conditions of housing, the Brazil model suggests that as householders mature, they tend to occupy substandard housing.

Ernst and Young (2011), agree that, there is an acute housing shortage in low income family sections in Brazil, which holds true both for the inadequate housing and cohabitation deficits. Approximately 10% of the homes of families with incomes of up to $1,000 are inadequate, and the percentage for cohabitation is similar. Summing up the deficits for inadequate housing and cohabitation, the total reaches almost 20% of lower-income households.

From the above literature, it can be deduced that Brazil is among the many countries across the world which suffer from the housing syndrome. One of the main features of Brazil is its population size, the highest in Latin America. This, together with the country's urbanization levels, is an important aspect in trying to understand the complexities that affect housing provision in Brazil.

Urban migration has been a substantial stimulant in the country's current housing challenge. Almost a third of the population live in urban centres and of this, many represent

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the lower segment of the economy, forced to make ends meet with just $1US a day. The country's housing shortage is enormous with a backlog of about six million, therefore compelling the government to deliver 1.5 million houses annually.

The inner city overcrowding, with the seemingly uncontrollable proliferation of "*favelas*", makes Brazil's housing situation very unique, similar to Nigeria but slightly different to South Africa. Unlike in South Africa, where many informal settlements exist in townships or in the locations, in Brazil these are found right in the heart of major CBDs. The spatial inequalities are the spectacle of the gap that exists between the rich and the poor. Similar to South Africa and Nigeria, there is an observable variation in socioeconomic inequalities per region. Some regions are more opulent while others are extremely poor.

3.4   AN ANALYSIS OF THE HOUSING SITUATION IN NIGERIA AND BRAZIL

As in the case of South Africa, where history has had an almost irreversible impact on the existing spatial inequalities, Nigeria and Brazil have experienced the same. In all three countries; South Africa, Nigeria and Brazil, colonialism has left infrastructural inequalities that cannot be concealed. The two countries (Nigeria and Brazil) have the same problem as South Africa, of the inability to close the widening gap between the rich and the poor, and this is easily observable in housing. From the foregoing, it can be deduced that housing cannot be viewed outside other socioeconomic factors such as; economy, poverty and unemployment. Both Nigeria and Brazil's economy have seen sound growth in the past few years. Notwithstanding this, the two countries have failed to translate their economic growth into progressive housing provision.

Even though the population and urbanization levels of Nigeria and Brazil are much higher than that of South Africa, the three nations share common housing complexities. All three countries are stricken by poverty and unemployment and have uncontrollable and rapidly escalating backlogs which further complicate their housing situation. However, with the recently launched Minha Casa, Minha Vida housing strategy, Brazil seems to be making progress in quelling down its backlog. This programme is designed such that the government plays a facilitating and motivational role. It aims at encouraging those whose

earnings are within the government's subsidy scheme to become home owners. Instead of the popular rental approach preferred in many developing countries, Brazil is encouraging ownership. Similar to South Africa's Breaking New Ground strategy (BNG, 2004), Minha Casa, Minha Vida has moved away from the traditional welfare role played by the government.

Another peculiarity identical in all three countries is the evolution of housing policy which has produced a concoction of failures and successes. It is interesting to note that both Nigeria and Brazil have also in the past been criticized for focussing on mass delivery of houses at the expense of quality, a situation which tainted South Africa's first housing policy initiative.

Certainly, there are interesting revelations coming out of the literature review. However, it is clear that South Africa is not alone in its housing anguish. Looking at the extent of the complexities identified in Nigeria and Brazil and also drawing a comparison, the researcher has asked himself these questions:

- Is South Africa amicably addressing its housing issues?
- Does South Africa have a sound housing strategy?
- Have South Africans given due credit to the government for progress made on housing?

Are we not as the country too critical and hard on ourselves?

3.5   CONCLUSION

In this chapter, the researcher's purpose was to try and understand other countries experiences in an attempt to gage South Africa's extent of its own housing complexities. Further to this, it bears relevance that the researcher sought to use the deductions stemming out of the literature review to identify improvement opportunities for South Africa. As developing economies like South Africa, Brazil and Nigeria were the ideal choice. The literature reviewed in this chapter has revealed commonalities that exist in many countries that are battling with housing.

CHAPTER FOUR
RESEARCH METHODOLOGY

4.1   INTRODUCTION

The main aim of this investigation was to critically review the state of low-cost housing programme in South Africa by establishing if the 2004 policy revision of the national housing programme has had any efficacious effect on the low-cost housing programme by assessing some of the recent projects initiated under the ambit of BNG. This chapter deals with the research paradigm that will assist in understanding, describing and analyzing the subject under study. It indicates the research methodology that has been employed by the researcher in carrying out the investigation.

In order to investigate the main problem as outline in the study, the researcher has attempted to answer the following research question, namely;

- To what extent have the changes to the national housing programme in 2004 so far assisted the government in realizing its objectives in relation to the low-cost housing programme in South Africa?

In an attempt to try and answer the primary research questions, the following sub-questions were asked, namely;

➢ What is the significance of BNG (revised housing plan of 2004)?

➢ How does poverty and unemployment affect low-cost housing?

➢ What is the role of beneficiaries in sustaining their benefitted houses?

➢ What is the current state of low-cost housing in South Africa?

The study purposed to pursue the following objectives;

- To ascertain and assess the impact brought by the new revised housing plan on the housing front more especially in the low-cost housing programme

- To discuss the significant differences between the old and new housing policy

- To ascertain the impact of BNG on the recent low-cost housing projects

- To discuss, ascertain and analyze the impact of poverty and unemployment on low-cost housing

- To discuss the role of beneficiaries on sustainable human settlements

The scope of this chapter covers an in-depth description of the research approach and design employed by the researcher in carrying out this investigation. It also outlines population and sampling of the study, data collection methods and analysis, ethical considerations and delimitations of the study.

4.2   RESEARCH DESIGN

According to Taylor and Bogdan (1997), methodology as a term refers to the investigator's approach in tackling a problem and finding answers to that problem. However, Roberts-Holmes (2005), comments that, methodology refers to the principles and values, philosophies and ideologies that underpin research. Silverman (2000) narrates that, a methodology defines how one will go about studying any phenomenon. There are two known research approaches in the field of research, namely: qualitative research and quantitative research.

According to Creswell (1998), qualitative research is an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem. Weinreich (2006), contends that, qualitative research methodologies are designed to provide the researcher with the perspective of target audience members, through immersion in a culture or situation and direct interaction with the people under study. The researcher builds a complex, holistic picture, analyzes words, reports detailed views of

informants, and conducts the study in a natural setting. Taylor and Bogdan (1997), affirm that qualitative research is about understanding people from their own frames of reference and experiencing reality as they experience it. Grinnell (1993), states that quantitative research method deals with data that is primarily numerical. The purpose of quantitative research method is to collect numerical data on observed behavior with a view to subjecting the findings to statistical analysis. Qualitative Research is collecting, analysing and interpreting data by observing what people do and say. Whereas, quantitative research refers to counts and measures of things, qualitative research refers to the meanings, concepts, definitions, characteristics, metaphors, symbols, and descriptions of things, comments Anderson (2006).

The study itself was descriptive in nature as it sought to understand, investigate and describe the contribution and significance of BNG on low-cost housing through the collection of data. Gall and Gall (1996), state that descriptive research involves collecting data in order to test hypothesis or answer questions concerning the subject of the study. The researcher has collected primary data from the beneficiaries of three different low-cost housing projects, within South Africa, with the objective of attempting to answer the research questions concerning the subject of the study. The study is also exploratory, as it ventures out to explore the broad realities associated with housing complexities.

According to McMillan and Schumacher (2001), research studies are informed by two distinct levels. One level is fascinated by the exploration of world's realities and greater understanding of these with a clear research purpose in mind. While the other level is more drawn into the type of instruments used to collect the data and also with how the data is analyzed prior to subsequent generalizations and depictions that are drawn from the actual data.

From the above discussions, it is clear that, the use of any of the two research approaches is dependent upon the type of investigation and mainly so on the objective of the investigation. The extent of the researcher's fascination concerning the world and issues which defines it served as a motivation upon which the chosen approach is derived. Any of

the two approaches are acceptable in the field of research owing to the researcher's ability to present the necessary logic which informs the choice.

The challenges associated with public housing are enough to qualify housing in South Africa as a social problem. The study has sought to understand, describe and analyze the views, experiences and feelings of the beneficiaries of the three different low-cost housing projects in three different provinces. Coupled with the analysis of direct observations made on the actual dwellings of the beneficiaries, the researcher attempted to provide meaningful description of the problem. This was by no means a simple assignment. It required an in-depth review and analysis of available literature and collected data.

Considering the need to interact with the respondents in order to understand and experience their reality as they experience it, the researcher had to become an active participant and a useful instrument in the data collection and analysis thereof. This study has selected a qualitative research approach. The motivation for the selection is provided below.

4.2.1 Benefits of the qualitative approach:

Using open-ended questions and interviews allows researchers and practitioners to understand how individuals are doing, what their experiences are, and recognize important antecedents and outcomes of interest that might not surface when surveyed with pre-determined questions. Although qualitative research can be thought of as anecdotal, when pooled across a number of participants it provides a conceptual understanding and evidence that certain phenomena are occurring with particular groups or individuals.

- Allows identification of new and untouched phenomena
- Can provide a deeper understanding of mechanisms
- Gives a one-on-one and anecdotal information
- Provides verbal information that may sometimes be converted to numerical form
- May reveal information that would not be identified through pre-determined survey questions (Ben-Eliyahu, 2013).

Establishing the impact of the housing policy revision on low-cost housing requires an in-depth description, analysis and contextualization of the available data. This cannot be achieved if the investigation does not take into consideration the feelings, experiences and input of those who are directly affected by the revision, whether positive or negative. This is why in this study the researcher has set out to engage the beneficiaries of the low-cost houses themselves. Interested in building a holistic picture and making informed conclusions about the subject under study, the researcher saw it necessary to elect an approach that promotes a free-flowing interaction with beneficiaries in their own natural settings.

4.2.2   Purpose of the investigation

In qualitative research there is always a need to obtain rich and in-depth information about the subject as informed by the purpose of the study (Mertens, 1998). In this inquiry, it was necessary that the researcher obtains rich and saturated information in order to make meaningful deductions and interpretation of both the reviewed literature and collected data. The use of open-ended interview questions and direct observations (which are common instruments in the qualitative inquiry) of the beneficiary's dwelling and the desire to have a better understanding of the beneficiaries' experiences and realities, are firmly grounded on the study's main purpose.

The study has sought to establish the impact of BNG on low-cost housing by assessing some of the current and recent low-cost housing projects initiated under BNG. This could not have been possible without obtaining, understanding and analysing the experiences and feelings of the beneficiaries, and this could not have been achieved without the direct interfacing with the respondents.

4.2.3 Settings and research methods of the study

One of the data collection methods employed in this study is direct observations of the respondents' natural settings. Observations are generally used in qualitative type of research mainly to aid the investigator to better understand the phenomenon under study. While making observations, the researcher is opportune to bear testimony to the beneficiaries' experiences and realities and therefore better placed to draw informed inferences of what is real and not real. Babbie and Mouton (2009), contend that qualitative research is carried out in natural sceneries, since the research aims at generating saturated explanations and an informative understanding of the subject under study. Whilst Gay and Airasian (2003) maintain that qualitative research methods involve collecting and analysing non-numerical data, which is obtained via observations, interviews and documents. In this study the researcher, was an active participant during data collection. Primary data was collected from three different low-cost housing projects through open-ended interviews and observations of the respondents' natural settings. Government documents such as, official committee meeting minutes were reviewed, allowing the researcher to draw useful conclusions of the research problem.

Justifying qualitative research, Marshall *et al,* (2006), comment that, the strength of qualitative methodology should be emphasized by elaborating its value for the specific types of research. The following types of research are logically carried out through a qualitative methodology:

- Research that seeks cultural description and ethnography
- Research that elicits multiple constructed realities, studied holistically
- Research that elicits tacit knowledge and subjective understandings and interpretations
- Research that delves deep into complexities and process
- Research that seeks to explore where and why policy and local knowledge and practice are at odds

Housing is a complex subject and cannot be studied apart from the environment in which its effects are felt. It cannot be analysed in isolation to the feelings and perceptions that it has created and certainly cannot be studied without the people in whom it seeks to impact.

Because the researcher also needed to understand the perceptions and experiences of the beneficiaries on their benefitted houses through face-to-face interaction, qualitative approach was selected. Corbin and Strauss (2008), state that, qualitative researchers have a natural curiosity that leads them to study worlds and contexts that interest them and that they otherwise might not have access to. Furthermore, qualitative researchers enjoy playing with words, making order out of seeming disorder, and thinking in terms of complex relationship. For them, embarking on qualitative research is a challenge that brings the whole self into the process.

Here, the researcher has attempted to provide the rationale for preferring to use qualitative research approach. The advantages of qualitative approach as well as the relevance of employing it in this study have been provided. Since the researcher needed to describe the phenomenon under study, understand and verify the experiences of the beneficiaries of the low-cost housing projects, qualitative research approach was selected. The researcher was interested in the understanding of the complexities and challenges that make housing such a complex and interesting subject.

4.3   AREA OF STUDY
(a)   Area 1 (Joe Slovo – Nelson Mandela Bay Municipality)
The township is situated near the R75 popularly known as the Uitenhage road in the Nelson Mandela Bay Municipality. It is in close proximity to the suburb of KwaDwesi. It is not very far from the former Despatch municipality and it is about 18-20 kilometers from the central business district. Joe Slovo is only a few kilometers away from the old Uitenhage municipality which is home to one of the big automotive industries in the country, Volkswagen. The area is situated in a previously bushy broad zone. It used to be covered by dense vegetation and was inhabitable until the homeless local people identified it as a potential location for informal settlements.

Homeless individuals and families mainly from Soweto on Sea, Veeplaas, Salamntu and other locations close by flocked to this area from 1998. The group started an organized informal settlement. After a few years in the area, the community started saving money

with an objective of building proper homes for themselves. The initiative saw the birth of a Federation Scheme. From this scheme, a few cement houses were built. However, due to the realities of poverty and unemployment, not everyone was able to contribute to the scheme. The discontinuation of the scheme coincided with the municipality's involvement in the provision of low-cost housing through various housing projects in the Nelson Mandela Municipality. The Joe Slovo Housing Project was one of these. Under the municipality's stewardship, the project experienced many challenges. The building of houses took a long time and as a result some community members started to panic and put pressure on the municipality to expedite service delivery hence the introduction of the current housing project. The project is divided into segments (phase 1, 2 and 3) as a result of project timelines and other factors. This has resulted in having both old and new structures within the same area. The objective of this study is to ascertain the efficaciousness of BNG on low-cost housing by studying recent low-cost projects to evaluate if any improvements have been made in line with the goals and strategies of the revised housing plan. Most of the houses in this area are new (built from 2010) and therefore ideal for the study.

(b) Area 2 (Kwanokuthula - Plettenberg Bay)

KwaNokuthula is home to a varied number of ethnic groups with mainly Xhosa and Coloured as dominant inhabitants. As a result of this, many of the community members are able to speak both languages (IsiXhosa and Afrikaans) with reasonable fluency. The word Kwanokuthula means a place of peace. More than half the population of KwaNokuthula used to reside in either Bossiesgif/Qolweni, on the outskirts of Plettenberg Bay or even as far afield as the Eastern Cape. It is situated adjacent the national road called N2 in the Western Cape and is under the control of Bitou Municipality. The township is highly impoverished with a population of more than 40 000. It has a mixture of old RDP type houses and a number of newly built and renovated houses. These low-cost houses have also been delivered in phases resulting with an outlook of both older and newer structures.

Reflective of DA and ANC's dominance on the provincial politics, Kwanokuthula is a highly contested area between the DA and ANC; however the DA is in charge of the municipality. Like other low-cost areas, the community has also been up in arms in the recent past against

delays and other problems pertaining to housing delivery where protesters took to the streets to voice out their frustrations.

(c) Area 3 (Maphodi - Springfontein)

Springfontein is a small town about 120km outside Bloemfontein in the south of Free State Province and is situated near the N1 national road between Bloemfontein and Colesberg. Maphodi is a small township in Springfontein and is under the administration of the Kopanong municipality which is accountable to the Xhariep District municipality. The African National Congress holds the majority seats and is contested by the Democratic Alliance. Maphodi has a population of approximately 3000 people and is inhabited mainly by black isiXhosa, Afrikaans and Sesotho speaking people.

The main social and economic function of the town is to serve as general agricultural service center to surrounding farming areas. Access in the area is gained through the N1 route between Colesberg and Bloemfontein. Most of the people here are poor and work in the nearby farms. The highly visible potholes, lack of infrastructure and old deteriorating RDP houses reflect the level of impoverishment. The availability of low-cost housing is one of the major problems facing the community. However, there have been interventions by the Free State government through the national government's low-cost housing programme. Some units have been completed while the construction of some of the houses is still underway.

4.3.1   Demographics of the participants

The interview schedule had eight sections and the first section dealt with personal details of the respondents. The section covered information which pertained to demographics, namely; gender, age and marital status of beneficiaries. The analysis of the respondents' demographics was very vital to the study as it is aligned to the research questions and literature review. For instance, part of the literature reviewed in this study included poverty and unemployment and the review revealed that poverty and unemployment is big in South Africa more especially on the economically active age groups. Gathering raw data on demographics helped the researcher to establish trends and patterns between respondents' characteristics and the subject under study.

The researcher also believes that the information obtained from the analysis of the demographical data has assisted in making meaningful inferences during the conclusion of the study.

4.4   RESEARCH METHOD

This section of the chapter presents a road map which the researcher has put together to define how the study will be carried out. The research design for this study is both qualitative and quantitative. The researcher will make use of a multi-case study which falls under qualitative research and will use quantitative data collection methods (questionnaire) to obtain primary data. Babbie and Mouton (2001), states that research design is a blueprint which defines how the researcher intends to conduct his inquiry and achieve his goals and objectives. White (2002), contends that research design refers to the plan and structure of the investigation used to obtain evidence to answer research questions.

 Babbie and Mouton (2001), writes that there are three types of research designs, viz. ethnographic studies, case studies and life histories. Wahyuni (2012), explains that, a research method that facilitates a deep investigation of a real-life contemporary phenomenon in its natural context is a case study. Ideally case study research should use a

multiple case study design involving multi-sites to be studied and using multiple methods to analyse the collected data. The rationale behind the choice of a multiple case study over a single case study is to enable comparisons between the observed practices by subjects studied in order to obtain a more comprehensive understanding of these practices. According to Stewart (2012), Case studies play a significant role in the growing field of governance-related research. The subject under study is within the field of political and governance field.

In this study the researcher chose a multi-case study as three different low-cost projects will be studied across the country. A multi-case study is an ideal choice due to the need of obtaining in-depth information obtained from close interaction with respondents and the opportunity to observe the sites for comparison and analysis. A feature which belongs to a social science research and it is usually built into the project's design, comments Corbin and Strauss (2008). According to De Vos *et al,* (2005), case studies are an exploration or an in-depth analysis of a system that is either time or place bound.

Choosing a multi case study approach also assisted the researcher in determining if any differences exist within the three low-cost projects under study. Further, this presented the researcher with an opportunity to discover and understand why such differences would exist, for instance, why one project is better than the other when both are implemented within the same policy context. Steward (2012), agrees that, unlike the single-case study, all multi-case studies are in essence comparative in nature. Qualitative research is a theory building approach that is firmly grounded on rich empirical data. Building theory from multiple cases is likely to produce theory that is accurate, interesting and testable (de Padua Carrieri, 2013). The researcher has selected a multi case study in order to allow for a more informed generalization of the subject and this is possible when rich empirical data has been collected. A multi case study is therefore applicable in this study.

This investigation has focused on three separate low-cost housing projects as a case study in three different provinces within South Africa.

4.4.1 Population and sampling

A population is a group of elements or causes whether individuals, objects or events that conform to specific criteria to which we intend to generalize the results of the research (MacMillan & Schumacher, 1997). According to Preece, (1994), the term population does not refer to the population at large nor even necessarily to humans or indeed animate objects at all. It refers to any whole group of subjects or things which have the characteristics identified for research purposes.

Blaikie (2003), contends that in order to apply a sampling technique, it is necessary to define the population from which the sample is to be drawn. He further explains that a population is an aggregate of all units or cases that conform to some designated set of criteria. According to Gill and Johnson (2002), all surveys are concerned with identifying the research population which will provide all the information necessary for answering the original research question.

There are two basic techniques for sampling individuals from a population: probability sampling and non-probability sampling (Cozby, 2004). In probability sampling each member of the population has a specifiable probability of being chosen. Probability sampling is very important when one wants to make precise statements about a specific population on the basis of the results of the survey. Non-probability sampling on the other hand allows the researcher to define the population, it is cheap and convenient. According to McMillan and Schumacher (2001), purposeful sampling is an ideal method of sampling when the research requires in-depth understanding and description of the phenomenon under study.   Mindful of the characteristics of the defined population of the study, the researcher has elected to use purposive sampling. The fact that two of the projects have recently been completed and the other one half completed, makes the sample an information rich setting which is ideal for a quality data collection.

In line with the main intent of the study, the researcher has purposefully selected three low-cost housing projects within the Republic of South Africa as the population of the study. The main purpose of the study is to critically review the state of low-cost housing programme by establishing if the 2004 policy revision of the national housing programme has had any efficacious effect on the current and recent low-cost housing projects in the country. The population has therefore been chosen with the purpose of the study in mind.

Collis and Hussey (2003), explain that in purposive sampling participants are selected by the researcher on the strength of their experience of the phenomenon under study.

As a result, the population choice of the study was such that a comparative analysis could be drawn. All three areas understudy were derived from the most recent low-cost housing programme projects. This was to assist the investigation in better substantiating the problem statement and also to describe and explain the subject under study. The advantages of purposefully selecting these three low-cost housing projects are listed below:

- They are all recent projects, in line with the objectives of the study
- Since they are new, they link well with the purpose of the study
- They are information rich projects for the answering of the research questions
- They allow for comparisons to be drawn which will assist in meaningful generalization
- They are conveniently positioned and easily accessible to the researcher, taking into consideration the realities posed by undertaking qualitative research.

The tables below provide demographical details of the three case studies of the research:

Springfontein	Table 3: Demographics for participants of Springfontein
Gender	
Male	7
Female	8
Marital Status	
Maried	8
Single	7
Age	
25-30	3
35-40	2
45-50	3
55-60	3
Unknown	4

Plettenberg Bay	Table 4: Demographics for participants of Plettenberg Bay
Gender	
Male	5
Female	10
Marital Status	
Maried	7
Single	8
Age	
25-30	2
30-35	3
35-40	5
40	1
50-55	1
55-60	2
unknown	1

Joe Slovo	Table 5: Demographics for Joe Slovo participants
Gender	
Male	7
Female	8
Marital Status	
Maried	8
Single	7
Age	
25-30	3
35-40	2
40-45	3
45-50	3
55-60	3
unknown	1

The respondents of the study were derived from the following groupings:

- *The beneficiaries of the houses*

From each project, respondents were purposefully and randomly selected. Best and Khan, (1989), explain that; the primary purpose of research is to discover principles that have universal application, but in some cases, to study a whole population in order to arrive at generalizations is not possible. Some populations are very large to the extent that it would be difficult to measure their characteristics and, when an attempt is made to measure them, it would be difficult to complete it before the population changes. Due to the size of the population and the limitations of the study, it was not practically possible for the researcher to cover the entire area. This study has therefore attempted to reduce the size of the sample by means of purposive and random sampling. Substantiating this, Acharya, Prakash, Saxena and Nigam (2013), comment that, in any research study, the best strategy is to investigate the problem in the whole population. But practically, it is always not possible to study the entire population.

According to Ray (1993), the basic idea behind sampling is to learn about the characteristics of a large group of individuals by studying a smaller group. If all people were equal in every way then it would not matter which individuals the researcher chooses to study out of a large group. The enquirer could use any procedure he wishes to select a sample. No matter how individuals are grouped, the results would always be the same. However, people are not the same in every respect, and hence it becomes necessary to find ways of choosing people from the larger group in such a way that the characteristics found in the smaller group reflect those of the larger group. Therefore, through random and purposive sampling, a sample of 15 households per area was drawn in this manner:

The researcher has randomly select three streets per project. From each of the selected streets, five houses per street starting from the 1st to the 5th house in the street were purposefully selected.

Leary (1991), explains that, in purposive sampling the researcher uses his or her judgment to decide which respondents to include in the sample. The researcher can choose respondents that are typical of the population. In this study the researcher was interested in finding out if BNG has made any improvements on the new or recent projects. Are the settlements sustainable? Is the quality of the units better off than the houses delivered prior the revision of the housing policy? How far are these housing projects from the economic activity of the

cities? How have these settlements contributed in achieving social integration? These are some of the questions that the researcher has sought to answer in this study.

Doing a multi case study on three low-cost housing projects at three different settings, has allowed the researcher to better understand and describe the subject under study while also providing for an interesting comparison which is believed to have helped to increase validity and reliability. The study's research problem and the research questions have form the basis for choosing the respondents. Finding out if the projects have been a success or not, and if BNG has had any major impact on the state of low-cost housing in SA, it was necessary that the actual beneficiaries of the low-cost housing projects under study form part of the data collection.

- *Project leader of each low-cost housing project*

This study has adopted a qualitative approach which encourages the researcher to select cases that are information rich in order to allow for substantive and constructive analysis of data. Obtaining primary data from well informed and knowledgeable respondents has assisted the researcher in drawing logically based inferences and conclusions.

Project managers were able to provide the necessary insight and details of the project such as; the current state of the project, numbers of delivered houses versus planned units; challenges experienced during and after the project etcetera. The project managers were purposefully selected because of their knowledge and invaluable input they may provide to the study. Also, since the researcher was focusing on an in-depth understanding of the problem understudy, the questionnaire completed by project managers has provided useful information. The selection of project managers as respondents is motivated by the main research question, namely;

- To what extent have the changes to the national housing programme in 2004 so far assisted the government in realizing its objectives in relation to the low-cost housing programme in South Africa?

Being knowledgeable public officials, the project manager's insights assisted the researcher in drawing meaningful conclusions. Their involvement and experience in the country's housing matters was much needed in the study and has proved to be useful.

4.4.2 Data collection instruments

In this study, both qualitative and quantitative data collection methods have been employed. Empirical studies usually make use of a number of steps to arrive to a conclusion. One of the steps is data collection. Cooper and Schindler write (2002), as you explore your problem or topic, you may consider many different types of information sources, some much more valuable than others. Information sources are generally categorized into three levels:

- Primary sources – are original works of research or raw data without interpretation or pronouncements that represent an official opinion or position. For the purpose of this study, the researcher will gather primary data from the actual respondents through the use of questionnaires and interviews.

- Secondary sources and – are interpretations of primary data. Encyclopedias, textbooks, handbooks, magazines, newspapers and articles. In order to put the problem statement into perspective and in an effort to respond to some of the research questions, the study will conduct a critical review of available literature by analyzing existing books, articles and policy frameworks.

- Tertiary sources – may be an interpretation of a secondary source but generally are represented by indexes, bibliographies and other finding aids e.g. internet search engines. Where necessary, internet search engines will be used to obtain relevant data.

According to Hentschel (1999), qualitative methods consist of three kinds of data collection, namely; in-depth, open-ended interviews, direct observations and written documents. This study has made use of all these three data collection instruments. However, given the broad nature of a qualitative study and with the need to increase validity and reliability, the

researcher has also selected the use of a questionnaire which in itself is a quantitative data collection method. Therefore, in this study, relevant policy documents, critical literature review, questionnaires, interviews and observations have been used as means of data collection methods.

4.4.3 Document and literature review

The review of available and relevant literature is pertinent to the practicality and success of the study. It is essential as it helps to ascertain what work has been done on the subject under study. Literature review provides a researcher with the necessary guidelines on how to go about in structuring related literature for his or her own study. According to Bell (2005), the main point to bear in mind is that a review should provide the reader with a picture, albeit limited in a short project, of state of knowledge and of major questions in the subject. Housing is an old subject. It is as old as history. There are many old school known writers who have contributed meaningfully to the subject hence the researcher will review both old and current available literature. Official government documents such as; White Paper on Housing (1994), Constitution (1996), Breaking New Ground (2004) NHF (1992) and other relevant documents will be reviewed. Articles and newspapers will also be reviewed.

4.4.4 Interviews

This study has made use of different types of data collection methods and one of these was interviews. The methods have been selected based on the purpose and research questions of the study. For instance, one of the study's research questions is;

➢ What is the role of beneficiaries in sustaining their benefitted houses?

This question cannot be answered without obtaining direct feelings, opinions and experiences of the beneficiaries themselves, hence the researcher's motivation of employing the use of interviews in order to gather primary data from the beneficiaries of the three low-cost housing projects.

In gathering primary data from beneficiaries, the researcher has opted to make use of a standardized open-ended interview. According to Cohen, Manion and Morrison (2000),

standardized open-ended interviews are characterized by the fact that the exact wording and sequence of questions are determined in advance. All interviewees are asked the same basic questions in the same order. Mindful of the social realities in the low-cost settlements, the researcher was convinced and persuaded that this was an ideal data gathering method to use for the gathering of information from beneficiaries. The fact that respondents have answered the same and exact wording and sequence of questions increased comparability of responses and therefore was well suited for this type of study as the researcher has also compared responses of respondents from the multi-case study. Unlike in the case of a questionnaire, the interviews were completed as a once off event and the researcher did not have to come back to collect anything. The researcher did not have to be concerned about the loss of a questionnaire which is sometime the case when questionnaires are used especially when the population is large.

4.4.5   Questionnaires

May (2011), writes that, it is the nature of the population, research question, and the available resources that normally determines the type of questionnaire to be used. Traditionally data collection in surveying is conducted through three types of questionnaires; the mail or self-completion questionnaire, the telephone survey and the face-to-face interview schedule. The type of questionnaire used in this study is briefly discussed below.

- Self-completion questionnaire

This is a relatively affordable method of data collection compared to the personal interview. Evident to its name, here the respondents fill out the questionnaire themselves and then return back to the researcher owing to the agreed terms of correspondence. In this study, a questionnaire was useful in collecting invaluable data from the managers of the low-cost housing projects under study. Given the geographical locations of the three low-cost housing projects, it was not financially feasible for the researcher to employ the use of interviews. Also, considering the busy schedule and difficulty regarding the availability of the

project managers and securing scheduled interviews with them, the researcher was then persuaded to use a self-administered questionnaire as a method of data collection.

According to McMillan and Schumacher (1997), a questionnaire is a quantitative data collection method, it is relatively economical, convenient and poses the same questions to all subjects and also ensure anonymity. However, depending on the type of questions asked, questionnaires can also be used to gather qualitative data using unstructured or semi-structured techniques (Wyse (2011). In the case of this study, the questions are qualitative in nature as they take a semi-structured form. Robert Holmes (2005), contends that, questionnaires can be used for a wide variety of reasons in small-scale research projects. Unlike in depth interviewing, questionnaires tend to provide the broad picture of people's experiences and views. The researcher has also selected to use a questionnaire to obtain the project managers' views and experiences which are essential for the reliability of this study. Self-administered questionnaires are also known for being reliable and convenient. Considering the nature of the public officials' jobs which sometimes involves a lot of travelling, it might not be possible to secure an interview with them. The limited resources and other technicalities i.e. availability of officials during the day will make it impossible to achieve this hence the decision of using self-administered semi structured questionnaires.

According to Mitchell and Jolley (1992), a semi structured questionnaire is constructed around a core of standard questions. However, unlike the structured questions, the interviewer may expand on any questions in order to explore a given response in greater depth. Like the structured questionnaire, the semi structured questionnaire can yield accurate and comprehensive data. In addition, it has the advantage of being able to probe for underlying factors or relationships that may be too elusive for the structured questionnaire. Mitchell and Jolley (1992), explain that a self-administered questionnaire, as the name suggests is filled out by participants in the absence of an investigator. The researcher has elected to do the same for this study. The respondents (project managers) were able to complete the questionnaires at their own leisure without any pressure and therefore provided the much needed insight needed by the researcher.

4.4.6 Observations

According to Marshall and Rossman (2006), observations entail the systematic noting and recording of events, behaviors, and objects in the social setting chosen for study. The observational record is frequently referred to as field notes, detailed, nonjudgmental, concrete descriptions of what has been observed. Corbin and Strauss (2008), agree that observations have a lot to offer the qualitative researcher and should be considered as an option when deciding upon data collection. It is not unusual for respondents to say they are doing one thing but in reality they are doing something else and observation, if applied correctly can capture this. In line with the research questions the researcher has also employed onsite physical observations of the three low-cost housing projects in order to obtain first-hand information and verify respondent's comments and opinions captured during the interviews. The observations have helped in applying logic to the respondents' opinions, feelings and experiences.

4.4.7 Validity and reliability

Mcburney and White (2010), define validity in research studies as follows:

- An indication of accuracy in terms of the extent to which a research conclusion corresponds with reality.

In an attempt to increase the validity and reliability of the study, the researcher will be using a multi-method data collection strategy (documents and literature review, questionnaire, interviews and observations). The use of more than one data collection method will assist the researcher in the process of triangulation during data collection and analysis. McMillan and Schumacher (2001), state that the process of triangulation in the application of multi data collection methods helps to enhance the design validity of the study. Cohen *et al,* (2000), contends that, the process of triangulation attempts to give a detailed explanation of the rich and complex behavior of humans by employing more than one method of studying it. In addressing the validity and reliability of the research instruments, the researcher conducted a pilot study. The pilot study was conducted on the interview and the questionnaire. To assist the researcher in ensuring that there was no ambiguity in the interview questions, five low-cost housing beneficiaries belonging to a

different low-cost housing project in the Nelson Mandela Bay Municipality were asked the exact questions which the researcher had prepared for the beneficiaries of the three low-cost housing projects under study. The interview took about ten minutes with each of the beneficiaries. Only one of the beneficiaries needed clarity with regards to the last question of the interview that addresses the challenges facing the community. This however, did not necessitate a change to the interview guide but the researcher took note of it.

The questionnaire was also tested for ambiguity. One senior government official who is conversant on housing issues was asked to fill in the questionnaire and then return it to the researcher once complete. The official was not part of the study. The questionnaire was handed back to the researcher after three days with no ambiguities. This gave the researcher confidence that the questionnaire was clear, simple and easy to understand. The same questionnaire was used to gather primary data from the three low-cost housing project managers.

4.4.8 Data analysis and interpretation

Even though a large part of the data analysis in the study is mainly qualitative in nature, quantitative analysis has been employed but only limited to descriptive statistics such as percentages and frequencies of occurrence. According to Cooper and Schindler (2002), data analysis usually involves reducing accumulated data to a manageable size, developing summaries, looking for patterns, and applying statistical techniques. Once received, the data collected from the participants was organized and formatted accordingly. Punch (2009), states that, advance planning for the coordination and presentation of the gathered data is pertinent to the successful and meaningful analysis of data and further it helps the researcher to ascertain if the data collected is relevant to the research questions. Data analysis should not happen only after all your data has been safely gathered, where appropriate, the researcher must start transcribing (Silverman, 2010). Marshal and Rossman (2010), identify the following as typical data analysis procedures that must be considered by the researcher:

4.4.8.1 Organizing the data

Having collected the data, the research is now moving towards the more difficult stage, that of data analysis. The researcher should spend some time organizing the data. While this should be done all along, revisiting the huge piles of data at this time is very important. The researcher should start to systematically arrange the gathered data, perform some preliminary editing and clean-up. In this study, this was very important as the researcher collected raw data from three different case studies. After every collection, the researcher clearly marked and filed the data separately for the ease of the analysis process. The early organization of data also involved coding for the ease of reference for the researcher during the main analysis stage of data. For instance, to ease the management of data process, the researcher coded the three samples with abbreviations and these abbreviations appear throughout the study.

4.4.8.2 Immersion in the data

The data generated by qualitative research are usually voluminous. Reading, rereading and reading through the data once more forces the researcher to become intimately familiar with the data. There are several known schemas applicable to the qualitative data reduction. Such techniques streamline data management, help ensure reliability across the efforts of several researchers, and are highly recommended for large and complex studies such as multi case studies. In this study, three different low-cost housing projects were studied. Immersion in the data therefore assisted the researcher during the analysis process. In order to systematically manage the amount of data produced, the researcher systematically used graphic presentations and illustrations in the form of pie-charts and tables. According to De Vos *et al* (2005), these pictorial devices belong to a qualitative study. However, they are very effective in the facilitation of visual presentation of data and not uncommon in qualitative studies.

4.4.8.3 Generating themes from the data

In this study, the researcher analyzed the data based on the available data gathered from the respondents. Apart from coding and graphical presentation of the data, the researcher also developed themes. Through questioning the data and reflecting on the conceptual

framework, the investigator engages the ideas and the data in significant and intellectual work. As opposed to reducing the participants' responses to quantitative categories, in qualitative studies, the researcher took advantage of the richness of themes which were drawn from the respondents.

The researcher then proceeded with the presentation of data and presented this in a narrative form. A mixed-methods-strategy for the collection, analysis, interpretation and presentation of the data was used, in order to obtain answers to the research questions and to address the purpose of the study and to enhance credibility and reliability of the findings.

4.4.9   Limitations of the study

This study focused on only three low-cost housing projects in South Africa as it was not practically feasible for the study to go beyond this. However, it is possible that other information-rich cases were left out by the study. Not all the respondents were willing to complete the consent form. It is not entirely impossible that some of the respondents did not openly respond to the interview questions, judging from their skepticism of the consent form. Only two out of three questionnaires were returned by the relevant low-cost housing project managers. Even so, the researcher had enough data to draw logical conclusions, but the unreturned questionnaires could have provided the much-needed insight required by the study.

Due to the geographical location of the sites under study, the researcher only conducted a single round of interviews with the respondents. This limitation meant that the researcher could not plan to go back to the sites should the need have arisen. Because the gathering of data was performed on weekends, during the beneficiaries' own time to relax as some are at work during the week, it was discovered that some of the beneficiaries were not very friendly as they were busy with household chores. This, therefore, meant that the time taken to conduct the interviews had to be maximized as impatience was observed in some instances.

4.4.10 Delimitations

There are many recent low-cost housing projects in the country which have been initiated under the ambit of BNG. However, this study focused on three relevant and specific cases which the researcher believes have provided the study with rich information and therefore assisted in providing a logical generalization of the findings.

4.4.11 Ethical considerations

According to De Vos *et al (2005),* it is the researcher's responsibility to ensure that the participants are comfortable with taking part and are clear about the research process and, in particular, the purpose and objectives of the study. Prior to embarking on the study, the researcher will first obtain the approval of the University's ethics committee. Permission from the responsible official for housing in the three areas was requested. A letter to the regional office was written. The researcher wrote consent letters to all participants and asked for their permission prior to undertaking the study.

Commenting on the issue of ethics when conducting research, Mason & Bramble suggests the following (Mason & Bramble, 1989):

- **The research should have value** – the research should be considered in terms of its usefulness in contributing to the advancement of human knowledge. This principle is fundamental to all the rest. If the research has no purpose, it should not be done

- **The researcher is responsible for his or her subjects** – this principle is considered valid with respect to all types of research using human subjects. Even research as innocuous-seeming as a market survey for coffee –brand preferences require that subjects' rights not be violated. If a subject prefers not to participate or prefers that it not be general knowledge that he uses a particular brand of coffee, this preference should be respected by the researcher.

- **Subjects must provide informed consent** - subjects should be willing to take part in the study after being informed of all aspects of the research that might influence their decision. Subjects should have all the information about the study that they need to make a decision about participating. They should not be misled.

- **Anonymity and confidentiality** – subjects have the right to insist that their anonymity be observed. They should be assured that they will not be identified by their performance or the nature of their participation. The researcher has the responsibility of ensuring that information about the subjects and their responses remains confidential and that it is used for no purpose other than the experiment for which it was intended.

In the research proposal, the researcher explained and provided the motivation for the study. As part of the University's ethical clearance for research studies, the researcher had to seek permission from the municipalities' understudy and provide the research committee with proof prior to the commencement of the research. This requirement was fulfilled. In all the dealings and interactions with various municipalities, low-cost housing project managers and beneficiaries, the main aim and objectives of the study were fully explained. Participants' permission was sought and granted prior to the collection of data.

In addition to the above ethical considerations, the researcher has also taken into account the following pertinent details of the study relating to the undertaking of the research and participation of the respondents, for instance:

- The researcher did not undertake the field work until prior permission was given by the University's research committee.

- The respondents were afforded the right to discontinue their participation from the study at any given stage if they so wished.

- The researcher had to agree on a feasible time-frame with the respondents pertaining to their ability to complete the questionnaire and when and how these would be returned.

According to May (2011), ethical considerations are concerned with what is right or just, in the interest of not only the project, its sponsors or workers, but also others who are the participants in the research and the role of research in society.

In this study the researcher had full knowledge of the participants' rights and the importance of self-conduct throughout the research. The participants were well briefed

about the objectives of the research and their rights prior to the commencement of the interview. The researcher had the permission letter in his person and read it out before every undertaken interview. The letter seeking permission of the participant was used as a covering letter for the interview schedule. A consent letter which is a tool to protect the participants from any potential risk that may arise during the collection of data was also shown and explained to every participant. Permission to take pictures of the sites was verbally granted by the beneficiaries of the houses themselves.

Given the sensitivity of politics in some of the areas, which sometimes cause people to be skeptical of any unknown outsider seeking information on sensitive subjects such as housing, apart from the letter granting permission, from the relevant municipality for the undertaking of the research, the researcher had to sometimes show his student card which helped in authenticating his person. Throughout the collection of data, the researcher respected the beneficiaries' rights. For instance, some beneficiaries were not willing to complete the consent letter and this was understood by the researcher.

4.5   CONCLUSION

In this chapter, the selection of the study's research approach was motivated. The researcher provided a justification of the research design in line with the study's research questions and phenomena under study. The chapter also provided the reader with an in-depth justification of the research instruments used, data analysis, limitations and delimitations of the study.

The following chapter focused on the research presentation and discussion of the results of the research.

CHAPTER FIVE
RESULTS AND DISCUSSION

5.1 INTRODUCTION

In this chapter the results, obtained from the quantitative and qualitative analysis of data are presented. The quantitative analysis was only limited to descriptive statistics such as percentages and frequencies of occurrence.

The presentation of findings is divided into two categories. The first category deals with the group presentation and discussion of the findings from the three case studies. Thereafter, the results are presented and discussed per case study.

5.2 PRESENTATION OF RESULTS

As discussed in Chapter Four, the researcher has adopted a multi-case study research design not only to enhance the reliability and validity of the study, but also with the intention of drawing a comparison. The presentation and discussion of the results follows a Schematic content analysis.

5.2.1 Occupancy details

Here the study sought to confirm the ownership details of the houses whilst also trying to establish other details such as; when the house was benefitted and how long the beneficiary had to wait for the house? Guided by the review of literature pertaining to the increasing housing backlog and other known failures in the administration of the housing programme namely; the control and management of waiting lists, the researcher was motivated to include these questions in the interview schedule. The presentation of these results is divided into three subsections, namely:

- Ownership of the house
- Age of the house
- Waiting period for the house

5.2.1.1 Ownership of the house

The study sought to determine. The results are illustrated below.
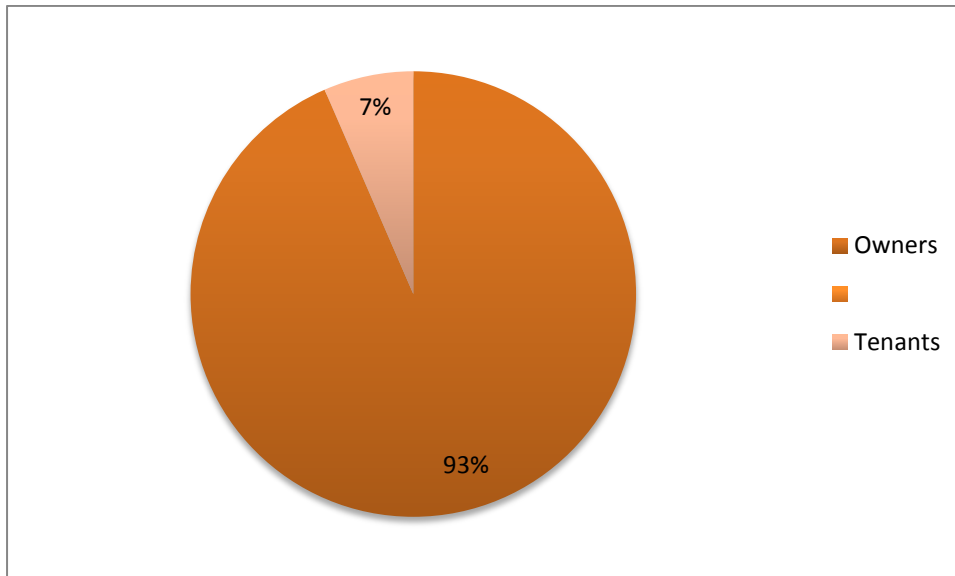
Figure 1 – Ownership of the house

The results here show that 43 people (93%) are owners of the houses benefitted from the government's low cost housing programme while 3 (7%) are tenants. The study has revealed that many beneficiaries stay in their houses. In the literature review it was mentioned that some beneficiaries lease their houses. Though the results show a small margin of houses that are put on rental by beneficiaries, this is still against the intentions of the country's national housing programme. The purpose of low-cost housing is to provide adequate shelter for the poor and homeless. Renting out the houses exacerbates the housing problem. The houses have been built to be occupied by beneficiaries and not to be leased. Renting out the house may perpetuate the construction of more shacks as the beneficiary needs to find an alternative dwelling place. Hence the battle on the housing backlog continues to inundate the government.

According to the Breaking New Ground (2004), beneficiaries are only allowed to rent out or sell a house after eight years of occupation and only once permission has been granted by the respective local housing authority.

However, Rust (2013), argues that, commercializing one's dwelling from an empowerment perspective should be allowed, as long as it yields positive results.

The problem is that not all beneficiaries sell or lease their dwellings from an empowerment perspective.

Khan and Thring (2003), comment that, in many areas, new housing beneficiaries who are unable to pay for rates and services and on-going maintenance, are abandoning their homes, returning to squatting in informal areas, renting their new homes to others or selling them to drug lords and gangsters, amongst others. An investigation by the KwaZulu-Natal department of housing showed that some beneficiaries were selling their homes immediately after completion. After years on a waiting list, many people secure a home only to return to a life in a shack or on the street.

Reacting to the illegal leasing and selling of the government sponsored houses, the Department of Human Settlements, in its (DHS, 2013) report on human settlements programmes and subsidies, states the following;

"It is illegal for the recipient of a subsidy house, now referred to as BNG house, to sell the house before they have lived in it for a minimum period of eight (8) years. Yet, experience shows that in many instances the houses are used to make quick money by unscrupulous individuals who sell them within the 8 year period. Alternatively recipients rent out the houses to be used as business premises, while the beneficiaries return to live in informal settlements."

The other dilemma is that, once the house has been delivered and handed over to the beneficiary, the local housing authority walks away. Legislation is silent on the question of beneficiary compliance once the house is handed over to the beneficiary. This therefore, makes it difficult for local housing authorities to know when the house has been illegally sold or leased by the owner.

In response to a question from Inkatha Freedom Party Human Settlements spokesperson and MP Petros Sithole, Minister Lindiwe Sisulu in a written reply said that since 1994, there had been almost three million RDP houses built as of March 2015, and 3 411 of those have been sold by beneficiaries to private owners.

The minister said it was not possible to take disciplinary actions against those who sold their government sponsored houses because they were not government employees. "While the Housing Act 107 of 1997, as amended by the Housing Amendment Act 4 of 2001, sets out that a subsidy beneficiary "shall not sell or otherwise alienate his or her dwelling or site within a period of eight years" as a condition of the state housing subsidy programme, no punitive measures are stipulated in this regard. We are looking at closing this gap in our law, said the minister (Gqirhana, 2015).

"No, I'm a tenant and I pay rent to the owner. I only see the owner at month-end when he comes to collect the rent, answered a respondent."

The leasing and selling of government sponsored low-cost houses is not uncommon. An investigation conducted by Aigbavboa, Wellington and Thwala (2011), concerning housing experience of South African low-income beneficiaries, found that, 76.9% of the respondents were the original owners of the houses; while 23.1% indicated they were not the original owners. When respondents were further asked if they had bought the house or they were renting or it had been allocated to them by the Government; 96.0% of the respondents indicated that they had been allocated the houses by the government, 3.0% had been renting, while 1.0% had bought the subsidized houses from the original owners.

It is important to note, that this problem is not unique to South Africa only. Other African countries like Nigeria are facing similar challenges. While doing a study in the area of low-income housing in Kano state, Nigeria, Abubakar (2006), found the following:

- Some beneficiaries were living in a part of the house while renting out the rest of the rooms.
- Some have sold their houses to richer landlords and have put the money into perceived high priority projects. They are likely to have moved to lower or no rent housing areas, preferably in an unplanned housing environment.

Similar challenges also inundate housing authorities in Brazil. With the intention of taking advantage of the capital gains resulting from public interventions for the regularization and rehabilitation of '*Favelas'*, some inhabitants often sell their houses and move to other "*Favelas*", which are often more unfit for residence (Saglio-Yatzimirsky, 2014).

The houses built through the low-cost housing programme are meant to house the indigent. Many of the beneficiaries are poor and have no source of income. Thus, they look at the house as the answer to their plight hence some of them end up renting or selling the house.

"We can have as many laws as we want, but this is difficult to prevent. We are giving houses to people who have nothing to put on the table. A house is not a substitute for a job. That is why people end up selling or renting their houses, said Bonginkosi Madikizela, Western Cape MEC for Human Settlements (Gqirhana, Jun 2015)."

From the foregoing, it can be deduced that many owners of the low-cost housing projects initiated under BNG are staying in their houses. This is an achievement that warrants a commendation. However, the study has also revealed that some of the beneficiaries of the country's low-cost housing programme are renting their benefitted houses.

5.2.1.2   *Age of the house*
This sub theme dealt with the age of the houses delivered to the beneficiaries of the three case studies covered by the research.
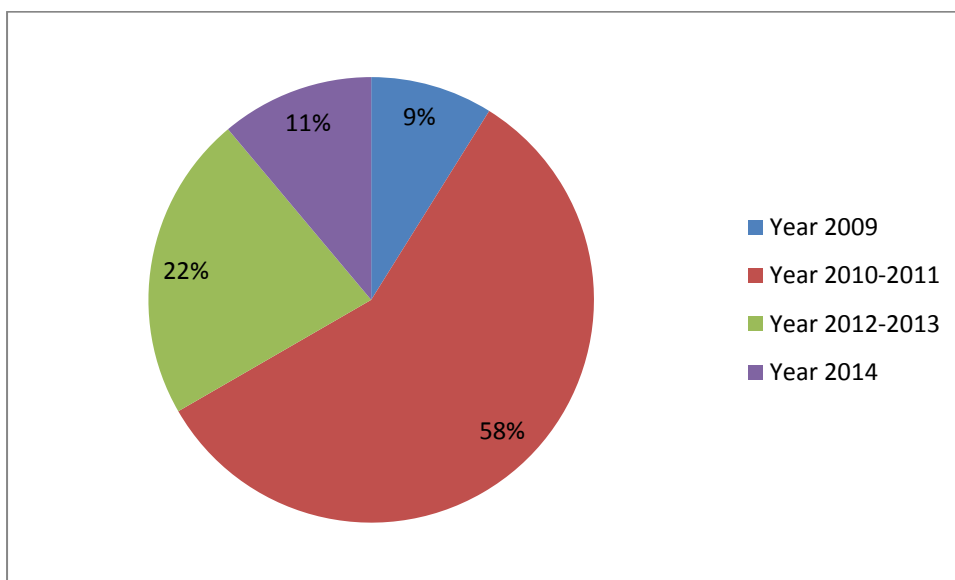

Figure 2 – Age of the house

The findings have revealed that the houses are still new. More than half of the houses were delivered to beneficiaries between 2010 and 2011. This is about 58% of the entire sample of

the study, while 22% were delivered in 2012 and 2013. Only 9% of the houses date back to 2009.

These findings are consistent with the data. The findings confirmed that most of these houses were built between 2010 and 2014. The beneficiaries have also revealed that their houses were delivered to them in 2011, while some indicated that they had received their houses in 2010 and one beneficiary said that the house had been handed over in 2014.

The results have further shown that there was an increase in housing delivery in 2010 leading to 2011. Interestingly, this is a period where the country had its national voting elections. It is common for political organizations to up their game and improve on service delivery during the time of elections in order to win voters' favour. Service delivery is a very contentious issue in South Africa, as can be seen from the prevalent service delivery protests across the country. Some communities have, in the past, threatened to abstain from taking part in the elections as a result of poor service delivery.

The Anti-Eviction Campaign threatened to encourage poorer communities in the Western Cape to abstain from voting during election time, saying they were not afforded decent service delivery, especially houses. Incensed at having to vent their frustrations about the sub-standard workmanship of their homes, in front of an exit to a parking garage at the Civic Centre, representatives from nine communities called on the city to cancel the arrears owed on their houses and demanded that all quality issues pertaining to their houses be addressed as a matter of urgency (Dentlinger, 2007).

At election time, is when you see party representatives who become your elected representatives; this is the time when they make fat promises; they always promise the same kind of things and these hardly ever come true. Elections are the time when politicians pretend to be working against corruption. The communities are also aware that the hand-outs by politicians, seemed to be rife on the eve of elections, often come from the taxpayer's pocket, their own pockets. They will welcome the gifts and won't feel obligated to the party that is handing them out. Cynical South African voters also welcome governing parties' sudden pre-election activities: it could mean a quick spate of delivery (Freedom House, 2015).

A prominent DA leader in the Eastern Cape Athol Trollip, who will also run as the party's mayoral candidate in the municipality, substantiating this, said that, the DA welcomed the national pledge of money and intervention specifically directed at dealing with housing challenges and backlogs. "However, we smell a little political ploy here. We smell it because it is a regular ploy the ANC uses before elections (Makinana and Ngcukana, 2015)."

There is a lot that is at stake during elections. Knowing this, the politicians waste no time and use every possible tactic to obtain voters' favour. This ranges from food parcels given to needy communities to house keys handed over to beneficiaries. This all happens during the election period. It is an attempt to obtain voters' favour and win seats.

The EFF has accused the ANC of abusing state resources saying that the recent handover of low-cost houses to families in Marikana was an opportunist attempt at mobilizing supporters for the upcoming local government elections.

"The building and handing over of houses in Marikana by the Department of Human Settlement was turned into an ANC build-up programme towards its rally. This leaves no difference between party and state, a phenomenon characteristic of dictatorships and despotic governments," said Mbuyiseni Ndlozi, Parliamentary Spokesperson for the EFF (Sithole, 2016).

In his article concerning elections in Bushbuckridge in 2004, Niehaus (2004), refers to this as patrimonial politics, commenting that, this characterizes many elections in Africa. In patrimonial politics, the strength and blurring of party-state boundaries secures electoral support. In a country such as South Africa where resources are constrained and poverty is rife, voting is likely to be traded for jobs, housing, feeding schemes and child support grants, asserts Niehaus.

The above findings and discussions have revealed that there seems to be a noticeable improvement of housing delivery during the election campaign period and all the way up to the elections. Politicians use the every possible tactic to gain voters' confidence and favour. Housing, due to its place in the socio-economic and political space, becomes the ideal tool to use.

For instance, only a month before the country's local municipal elections, the Housing Development Agency (HDA) concluded its procurement process that has led to 100 contractors being appointed to deliver houses in the Nelson Mandela Bay Municipality in the current financial year (DHS, June 2015). Though this is praiseworthy, it is difficult not to question the timing especially given the current political context which has shown the said municipality to be an important stake in the political landscape of the country.

5.2.1.3   *Waiting period for the house*
The results obtained in this study are presented below.
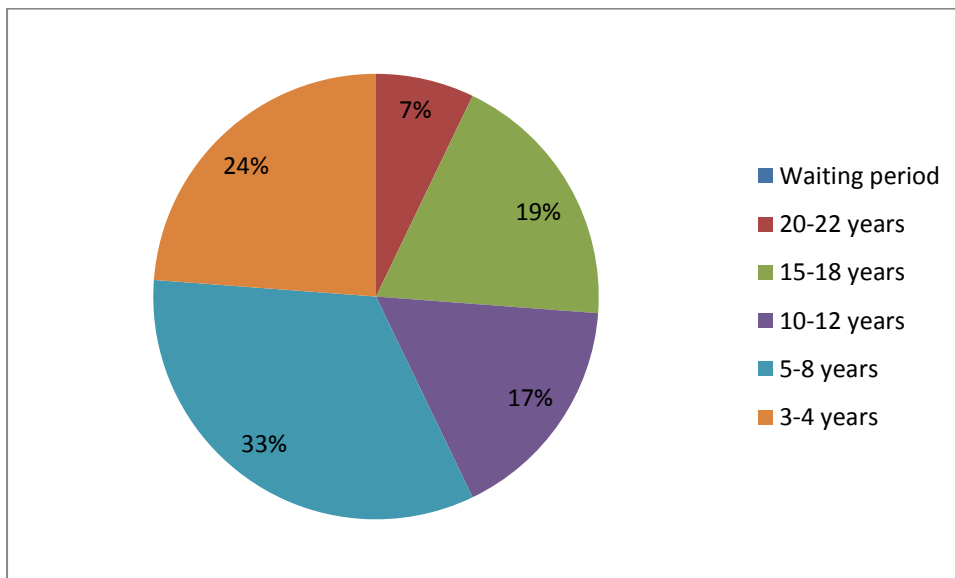
Figure 3 – Waiting period for the house

According to figure 3, the waiting period for a house could be anything from 3 to 22 years. The results have revealed a shocking and prolonged waiting of 20 to 22 years. This constitutes 7% of the study's sample. The majority of the beneficiaries had to wait between 5 to 8 years for their houses and this is 33% of the 45 interviewed beneficiaries.

This finding is very important for the study, as the study sought to establish the efficaciousness of BNG on the recently delivered low-cost housing projects in the country. Of note, is the waiting period that some of the beneficiaries had to endure prior to getting a proper home. As it is depicted in figure 3, two out of 45 interviewed respondents had to

wait for twenty two years before receiving a house. With the rapidly escalating housing backlog, the long waiting also exacerbates the situation.

This is clearly a challenge that warrants attention as these respondents have waited for so long. What could be the cause of this prolonged waiting? "The government housing backlog stands at 2.1 million units, Human Settlements Minister Tokyo Sexwale said." He told The New Age breakfast that the 2.1 million housing units affected over eight million people. Government wanted to remove the backlog by 2030. Currently, government had set a target of building 200,000 housing units a year. There were also complaints that people waited too long to receive houses. This was caused by corruption in the allocation system. As to how long a person should wait before getting a house, Sexwale said: *"It takes quite some time depending where you are on the list. On average it should not be that long, within three to four years (Sapa, 2013)."* Lindiwe Sisulu, the current Human Settlements Minister, while delivering her budget vote speech in Cape Town, also indicated that there are definite inefficiencies in the beneficiary waiting list process. The Minister further substantiated that the management of reallocation and allocation of beneficiary list is an administrative issue and must be delinked from the developers and centrally approved (DHS, May 2016).

From the above, it is apparent that there is no legislation that governs how long one ought to wait for a house. The waiting depends on various factors such as; where one is on the list, the choice of building one has made and also the location of the house.

However, in South Africa, the prolonged waiting for houses has in the past, triggered violent protests as frustrated residents took to the streets protesting against mismanagement and maladministration of the waiting lists by government officials. In their study called; Left out of Boom, Some South Africans Turn Violent; Chip and Sarah (2013), comment that, foreigners were attacked by South African men as they were accused of taking the houses which South Africans claim to have been waiting for, for many years.

Furthermore, the Human Settlements Ministry believes that the long waiting is linked to the ever-increasing need for housing. There are 2.2 million households living in 2700 informal settlements and backyard shacks across the country. As the number of households increase by 350 000 annually, the yearly delivery of 140,000 houses leaves a significant deficit. Considering these numbers, the government's response has been dismally slow.   The

consequence of this dismally slow delivery of housing is very simple; people wait. It is a harsh, often overlooked reality, as well as an institutional and bureaucratic challenge that shapes housing politics in South Africa (Greyling and Oldfield, 2015.)

Also, a study conducted by the Socio-Economic Rights Institute of South Africa revealed that the waiting period is also caused by policy and systems gap. There are a range of highly differentiated, and sometimes contradictory, policies and systems in place to respond to the housing need. In some cases the housing process lacks transparency and is sometimes marred by corruption (Wikinson, 2014). In their study of housing in Port Harcourt, Nigeria, Ayotamuno and Owei (2015), found that, poor communication in the part of state officials also exacerbated the waiting period. People are often not contacted and provided with feedback on the progress and status of their application and, therefore, unaware of how far the process has advanced.

"I have waited very long for this house. I had already given up. I don't know why it has taken this long. Some of the people I've applied with, have received their houses long before me, commented one of the beneficiaries."

Causing people to wait for long periods of time for a house could be an indication of serious incompetence that exists on the implementation part of the housing programme or even worse, a sign of a housing programme that is failing. This is a concern that the Human Settlements Department should look into as it appears to be a common feature in most of the low-cost housing projects, as revealed by the research results.

Another interesting aspect of this study was the sharp contrast noted between the actual time it takes to construct the house, and the time it takes to deliver it to the beneficiary. This contrast emanated from the findings of the results of the data which was collected from project leaders. According to the project managers, the houses were constructed within one year. Constructing the house doesn't seem to take long, however, in all three case studies beneficiaries stated that they had waited too long for their houses.

In this study, it has been discovered that there is no official waiting period for low-cost housing. The majority of the beneficiaries have endured a waiting period of 5-8 years contrary to the department's suggested period of 3-4 years. About 19% of the beneficiaries

had to wait for 15-18 years before receiving a house. The comments made by the Minister that, waiting for a house should not take longer than 2-3 years are not legislated and therefore, the waiting period remains a grey area. It is the researcher's opinion, that despite the lack of legislation on this matter, people should not wait for 20 years for a house as was the case in one of the three samples studied.

Further to the above, the results of the study revealed an interesting difference between the three samples in relation to the waiting period. Interestingly, the samples belonging to the Eastern and Free State provinces, both had cases where beneficiaries had to wait for 20 to 22 years for a house, whilst the waiting period for the Western Cape based sample, was only limited to 5 years. Throughout the study, the Western Cape based case study seemed to have been better managed in all aspects compared to the other two case studies. Noteworthy is the fact both these provinces are poverty stricken and also facing high unemployment rates.

However, the discussion of the results in relation to the waiting period has shown that, the beneficiaries should not wait too long for a house. The long periods are a result of corruption in the allocation system. In addition, the waiting period is also affected by the great need for housing. The discussion has also revealed that, in some instances policy and systems gap do contribute to the waiting period.

5.2.2   Beneficiary Satisfaction

This theme dealt with the beneficiaries' perceptions and views about the house. It sought to establish the beneficiary's satisfaction about the house.

Here, the study discussed two important sub themes pertaining to low-cost housing, namely:

- Defects on houses delivered to beneficiaries
- Expectations of the beneficiaries

The respondents' answers are illustrated and, thereafter, narrated.

5.2.2.1 Defects on the houses

In this sub-theme the beneficiaries were provided with the opportunity to comment on the state of the houses, if they had defects or not.
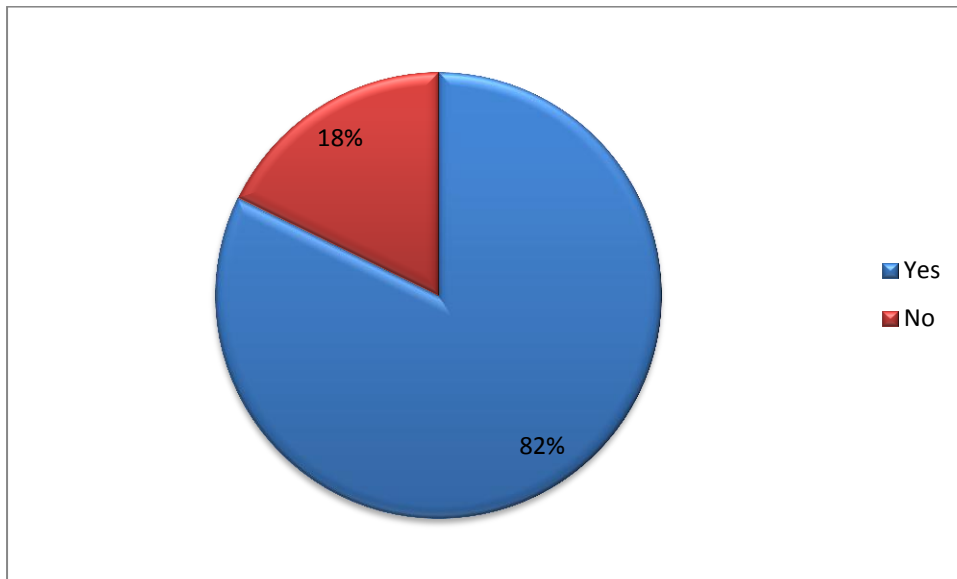
Figure 4 – House Defects

In the study, 37 (82%) respondents indicated that the houses had defects, while 8 (18%) said their houses had no defects. The defects varied, from leaking roofs, cracked walls, walls with no plastering, poor plumbing to damp walls and floors. There seemed to be a mixture of structural defects and poor workmanship.

One of the requirements of the building is that it should be dry. Dampness in a building may occur due to bad design, faulty construction and use of poor quality of materials. Dampness not only affects the life of the building but also creates unhygienic conditions of the important items of work in the construction of a building (The constructor, 2016). Governments worldwide are confounded by the same problem of poor quality in state-sponsored housing.

In Nigeria for instance, while evaluating the influence of housing quality on residents' wellbeing in Lagos Nigeria, Aliu and Adebayo (2010), found that many housing units which had been delivered to the beneficiaries were poor in quality, therefore affecting the health and general well-being of the residents. Omole (2010),

It must be noted that the problem of poor quality in state sponsored housing is not new. Since the RDP days, the national housing programme has been fraught with this challenge. Even when the emphasis has shifted from quantity to quality and, from not just a structure but to sustainable human settlements, the problem still persists and this is of major concern. Acknowledging that there were real challenges facing the national housing programme, in its 2009 national audit report, the Department of Human Settlements cited the following findings:

- Shoddy construction work, and
- Inferior workmanship and broken houses emanating from various low-cost housing projects across the country (Human Settlements Ministry, Nov 2009).

Furthermore, giving his report at the Portfolio Committee on Human Settlements, Mr M Mnyani, Chief Executive Officer, and National Home Builders Registration Council member, shed a light on the rectification programme in the provinces. He reported that there had been 222 houses that had been assessed in November 2013 and had required rectification by NHBRC. An amount of R13 million had been approved and the contractors had to resume the job by March 2014 (RSA, 2014).

The Department of Human Settlements have put standards in place for the governing of contractors' workmanship. These include;

- Compelling of contractors to do their work properly
- Compelling contractors to complete their work
- Implementation of retention fees (part of the money is retained and not paid to the contractor per adventure the work is incomplete or not as per the standard
- Blacklisting companies for substandard quality work
- In some cases taking away the NHBRC certificate

The findings have revealed that some of the houses had no plastering on the inside walls. This is against the specifications regarding the finishing of the house as set out by the NHBRC, namely;

a) External walls to receive Agrément Certified coating system;

b) Internal wall to be cement slurry-brushed - no paint

The NHBRC was established in terms of the Housing Consumers Protection Measures Act, 1998 to regulate the building industry and protect home buyers against shoddy workmanship. Judging from the findings of the study, it is clear that some of the defects are as a result of shoddy workmanship. Further, The National Home Builders Registration Council (NHBRC) – which is a Section 21, non-profit organisation – states that it has a vision to be "a world-class organisation that ensures home builders deliver sustainable quality homes". The way it set out to do this, was to establish a registration process for all home builders and contractors working in the domestic market, together with an NHBRC Defects Warranty Scheme for all new homes built by their registered members. The primary concern of the NHBRC is "major structural defects" caused by poor workmanship. The warranty scheme was established to counter this problem, and because of it, the NHBRC is able to provide warranty protection against defects for all new homes; five years for the structure itself, namely the foundations and the walls, and a minimum of a year for roof leaks. Non-compliance and deviation from plans and specifications, is also covered (Specified National Housing programmes, 2009).

One of the beneficiaries of the Joes Slovo low-cost housing project, seemingly frustrated by the poor quality of the house, during the collection of the data, said, "it is cold here, especially in winter and night time. Look, the inside walls are not plastered and there are small children here. "

Even with all these measures in place, the houses which were delivered to beneficiaries, are of poor quality. This leads one to question the efficiency of NHBRC as an institution charged with compliance matters. BNG also acknowledges that, not all its established housing institutions have been effective in achieving their mandate. However, also admitting that the degree to which the department had oversight of their activities has been identified as an important area for enhancement (BNG, 2004).

However, despite the complaints about house defects, households are content due to feeling both a sense of security and of being in charge of their own lives as well as having

access to services on the sites they now own. At the same time, beneficiaries are often unhappy about the quality of the structures they have received and their location, especially if they are on urban peripheries and therefore far from economic opportunities (Tomlinson, 2006).

While campaigning for votes, the ANC in its 2009 election manifesto acknowledged that there is a problem with the quality of houses delivered to beneficiaries. The ANC professed that the national housing programme is not just about building structures, but also about building cohesive and integrated communities. In order to achieve this, the quality of subsidised housing would have to improve (ANC Manifesto, 2009). Judging from the beneficiaries' responses regarding the quality of the houses they have received, it is apparent that even these election promises have not translated into realities.

The delivery of defective houses to beneficiaries is not unique to South Africa only. The research into housing in other countries that was discussed in chapter two of this study has also revealed that both Nigeria and Brazil have the same challenges. In Nigeria, for example, it is reported that the structural and environmental management of some of the buildings has been overlooked. Omole (2010), in his assessment of the quality of housing studies carried out in Nigeria, found that the quality of housing in Akure was very low. This was due to the poor quality of the materials used for construction, the inadequate technology and the poor planning standards of handling the building components.

The findings obtained from the data collected from the project leaders were contrary to the above results. The project leaders indicated that all the dwellings delivered to the beneficiaries were of good quality. They have further claimed that there were no concerns with the workmanship of the projects under study. This is not consistent with how the beneficiaries responded to the question of quality.

Further to this contradiction, the findings emanating from the Plettenberg Bay case study revealed that the local housing authority held back some of the money from the contractor due to unfinished work. In addition, the results have shown that, according to the project leader, all the houses delivered to the beneficiaries of the Joe Slovo low-cost housing project were of good quality. This is again contrary to the findings emanating from the beneficiaries' responses.

In this study, it was discovered that even the new houses which were delivered to beneficiaries are showing signs of deterioration. For example, the houses have cracked walls, and leaking roofs and the paint and plastering on the inside walls on some of the houses is flaking off as a result of dampness.

5.2.2.2 Beneficiary expectations

This sub theme related to the expectations of the beneficiaries. They were asked a closed question, to indicate a "yes", if their expectations have been met and "no", if not. The results obtained are presented below.
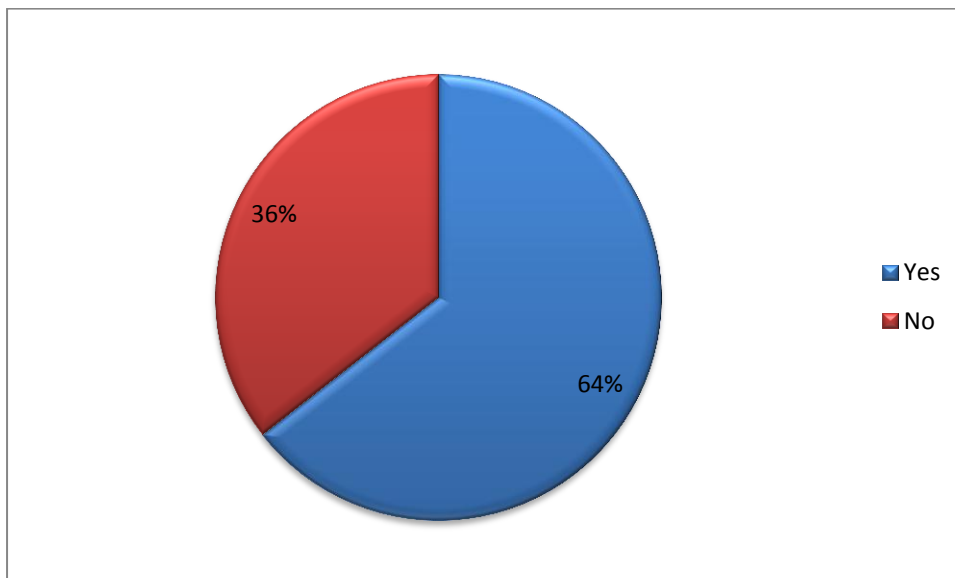
Figure 5 – Beneficiaries' Expectations

The results have revealed that 29 (64%) out of 45 beneficiaries were happy that the houses met their expectations, whilst 16 (36%) were not happy with the houses they received stating that their expectations were not met. It must be noted that even though the beneficiaries are not happy with the quality of the dwellings they received, it is interesting that the majority of the respondents believe that their expectations have been met. These are the people who lived in shacks with no hope of a formal dwelling. It appears that despite the quality of the houses, the beneficiaries are appreciative of benefitting a house and therefore becoming owners.

"I used to live in a shack with my family. Now that I have a house, life is not so difficult. I'm grateful for my house."

According to Maslow's Hierarchy of Needs, the house is the place that helps to meet basic physiological needs and helps man to maintain life. In this respect, the Theory of Maslow's Hierarchy of Needs claims that the house not only meets sheltering-related needs, but also physiological needs. The beneficiaries would rather settle for a defective house than have no house. Anyone who has been without adequate shelter would appreciate this, especially when it is given without charge.

In obligating the state to ensure housing provision for the poor and homeless, the Constitution of South Africa (1996), stipulates that the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right. The Freedom Charter also emphasizes that people must be decently housed. The houses in Springfontein were built with face brick while the houses in Plattenberg Bay have roof tiles and aluminium windows. Any person who has been without a house, and also had no hope of owning one would be glad to freely receive a face brick house.

This study set out to establish the beneficiaries' level of satisfaction regarding the houses they received from the government's low-cost housing programme. At the same time, it tryied to ascertain one of the elements highlighted by the problem statement, i.e. that the houses delivered to beneficiaries have in the past presented with quality defects. This is further substantiated in the literature review of the study, where it is discussed that some of the low-cost housing projects across the country have delivered houses that are poor in quality. In this case study, it has been established that the problem of quality in the country's low-cost housing programme has not yet been addressed as it also seems to be a noticeable feature of the houses delivered under the BNG.

Vermeulin (2006), comments that while meeting the numerical objectives appears to be a substantial challenge, the other major challenge that the government is faced with in relation to low-cost housing is the quality of the houses delivered to the beneficiaries. Many beneficiaries of the government's housing programme have raised concerns regarding the quality of their houses. In some instances the houses have been so poorly built such that they started showing signs of deterioration just a few years after being handed over. Whilst

housing in its broad definition is not merely concerned with the physical properties, the robustness of the house structure does play an important role in sustainable development. Houses that easily deteriorate and are unable to withstand the changing faces of the weather are the result of quality failure. A house should be able to cater for generations to come and not only last for a few years.

A total of 40 000 defective RDP houses nationwide will have to be flattened and rebuilt in the coming months at a cost of more than R1 billion – about 10% of the national housing department's annual budget. Almost R360 million of this amount will be spent in the Eastern Cape (Ndenze, 2009).

A study on the housing programme in Luthuli Park in Polokwane Municipality which was conducted by Mokgohloa (2008), also found that 80.8% of the beneficiaries were not happy with the quality of their houses. The study showed that 27,7% of them attributed this to leaking roofs, 32,2% to cracks on the walls, 18,5 to poor building materials and 12,3% said the houses were unreasonably small.

The above findings have revealed that, even though the beneficiaries appreciate the houses they have benefitted, they are concerned about the quality. BNG is very vocal about the quality of the houses being the important aspect of sustainable human settlements. So far, the findings from the data analysis contradict this.

5.2.3 Beneficiary Participation Details
This theme of the study addressed beneficiaries' participation details.

The country's low-cost housing projects will have little, if any, meaningful success if the communities for whom the houses are built are not encouraged to participate in the building process. The involvement of the community as both a stakeholder and beneficiary is necessary for the successful implementation of the low-cost housing programme in the country.

The involvement of the community is vital to the success of any low-cost housing project. In this study, the researcher wanted to establish if the beneficiaries were indeed involved. The findings are presented below.
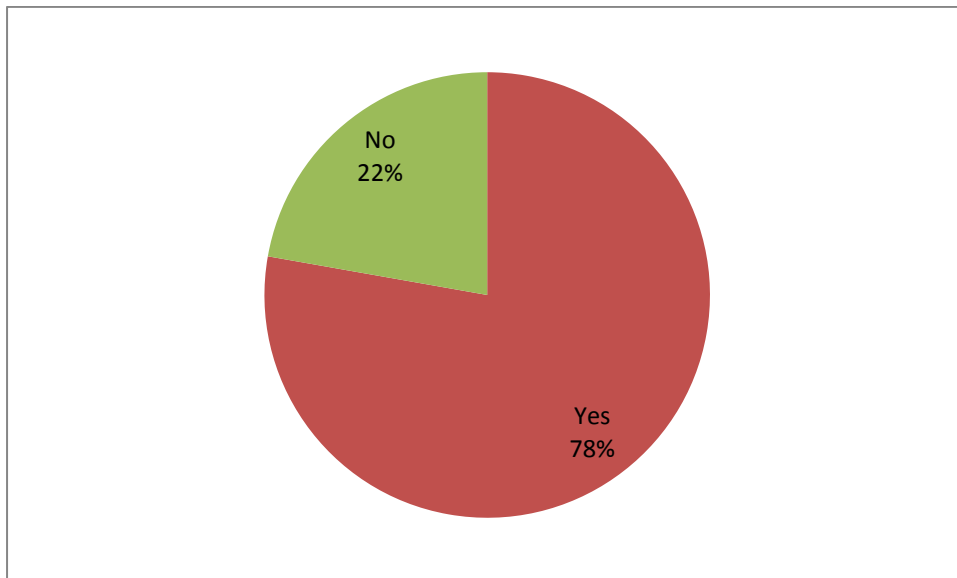
Figure 6 –Beneficiary Participation

According to figure 6, 35 (78%) out of 45 interviewed respondents said that they were involved in the project. Community meetings were held between the beneficiaries, the builder and the project leader. Only 10 (22%) of the respondents claimed that they were not involved at all and therefore had no say.

It is, however, a largely accepted fact that stakeholder participation has important benefits for construction projects. Studies have also found that housing satisfaction is influenced by variables such as the users' characteristics, dwelling unit characteristics, management, as well as environmental and locational factors. These are best decided with meaningful beneficiary participation (Olumiyiwa, Odeogun and Taiwo, 2011).

The provision of housing involves people; it is an act of development that is aimed at improving the lives of people, more especially the poor. In the South African context, housing provision involves communities, government and contractors. The collaboration

between these three is paramount to the successful discharge of low-cost housing projects aimed at the poor and homeless. Finsterbusch and Van Wicklin III (2006), comment that, many developmental projects neglect the necessary involvement of the communities in which they have been initiated in the first place. Instead, many development projects, housing provision included, are too top-down whereas they need to be bottom-up. Real development should involve beneficiaries in deciding their own improvements. Without participation, the people may benefit but not develop, from a project hence the necessity of beneficiary participation in project development cannot be over-emphasized.

Participation helps to bind and commit constituencies to agreements that are based on social partnerships, and cooperation towards achieving common interests which helps to broaden and deepen democracy by including the wide range of citizens in decision making. The current period of reconstruction, reconciliation and development, part of which includes the provision of affordable low-cost housing, can serve as a critical strategic goal for the South African nation state to promote a sense of community and nation building through participation. Participation can serve as a key instrument to include the local community in decisions to raise consciousness towards community building, especially in light of families being relocated to new human settlements. Many of these families will be, for the first time, exposed to environments which are formally developed (Khan, Khan and Govender, 2013).

From the above, it is clear that the beneficiaries were involved in the project and formed part of the decision making process. This is in accordance with Act 107 of 1997, which obliges the housing authorities to encourage active participation of the community as an important stakeholder in housing development. Beneficiaries themselves have revealed that they were given the opportunity to pick their preferred design from a few designs that were presented to them by the builder and project leader. Some of the beneficiaries claimed that they also gained employment opportunities during the construction phase of the project.

"We were involved during the project, we even chose the position of the house, which direction the main door should face, said most of the beneficiaries."

However, the study has also revealed that the above findings are not consistent with the results of the data obtained from the project leaders. In these results, the project leaders said that the beneficiaries had no input and were not involved during the project. This is a serious challenge to the realization of a successful implementation of the low-cost housing programme in the country. Not involving the beneficiaries on the project might have serious implications for the government. People tend to not fully appreciate what they have not been part of. Moreover, Act 107 of 1997, together with the Housing Amendment Act of 2001 encourages the local housing authorities to facilitate active community participation on all housing development initiatives.

From the foregoing, it can be deduced that participation was not an issue for these three particular projects. Beneficiary participation is important in the provision of low-cost housing as it helps to foster social-cohesion amongst the beneficiaries themselves. It also promotes collaboration between the community, as the beneficiary and the government as the benefactor and further helps to instil a sense of ownership and pride from the beneficiary's perspective.

5.2.4 Location and Transport Details

This theme dealt with the location of the dwellings and was linked to the research problem. Despite the progress made in providing houses to the poor and the needy, many low-cost housing projects across the country continue to be located on the city outskirts. This is contrary to the housing programme's vision of creating sustainable human settlements which include the reconfiguration of the spatial make-up in the country.

As a result of this challenge, some beneficiaries of the low-cost housing projects are not happy. Through BNG, the government has committed to correcting the failure which

became a feature of the old housing approach. One of the strategies which BNG seeks to employ is in-situ upgrading, where the existing informal settlements are upgraded in the same location instead of moving the people to a new setting. This helps in enhancing social cohesion and it averts anxieties associated with removal to new locations.

The respondents' answers are depicted below:

5.2.4.1   *Location of the house*

One of the major observations characterizing the low-cost housing programme is the location of the houses; these tend to be far from the CBD and other important social amenities. In this study, beneficiaries were asked if they are happy with the location of their dwellings.
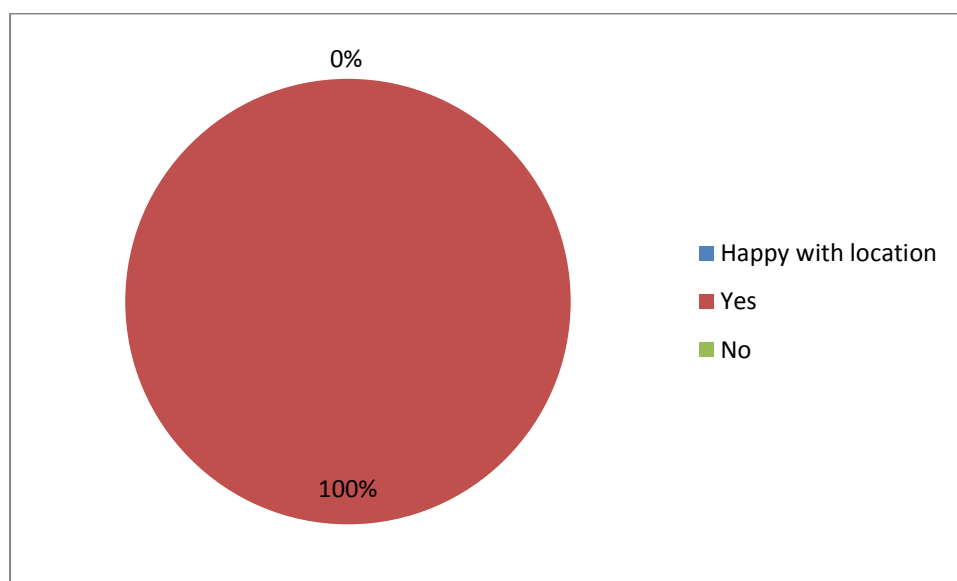
Figure 6 – Location of the House

The above results revealed that all (45 out of 45 interviewed respondents) the beneficiaries of the three low-cost housing projects under study are happy with the location of the houses. These beneficiaries were involved in the decision making regarding the location of their dwellings, hence their responses are consistent.

Act 107 of 1997 and the Amendment Housing Act of 2001 encourage the local housing authorities to facilitate active community participation on all housing development

endeavours. Depending on the availability of land, the community is able to take part in choosing the location of the dwellings.

The conclusion reached is that the beneficiaries are happy with the location of their dwellings.

5.2.4.2 Dwellings proximity to the CBDs

The integration of the low-cost housing projects to the central business districts is central to the vision of BNG. The strategic location of the low-cost houses closer to the CBDs is crucial to the implementation of successful sustainable human settlements.
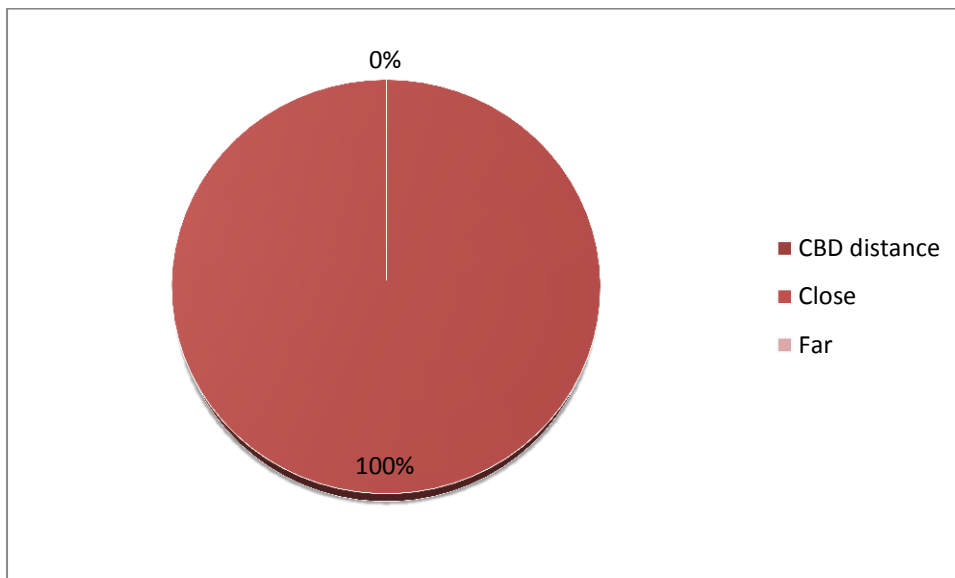
Figure 7 – Dwellings proximity to the CBD

The findings showed that proximity to the CBD is not a problem for the beneficiaries of the three projects under study. All the respondents indicated that they are not situated far from the economic hub of their cities.

Also, in the same study, the results obtained from the data collected from the project leaders are consistent with the above. The findings revealed that the projects are not built far from the CBDs.

However, it must also be mentioned that the researcher's observations showed that one of the projects under study (Plettenberg Bay project) is a little far removed from the CBD. This forces the beneficiaries to use taxis and buses which is costly, especially when one considers the affordability levels of the low-cost housing beneficiaries.

"Our location is far from town, we use taxis to go to town and we don't have the money. As you can see for yourself, people are poor around here and life is is very expensive, commented one of the beneficiaries."

The proximity to the CBD does not seem to be a challenge for the three case studies. For example, in Springfontein beneficiaries could walk to the CBD while the Joe Slovo low-cost housing project is located adjacent to the Kwadwesi Shopping Mall. This is an important finding as it is central to the problem statement. However, the study of housing in other countries as discussed in chapter three of the study, has revealed that the low-cost housing projects in Nigeria and Brazil are even better located than in South Africa. In Brazil, for instance, the *favelas* are prominent in the major cities as opposed to secluded townships, which is the case in Africa. Brazilian city centres are characterized by some form or type of informal settlements. Maricato (2006), in his study called Housing and Cities in Brazil and Latin America, comments that these informal settlements include mainly favelas, a consequent of illegal occupation of urban land and the so called pirate allotment which are land subdivisions that disregard urban property laws and regulations.

5.2.4.3   *Proximity to schools and clinics*
The illustration below reveals the beneficiaries' responses on their proximity to important amenities such as schools and clinics.
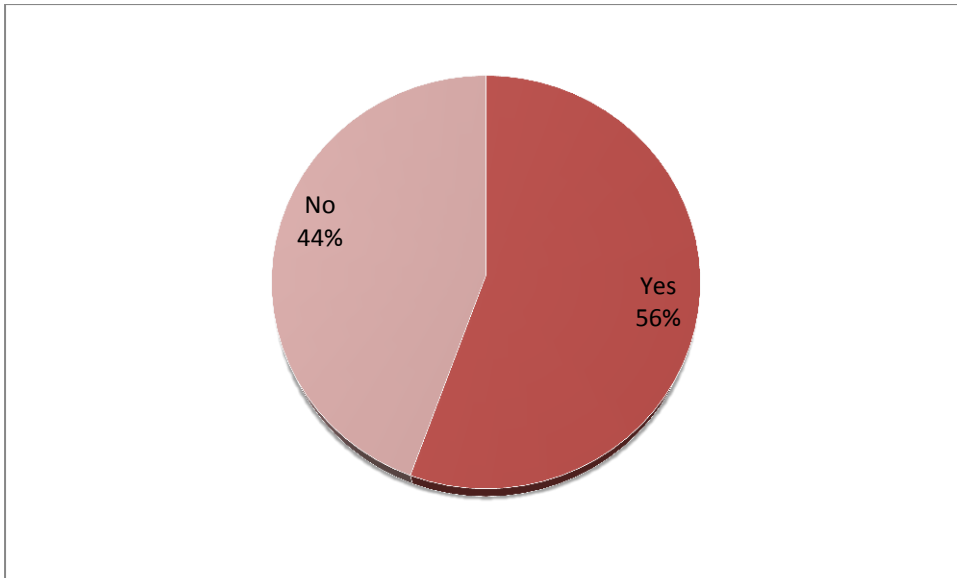
Figure 8 – Proximity to schools and clinics

More than half of the respondents have claimed to be far from schools and clinics. About 25 (56%) interviewed beneficiaries responded that they must travel long distances to get to schools and clinics while 20 (44%) do not experience this problem.

*"**The schools are far and we don't have transport money. Clinics are also far from the community and this makes our lives difficult, complained one Plettenburg Bay respondent.**"*

The 1994 White Paper on Housing suggests that communities should be economically and socially integrated in locations that give them easy access to economic opportunities and amenities, such as hospitals, clinics, schools and other important services (DoH, 1994). Ross, Bowen and Lincoln (2010), contend that the project layout should be compact and multi-functional to ensure efficiency and convenience and should encourage easy access to economic opportunities. The scale and design of houses should be kept humane and comfortable, maintaining links with nature and a sense of heritage. Streets, public spaces and community facilities should be pleasant places in which to spend time, interact socially and deepen the sense of community.

In addition, the Freedom Charter stipulates that the houses should be build closer to amenities. The Habitat Agenda (1996) also obligates the member states to provide adequate

shelter that is healthy, safe, secure, accessible and affordable and that includes basic services, facilities and amenities.

Both the literature review and problem statement suggest that many of the country's low-cost housing projects are located far from important amenities. In this study, it has been revealed that some beneficiaries' locations are far from the necessary amenities such as schools and clinics. In Springfontein for instance, beneficiaries have to travel about 70 kilometres to get to a hospital. This is due to the fact that Springfontein is a small town and therefore shares these resources with other nearby towns.

5.2.5 Economic and Social Details

In this theme of the study, the researcher has collected important, rich and in-depth data which was found to be useful. The intention of the questions was to establish the level of beneficiaries' unemployment as this is a major challenge to the realization of a successful housing programme.

One of the questions covered by the research questions is how does poverty and unemployment affect low-cost housing?

The study's objectives also included discussing, ascertaining and analyzing the impact of poverty and unemployment on low-cost housing.

Poverty and unemployment are one of the major challenges facing the South African government. While their impact covers a broad spectrum, it is also felt in the area of housing provision. Although it is not only unique to South Africa, but is an international challenge, the impact is more pronounced in the African continent. An illustrative presentation of the respondents' answers is depicted below.

5.2.5.1 Beneficiary Employment Information

The low-cost housing programme mainly targets those who are poor and have no means of providing a home for themselves. It was one of this study's objectives to ascertain the impact of poverty and unemployment on sustainable human settlements.
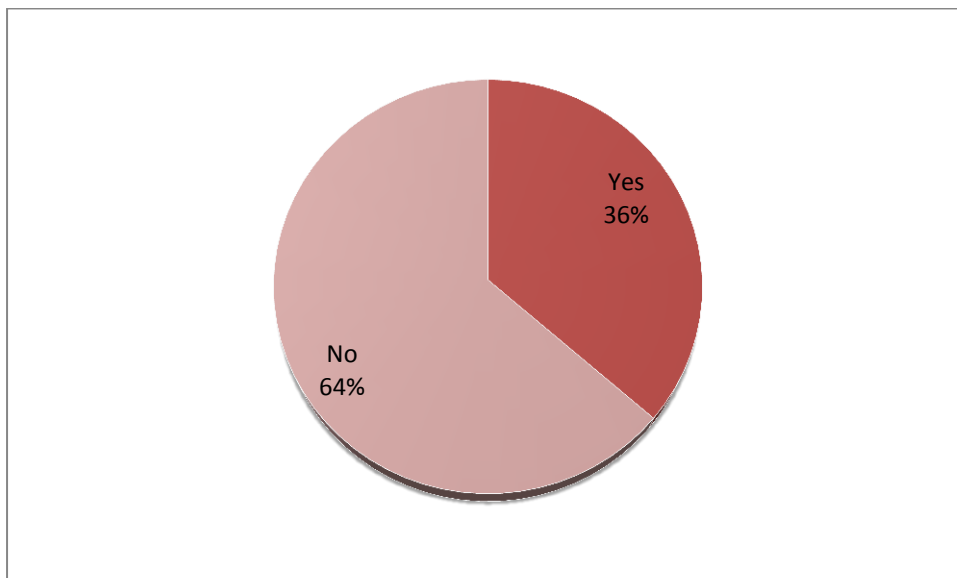
Figure 9 – Beneficiary Employment Information

The results have revealed that 28 (64%) of the beneficiaries are not working while only 16 (36%) are employed.

As can be seen from the data presentation, many of the beneficiaries of this study are unemployed. Some of them receive a state pension fund, however, only a handful are eligible for this, as can be seen from the results. How do these beneficiaries sustain themselves if they are not employed? Does it even matter to them if the house is maintained or not if they are unable to provide for themselves?

Between 30% and40% of the economically active population in South Africa are unemployed or have stopped looking for employment. The most striking aspect of our national social development index is that, despite our abundant wealth, natural resource endowment and entrepreneurial talent, as much as 50% of the population lives below the poverty line (ISNSP, 2014). Unemployment has a direct impact on housing and it is unlikely

that an unemployed beneficiary would take good care of the house and maintain it if there is no source of income.

Recent research from the HSRC reflects the likelihood that poor households which already have housing and services, and should therefore in principle be safe from poverty, are nevertheless leaving their formal housing and returning to the shacks. The numbers involved are not known at this stage; however, it looks as if housing alone is not enough to ensure escape from poverty, write Cross (2006).

Poverty and unemployment is an undeniable feature of many countries in Africa, Asia and South America and has a direct impact on housing provision and sustainable human settlements. The study of housing in other countries in chapter three shows that about 54% of the Nigerian population live below the bread-line while one third lives in abject poverty. Brazil is no different, as Martine and McGranahan (2010) comment, as it is a huge and very diverse country, where the perennially poor northeast of the past provides a stark contrast to the rich-country ambiance of the southeast and, particularly, its most advanced state, São Paulo.

The department of Human Settlements states that unemployment has a direct impact on housing. Each time the informal settlements are established by people coming from poverty-stricken parts of South Africa, they create a potential crisis for local government from whom people demand the delivery of services, where such demands are not budgeted for in the first place (DOH, 2009).

Providing a house to the poor and homeless is commendable and ought to be applauded, however the house alone cannot achieve the realization of sustainable human settlements. People have to be empowered financially in order to be able to stand on their own and take care of their dwellings independent of the government hence employment of beneficiaries is pertinent for sustainable Human Settlements.

5.2.5.2 Beneficiary's Dependents' Information

Here the respondents were asked if they had dependants, a question in line with the study's objectives and research questions.
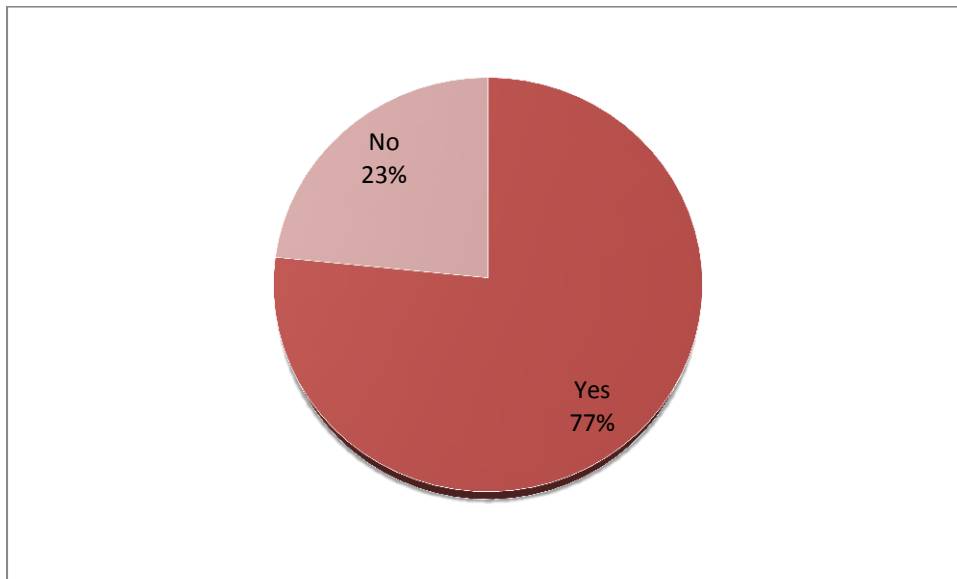
Figure 10 – Beneficiary's dependents Information

The findings have shown that 36 (77%) respondents have dependents while 11 (23%) claimed that they have no dependants.

In this instance, the study has also revealed that many households are overcrowded and most of the beneficiaries' dependents are poverty stricken as no source of income exists in the home. Furthermore, it was found that many of the beneficiaries have extended family members staying with them. In some households, it was discovered that eight or more people stayed in the same house with their children. As a result, some of the households have backyard shacks in an attempt to create more living space for themselves. *"These houses are too small and we have big families, exclaimed one female beneficiary's dependent."* Backyard shacks are the offspring of homeowners who are forced out of the main dwelling by overcrowding and in an attempt to create personal space, they resort to these shacks as alternative dwellings. A study conducted by Aigbavboa (2015), concerning challenges faced by low-income housing beneficiaries, found that, 38.3% of respondents had more than five people living in their houses, while 26.7% had five people living in their

houses and 11.7% had two people living in the allocated subsidised house. Only 3.3% of the respondents' stayed alone.

According to the World Health Organization, overcrowding refers to a situation in which more people are living within a single dwelling than there is space for, so that movement is restricted, privacy secluded, hygiene impossible and rest and sleep difficult. The effects on quality of life due to overcrowding may be due to children sharing a bed or bedroom, increased physical contact, lack of sleep, lack of privacy, poor hygiene practices and an inability to care adequately for sick household members (Wikipedia15, 2016).

Overcrowding is a major challenge for the families of low-cost housing projects. It leads, among other things, to an increase in violence and crime and the breakdown of services. Often, the violence affects women and children most severely, with an increase in sexual assaults as a result of a lack of privacy and proper facilities (Whyte, 1995).

Overcrowding is more pronounced in African and Coloured households; 56% of African households and 59% of Coloured households consist of five people or more, compared to 11% of White households. Twenty percent of White households consist of only one person; 29% of African homes consist of two rooms or less, compared to 5% of Whites, 2% of Indians and 11% of Coloureds (Kaiser, 1995). In Nigeria, while studying overcrowding in one of the towns, Yetunderonke (2015), found that, the majority of households in the study area had between 8 and 12 persons as the household size, having access to one or two rooms.

The above findings have shown that the houses delivered to beneficiaries are not spacious enough to accommodate all the dependants and extended families. In addition, the study showed that many of the low-cost housing projects' beneficiaries have big families. In trying to cope with the situation, many households erect backyard shacks and this is not good for sustainable human settlements as it exacerbates the proliferation of slums.

5.2.5.3   Employment for family member

In this sub-theme, employment details for family members of the beneficiaries of the three low-cost housing projects under study are presented and discussed. The figure below illustrates the results from the data collected from the respondents of the study.
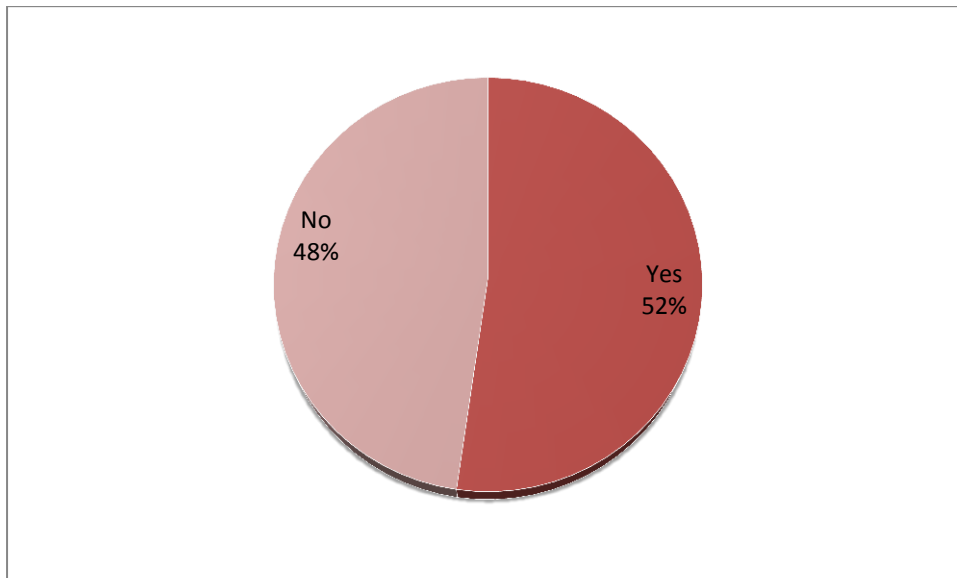
Figure 11– Family member employment details

According to figure 11, 52% (23) of the interviewed respondents have a family member with a job while almost a half of them 48% (21) do not.

This is an interesting finding as it suggests that the majority of the households in this study have a source of income. However, the findings have revealed that most of the family members have no formal employment, but sell sweets, liquor, fruit and vegetables to generate an income. Some of them work on nearby farms and earn very little. *"Most of us do not work, so we try to earn a living, said the beneficiary who runs a tavern from home."* Poverty and unemployment are prevalent amongst housing beneficiaries; more of whom rely on income from informal, rather than from formal, employment. High levels of poverty threaten the sustainability of housing settlements and households (RSA, 2003).

Serious impediments to sustainable human settlements development still persist. Many people have experienced deterioration, not an improvement, as a result of poverty and unemployment. The gaps and obstacles encountered in the past five years have slowed

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down global progress towards sustainable human settlements development (UN Declaration, 2007).

The results have also revealed dissimilarity in unemployment levels between the three case studies. The Western Cape has better employment opportunities compared to the Free State and the Eastern Cape provinces. The researcher is of the view that the reason could both be geographical and economical. In South Africa, the gap between the rich and the poor is easily observable so is also the gap between affluent and economically deprived regions. For instance, both the Eastern Cape and Limpopo provinces are known as the poorest of the country's nine provinces. There are more employment opportunities in Western Cape than there are in the Free State. In a study called; Poverty and Vulnerability in the South African context, Qizilbash (2002:9), while also conducting an inter-provincial comparison, found that the Free State was the worst in terms of definite poverty followed by the Eastern Cape. However, it was also discovered that the Western Cape and Gauteng were the most opulent regions in the country. Van Huyssteen and Oranje (2009:5), agree that the Western Cape and Gauteng regions have the most number of young working age group in the country compared to other regions.

Affirming the geographical argument, Westaway (2012:5), comments that, Economic planning in the post-1994 period has been dominated by a spatial perspective. That is, decision-makers have used the map as the vital tool for making decisions about how, where and why economic investment should take place. They appear to assume that some geographic areas are more worthy of investment than others. This has contributed to the geographical economic inequalities which exist in South Africa.

The findings have revealed that the income coming from the family members of the beneficiaries is not sufficient to carry the entire family. In many cases, this income is very little. Furthermore, the study has revealed that almost half of the beneficiaries' family members in the three low-cost housing projects are unemployed.

5.2.6 House Maintenance Details

Here the researcher sought to establish if the beneficiaries were in fact able to sustain the houses they have received. This again is linked to one of the questions that the research has purposed to answer, namely;

➢ What is the role of beneficiaries in sustaining their benefitted houses?

5.2.6.1 *Payment of Municipality Rates*

The figure below depicts a major challenge faced by many municipalities across the provincial spheres of government, a challenge with direct impact on the success of the low-cost housing provision.
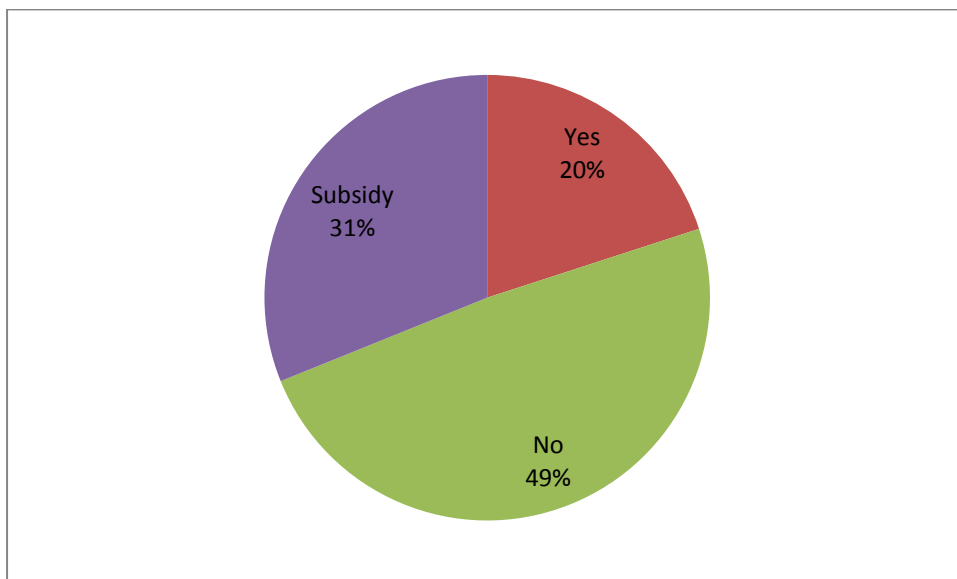
Figure 12 – Payment of Municipality Rates

The above findings revealed that the majority of the beneficiaries are not paying municipal rates. Only nine (20%) respondents out of the 45 are paying municipal rates while 14 (31%) have their municipal rates subsidized by the respective municipalities.

The non-payment of municipal rates has a direct impact on sustainable human settlements as it affects the revenue of local municipalities. Local governments are politically hard pressed to provide the necessary services and infrastructure to communities they essentially

feel do not contribute to the city's economy (Srinivas, 2015). Substantiating this, the comprehensive plan on housing, popularly known as BNG, states that most of the subsidy houses that have been built have not become valuable assets. This is due to the inability of recipients of subsidy housing to pay for municipal services and taxes. Such housing projects have been viewed as liabilities to municipalities (BNG, 2004). This puts strain on the local municipalities' revenues and also challenges sustainable human settlements and development.

Based on the findings of the results obtained from data collected from the project leaders, the results have also revealed that the government was the main and only sponsor of the low-cost housing projects under study. There was no other help to fund the project. The findings have also shown that the beneficiaries had no financial contribution towards the project and that the houses were fully funded by the state through the government's housing programme. It is not that the researcher expected the beneficiaries to contribute towards the building of their houses, but believes that this could have instilled a sense of ownership which would make the beneficiaries more appreciative of what they had received.

However, substantiating the reasons why some beneficiaries are not paying rates, the results obtained from the data collected from the Plettenberg Bay project have shown that houses that are valued at less than R350 000 are exempted from municipal rate payment, therefore none of the households in this project are paying rates. This finding is contrary to the responses of the beneficiaries regarding the payment of municipal rates. The data collected from the interviews revealed three categories of information, namely;

• Some beneficiaries were paying the municipal rates

• Some beneficiaries were not paying the municipal rates

• Some beneficiaries were exempted from paying the rates

It is not clear why inconsistencies existed between the beneficiaries' and project leaders' responses on this issue. Some beneficiaries have even highlighted that they have been trying to make an arrangement with the municipality regarding rate payment, but this has

not materialized as they were still receiving municipal rate accounts with outstanding amounts owing to the municipality.

This finding was not surprising to the researcher as most beneficiaries were unemployed. Conversely, there was a remarkable difference between the individual case studies. The Plettenberg Bay and Joe Slovo case studies seemed to have more employed beneficiaries compared to the Springfontein case study, hence there were more people paying rates in these two case studies than there were in the Springfontein case study. The researcher attributes this to the economic disparities that exist amongst the provinces. The same problem exists in other countries as well. In Brazil for instance, Malta (2006), writes that Brazil's housing deficit is currently around seven million, mostly in the southeast and northeast regions, revealing the reality of regional economic disparities.

5.2.6.2 *Maintenance of the House*
The focus here was on the maintenance issues of the houses delivered to the beneficiaries of the low-cost housing programme.
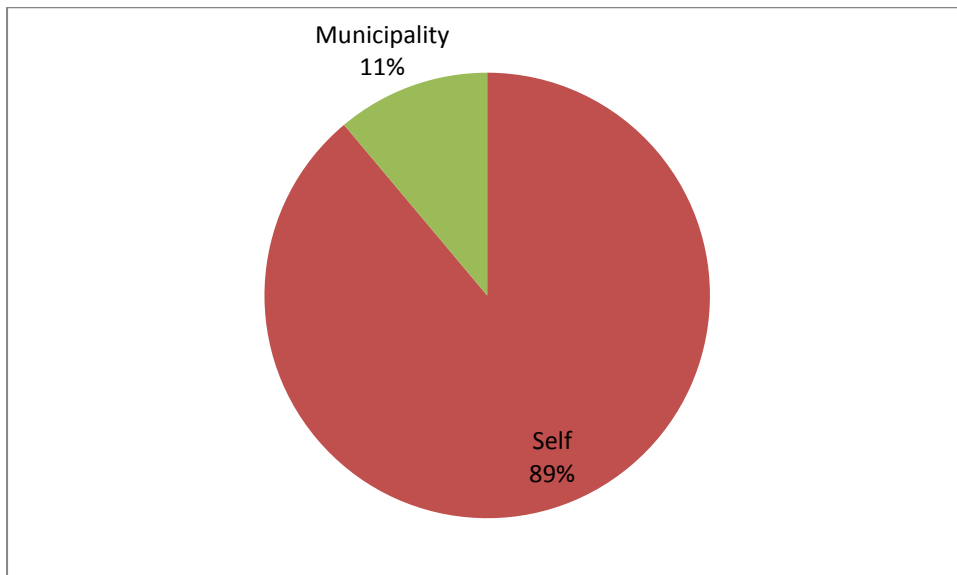
Figure 13 – Maintenance of the House

This sub theme dealt with the maintenance of the houses. Respondents were asked if they are responsible for the maintenance of their own houses and 40 (89%) respondents claimed that they do their own maintenance. On the contrary, five (11%) respondents answered that the municipality handles the maintenance of the houses.

The building contractors are obliged to provide a five year maintenance cover for the houses they have delivered to beneficiaries in cases of structural defects and one year for leaking roofs. Thereafter maintenance of the dwelling becomes the responsibility of the owner.

This is aimed at protecting the government against shoddy workmanship and also ensuring that builders are held accountable for the quality of work they deliver. In this study, it was found that the beneficiaries have raised concerns regarding defects and the maintenance thereof. At the time of the data collection, these concerns had not yet been attended to.

Commenting on the question of house maintenance, one beneficiary said, *"They gave us a number to call and report any problem we experience with the house, we call the number and report but the person never comes."*

Many of the beneficiaries who have received a house from the national housing programme are poor and unemployed. For these beneficiaries, house maintenance is not a priority.

An investigation piloted by the GM South Africa Foundation that looked the challenges affecting state sponsored housing, noted that poverty stricken residents need assistance in maintaining their homes and community (GM Foundation, 2006).

Most of the low-cost housing beneficiaries have no source of income. They have dependants and are struggling to make ends meet. Housing maintenance is impractical and expensive to them as the high cost of maintenance is a huge burden for most low-cost householders (Dambuza, 2009). There seems to be a general lack of housing maintenance in most of the low-cost housing projects in Africa. In Nigeria, for instance, while exploring the challenges of urban housing quality in Akure state, Adeoye (2015) discovered that many household owners were not too concerned about household maintenance as a result, the quality of the house structure was compromised.

Lack of maintenance compromises longevity of the dwellings and therefore challenges the reality of sustainable human settlements. Defining sustainable human settlements, BNG (2004) says,

"Well-managed entities in which economic growth and social development are in balance with the carrying capacity of the natural systems on which they depend for their existence and result in sustainable development, wealth creation, poverty alleviation and equity."

Taking the findings of the study into consideration, achieving sustainable human settlements seems to be a far-fetched dream.

5.2.6.3   House Renovations

These results revealed the ability of beneficiaries in improving their own dwellings. Sustainable human settlements begin first and foremost with the dwelling.
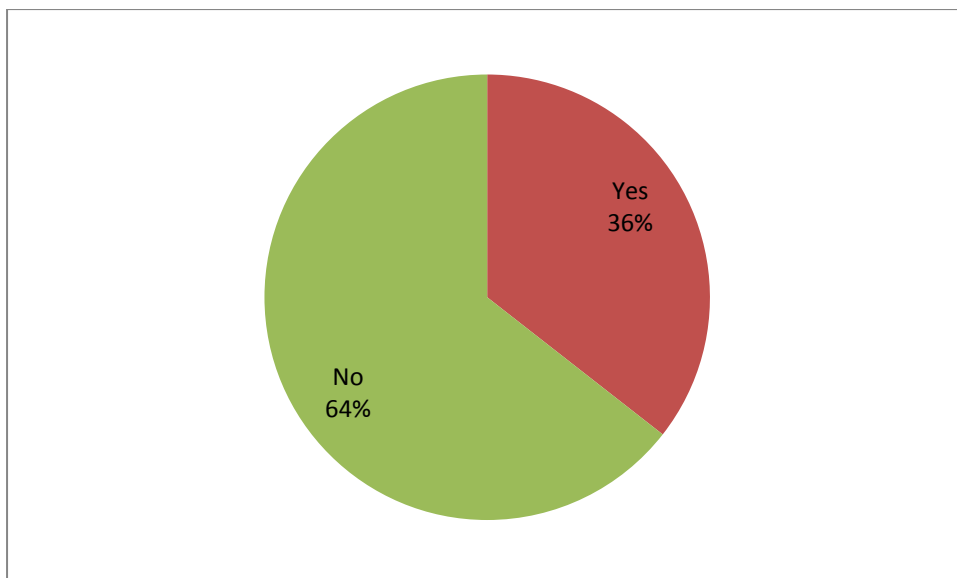
Figure 14 – House Renovations

This sub theme sought to determine if the beneficiaries have done any renovations on the houses. Only 16 (36%) beneficiaries have renovated their houses while 29 (64%) of them have been unable to renovate the houses.

The focus of the theme was to assess the beneficiaries' ability to sustain their own dwellings once ownership is attained and the government has handed all the responsibility to the owner. Sustainable human settlements cannot be achieved if these issues are ignored. The inability of the beneficiaries to upgrade or improve the dwellings has a direct link to their economic position. Sixty four percent of the beneficiaries are unemployed, hence they are unable to improve the dwellings. The results obtained from the respondents reveal that the beneficiaries are not economically able to sustain their dwellings. This is not good for sustainable development as it pertains to human settlements.

"I would love to do renovations in my house but unfortunately I have no means. I've always wanted to renovate my kitchen, I'm a pensioner as you can see, I cannot afford it, said one of the respondents." Beneficiaries of low cost-housing programmes are eager to renovate and improve their dwellings; however, they do not have the means to do so.

While most respondents aspire to make improvements to their homes, relatively few would ever do it. Lack of money is cited as the major stumbling block and very few beneficiaries are prepared to borrow money for home improvements (Trends in Intergovernmental Finances, 2006). However, in the Brazil's 'Favelas', the experience is different. In their study of slums with the focus on real estate market work, Chatarraj and Wachter (2016), comment that, about 80% of the households in the Favelas have been renovated or extended for personal or commercial use, a situation which is contrary to the case of South Africa and Nigeria.

In this study, it was also discovered that very few beneficiaries have managed to renovate their benefitted houses. This is mainly due to the fact that many of them are unemployed and poverty stricken.

5.2.7   Differences between RDP and BNG houses
The results obtained from the study are narrated below.

The study has revealed that the houses delivered under BNG are different to the old RDP houses. The difference is that these houses have been registered with the National Home Builders Registration Council (NHBRC) with full guarantees in the event of quality defects,

making the builder solely responsible for any major quality defects that are observed within a prescribed period of time. This is the feature that the RDP housing programme did not have.

The old RDP houses were so small that the communities referred to them as "match boxes". In some instances these houses would not even be partitioned inside. It would be the beneficiaries' responsibility to partition the house and decide where the kitchen and lounge ought to be. This is not the case with the BNG houses. Regarding the old RDP and new houses' design and look, BNG says, *"Within the urban context, there is a need to focus on "changing the face" of the stereotypical "RDP" houses and settlements through promotion of alternative technology and design (BNG, 2004:23)."*

The results have revealed that for the BNG houses, the size of the house is in line with the norms and standards prescribed for any standalone house structure. The NHBRC prescribes the following specifications for all the low-cost housing projects:

The minimum size of permanent residential structures to be provided by means of the housing subsidy is 40 square metres of gross floor area.

 Each house must be designed on the basis of:

a)   Two bedrooms;

b)   A separate bathroom with a toilet, a shower and hand basin;

c)   A combined living area and kitchen with wash basin; and

d)   A ready board electrical installation where electricity supply in the township is available (Specified National Housing programmes, 2009).

5.2.8   Project Challenges and Community Complaints

In this theme, the study has attempted to establish the type of challenges that the respective low-cost housing projects have had to deal with during the project phase. The data was obtained from the project leaders. The results are narrated below.

The findings revealed that the beneficiaries struggled to move their belongings from the informal settlements into the new houses due to not having transport money. However, the municipality stepped in and assisted the beneficiaries with transport arrangements.

The results have also shown that there is a need for additional housing as more people are still without houses. Further, more job creation projects are required in order to address unemployment. Like in other African countries, the need for housing is on the rise in South Africa. This can be attributed to the influx of people from the rural to urban areas in search of a better life, as discussed in the literature review of the study. Urban populations have increased as a result of both urbanisation and natural population growth. One fifth of urban residents are relative newcomers to urban areas (i.e. first generation residents) and urban areas are expected to continue to grow at a rate of 2.7% per annum. This further exacerbates the problem of slum proliferation (BNG, 2004). These are some of the challenges and complaints coming from the beneficiaries themselves:

"We are struggling here and have no jobs, even our children are sitting at home without jobs. Some of them have studies beyond matric but cannot find employment."

"We appreciate the house but we want jobs. We cannot maintain these houses if we have no source of income."

"Some of our children have grown old now and need their own houses, we have told the councillor but we still haven't received any response, instead you see people from other areas receiving new houses."

"They must build us schools and clinics so we don't have to travel far. Transport is too expensive."

"We need someone that we can raise our problems with regarding the challenges we have with these houses. We were promised that someone from the local municipal offices will come and listen to our concerns and up until now no one has come."

"When learnerships come, only those who have connections get the opportunity."

The data collected from the project managers also revealed that some of the beneficiaries were initially not approved by the Housing Subsidy Fund. The results have also shown that the project team went door to door and assisted the beneficiaries in resolving the problem.

5.3 OBSERVATIONS

As already discussed in the fourth chapter of the research methodology, the researcher has employed a multi-method approach in the collection of data. This was necessary for the validity and reliability of the study. Given the subjective nature of interviews, in that people may respond to questions without the application of rationality, the researcher deemed it pertinent to make use of a tool that will minimise this. In order to also allow for triangulation during the presentation, analysis and interpretation of data, the researcher made use of observations in addition to interviews and a questionnaire.

The observation framework covered the following components:

1. *House Structure*

Under this section, the observations focused on the structural issues of the house, which are the walls, rsoof or ceiling, doors, windows and floors.

2. *Mode of Transport*

Here, the observations focussed on the type of transport that the beneficiaries are using, trying to ascertain if transportation, as an important part of sustainable human settlements, has been considered during the planning phase of the project.

3. *Available Amenities*

The purpose of these observations was to determine the location of the project from the necessary amenities such as schools, clinics and hospitals. It is the goal of the BNG to build and deliver houses at locations that allow the beneficiary to have access to educational and healthcare facilities.

4. Recreational Facilities

This section sought to establish if the community has the adequate facilities that address recreational aspects as would be the norm in any normal community. These relate to facilities such as a sport centre, community hall, cinema, etcetera.

5. General Observations

These refer to the researcher's general observations which are not covered by the sections of the observation framework, but are important observations to be highlighted.

5.3.1 Observations – Springfontein case study

These observations were made by the researcher on the low-cost housing project located at the area called Springfontein, approximately 120 kilometres away from Bloemfontein in the Free State Province. Each house consists of two bedrooms, a lounge, kitchen, passage and toilet. The houses are fairly new as they range from 2010 to 2014. These houses have face brick walls and the inside walls are all plastered. The windows, doors and floors still look new. However, all the observed houses have a zinc roof and no ceiling and have no outside stoep. The researcher also observed that there is enough ground for future development, a characteristic that was observed in all three case studies.

The Springfontein Township is very close to town. It is approximately four kilometres away, which is an easy walk to where the beneficiaries stay. Driving into the CBD to access the case study sample, the researcher struggled to distinguish if the township was separated from the CBD. In this neighbourhood, transportation is not a problem as places of work, schools and clinics are within reach. The only concern was the absence of a hospital which even beneficiaries themselves complained about. An ambulance travels about seventy kilometres from the nearest town in order to attend to an emergency situation. The people highlighted this as a major concern.

The researcher observed a few fenced sport fields; however, no parks or cinemas were observed, neither in town nor in the community under study. One thing that was difficult to miss was the drought, the fields looked very dry and the few, scarcely observable, grass

areas appeared scorched perhaps by the sun. Many of the households are poverty stricken which is easily observable and has also been confirmed by the data. According to the primary data, many of the SP sample beneficiaries are unemployed, only one out of 15 interviewed beneficiaries was employed during the time of data collection. In a study called Poverty and Vulnerability in the South African Context, Qizilbash (2002), while also conducting an inter-provincial comparison, found that the Free State was the worst in terms of definite poverty followed by the Eastern Cape. However, it was also discovered that the Western Cape and Gauteng were the most affluent regions in the country. Van Huyssteen and Oranje (2009:5) agree that the Western Cape and Gauteng regions have the most number of young in the working age group in the country compared to other regions.

Many of the researcher's observations confirmed the answers provided by the respondents during the interviews.

5.3.2 Observations – Plettenberg Bay case study

The researcher observed that the houses in this project consisted of; two bedrooms, a lounge, separate kitchen, passage and toilet with a shower. Different from the above case, the roof is made of tiles, there is a fully fitted ceiling and the windows are made of aluminium. The houses look very nice. However, the researcher observed that walls, as stated by the beneficiaries, are damp and the paint is flaking off. This is not in accordance with the prescriptions of the NHBRC regarding low-cost houses delivered to beneficiaries. The NSHP (2009:47), which stipulated guidelines for the construction of low-cost houses, regards dampness as a health risk. Damp in housing is often linked to a higher incidence of respiratory diseases. It is therefore very important that all new housing is adequately damp-proofed, and that the quality of concrete blocks is controlled to ensure that they do not absorb water.

The kwaNokuthula Township, although located adjacent to the N2, is not that close to the CBD where major shopping malls, necessary amenities and places of work are. This is contrary to BNG and the Freedom Charter which stipulates that housing must be close to where there is transport.

The researcher observed that many of the beneficiaries in this case study were employed and have nicely decorated houses with tile floors and modern kitchens. Besides the damp walls, the houses still look intact and new. This project was completed in the middle of 2010 and early 2011. This new project already has tar roads with pavements which is good for infrastructural development of the area. The Plenttenberg Bay case study is uniquely different from the other two case studies. For instance, the researcher observed no tar roads and pavements during his observations of the Sprinfontein and Joe Slovo case studies. Different from the other two case studies, many of the observed houses had a fence.

5.3.3   Observations – Joe Slovo case study

Firstly, while driving into the area, the researcher observed black marks on the road and half burnt tyres in most street entrances. Later, it was learned that the marks and the tyre rubble were due to a toyi-toyi that had taken place few days previously. Interestingly, one of the reasons for the protest was the community's complaint that their dependents need their own houses as they have become of age and need their own space and privacy. To confirm this, most of the houses in this case study have backyard shacks.

This observation makes the researcher wonder if the need for low-cost housing would ever come to a conclusion. Is there any possibility of eradicating the escalation of informal settlements? The literature review has revealed that informal settlements are on the rise. As the government builds the houses, more shacks are observable. This challenge has also been noted in other countries such as Nigeria and Brazil. Close to 71 million Nigerians are living in slums, mainly due to the country's housing backlog which is growing at an alarming rate. The existing housing situation paints a bleak and gloomy picture that does not bode well for the country, says Ochayi (2011).

The houses have the same number of rooms as the above case studies. They have roof tiles, the same as the kwaNokuthula case study. The researcher observed that not all the houses have plastered walls. This finding is consistent with the project manager's response on the question of beneficiaries' satisfaction. The project manager stated that not all the beneficiaries are satisfied with their houses as some houses were delivered with unplastered walls due to budget constraints. BNG regards housing as more than a physical

structure, more an asset which empowers the owner to engage in investment opportunities, using the house as collateral. How could these dwellings become collateral when they are in this condition?

Some of the walls looked very thin, especially the inside partitioning walls. All the houses have a fitted ceiling and stoeps right around the house, a feature that is absent in the Springfontein low-cost housing project. However, in some of the houses the researcher noticed electric wires that criss-crossed from the main electric box to other rooms and appliances, such as stoves, fridges and entertainment units. The researcher observed that in some instances, particularly in the lounge, the furniture was cramped in and there was hardly any space to move, due to the size of the lounge. The researcher also noted that some of the walls had cracks.

The streets are not tarred and cars had to drive very slowly due to the uneven and rocky ground. The project is located very close to the kwaDwesi mall where banks, known retail vendors and fast food outlets like KFC and Hungry Lions are situated. There were no schools observed in the area, a problem that the respondents have highlighted during the interview sessions. In this case study, most of the houses have backyard shacks which is very prevalent in many low-cost projects across the country. A study of Epidemiological Characteristics Associated with Increased Health Vulnerability in Cape Town found that, almost all of the state-subsidized houses had one or more shacks in the backyard, increasing the occupation density and putting the municipal sanitation infrastructure under pressure (Govender, Barnes and Pieper, 2010).

There are more and better chances of employment opportunities in the Western Cape than there are in the Eastern Cpae. Most of the Joe Slovo beneficiaries are unemployed hence there were scarcely any renovated houses observed in this case study. Westaway (2012), comments that economic planning in the post-1994 period has been dominated by a spatial perspective. That is, decision-makers have used the map as the vital tool for making decisions about how, where and why economic investment should take place. They appear to assume that some geographic areas are more worthy of investment than others. This has contributed to the geographical economic inequalities which exist in South Africa.

The observations have confirmed the answers obtained from the beneficiaries therefore validating the data. For instance, in all, of the three cases understudy, the researcher observed physical house defects which are, consistent with the responses given by the respondents that they are not happy with the quality of the dwellings.

Interestingly, the economic position of each case study could be easily linked to the state of the dwellings. In the second case study, there are more employed beneficiaries compared to the other two case studies and this has a direct impact on the dwelling. For example, most houses in Plettenberg Bay have been renovated while no renovations were observed in Springfontein and the Nelson Mandela Bay in the Eastern Cape. Another important aspect to note is the economic position of the region as discussed in the literature review and the impact it has on the low-cost housing. Even though the three projects appeared to have been of the same building standard, the case study situated in the Western Cape seemed to be more vibrant and affluent compared to the other two cases under study. This is consistent with the literature review that the Western Cape and Gauteng are the most prosperous regions in the country.

The observations have also revealed that there is an overcrowding problem in most of the low-cost housing projects under study. In some of the houses, the researcher observed more than five adults, excluding children, staying in the same house. Overcrowding is a consequence of over population and migration of people from rural to urban areas in search of a better life. This situation is not only unique to South Africa. Other countries in Africa and Asia are experiencing the same phenomenon. According to Obuzor, Diogu and Eebee (2012), with an urban growth rate of six percent, Nigeria is one of the countries in the world with the highest urban growth rate. Urbanization is generally aggravated by population growth, primarily made up of migration and a, high birth/fertility rate. Nigeria's fertility rate is as high as 2.83%. The effect of such an increase in population is accelerated direct rural urban movement. Available houses and infrastructure in the cities are generally unable to absorb the population influx so new growth-centres automatically emerge outside the planned layout, characterized by emergency/fast sub-standard structures raised to accommodate the influx.

Dowall (2008), affirms that at the country level, Brazil has undergone a substantial change in the spatial patterns of its population. Between 1950 and 2000, the country added 117 600 000 persons, approximately 2.4 million annually. More concerning, the spatial structure of the population shifted from being predominately rural to urban. In 1950, about 64% of Brazil's population was located in rural areas and 36% in urban areas. By 1980, the situation turned around, 32% rural and 68% urban. Since then, urban population dominance has increased, and by 2000, approximately 81% of the Brazilian population lived in cities and 19% lived in rural areas.

In chapter three, where housing in other countries is discussed, it is also stated that poverty and unemployment is more pronounced in certain regions of the country while some regions are prosperous. Informal settlement proliferation is also more observable in financially challenged regions. This is no different to South Africa.

Summary

The purpose of this study was to critically review the state of low-cost housing programmes in South Africa by establishing if the 2004 policy revision of the national housing programme has had any efficacious effect on the low-cost housing programme. This would be done by assessing some of the recent projects initiated under the ambit of BNG. In order to achieve this, the researcher purposefully selected three recently completed low-cost housing projects from three different provinces.

The three low-cost housing projects were used as case studies in order to obtain primary data, from the beneficiaries and project leaders, in an attempt to substantiate the problem statement and answer the research question.

The presentation and discussion of results has revealed some of the challenges facing the country's low-cost housing programme. In line with the assertions made by the researcher in the problem statement, the findings have shown that the country's low-cost housing programme is fraught with challenges and BNG has so far not been able to provide all the answers to the housing dilemma. Notwithstanding the positives and notable improvements, the investigation has discovered that even the projects initiated under the watch of BNG were beset by problems.

The data has shown that not all beneficiaries occupy the houses they have been given. In fact, during the collection of data it was discovered that some of the beneficiaries have rented out their dwellings. Even though dwellings constructed under BNG boast better designs and modern looks, the quality of the dwellings is suspect. The houses delivered to beneficiaries have defects regardless of BNG's emphasis on quality.

Despite the Department of Human Settlement's undertaking to reduce the waiting period, the study has revealed that people still wait for very long periods before they receive a house. The findings from one of the three case studies have exposed a waiting period of up to 22 years while the average waiting period for the whole study was between five and eight years. Furthermore, the study has revealed that there is no legislation in place concerning the waiting period for low-cost housing.

Poverty and unemployment continues to challenge the country's housing programme as the majority of the beneficiaries are without jobs and therefore unable to be active participants in the country's economy. This is a big stumbling block for sustainable human settlements.

The need for more housing is escalating and therefore putting more pressure on the already strained housing programme. In spite of benefiting new houses, beneficiaries are still protesting, but this time doing it for their offspring and asking for more housing. As if it were a fashion trend, most of the houses have backyard shacks, which is actually rather a sign of a perpetual housing need. The project leaders' responses are not aligning with the beneficiaries' answers, giving an indication that the project leaders are managing from a distance and the project completion feedback system is not effective. This would explain why the answers are not aligned. Also, the application and implementation of the warranty scheme, established by NHBRC, for structural defects and shoddy workmanship does not seem to be efficient. Despite the existence of the warranty scheme, poor quality houses are still delivered to beneficiaries.

On a positive note, there are definite successes, there are that must be mentioned. For instance, the researcher has observed that the dwellings have been built close to the economic hubs of the respective cities. Also, finding transport is no longer a major challenge as the projects were built where transport is easily available. The houses look and appear

very decent, hence the beneficiaries have shown appreciation of their benefitted dwellings, stating that their expectations have been met.

From the findings it has also been discovered that, throughout the projects, the beneficiaries have actively formed part of critical project decisions such as choosing the house design of their choice.

The following section provides a detailed insight of the findings from each of the three case studies.

5.4 Case studies

Following the presentation and discussion of the results, the case studies are then presented. This section of the chapter provides a narrative presentation of the study's findings from each individual case study.

Case study 1

The subject case understudy is located in the Free State Province in South Africa. It is one of the many projects initiated by the government's low-cost housing programme. In line with the purpose of the study, the houses are still new and form part of the projects launched under the breaking new ground housing policy. Even with its face brick wall housing structures, boasting a modern look and a departure from the old RDP structured houses, this low-cost housing project, is not immune to the challenges facing the national low-cost housing programme.

The Springfontein sample case study reveals that there were 15 interviewed respondents and all (100%) of them have benefitted by being given a house from the government's low-cost housing programme. The data collection further shows that all the houses belonging to sample SP case study are new. Ten (67%) out of 15 interviewed respondents received their houses between 2013 and 2014 while the other four houses were received between 2009 and 2011. Only one house was benefited in 2012, according to the interview data.

Eleven (73%) out of 15 interviewed respondents responded that they were happy with the condition of the house they received through the government's low-cost housing programme and only four indicated that they were not happy. However, 10 of the 15 respondents highlighted that the houses have defects, such as uneven wall plastering inside. All the houses have no ceilings and are very cold more especially in winter. Five (33%) of the interviewees said they were happy and that, the houses have no defects. Of interest was their response to the question of the quality of the houses meeting their expectations. Twelve out of 15 respondents indicated that, on the whole, they are satisfied with the

quality of the house as they once all stayed in shacks without any hope of owning a house. "I am happy to have my own house, exclaimed one of the respondents while responding to the question."

In this case study, the respondents unapologetically indicated their dissatisfaction regarding the defects which the houses presented with. Notwithstanding this, the majority of them showed appreciation of what they have received as approximately 90% said the houses delivered to them have met their expectations, an answer that the researcher finds thought-provoking given the fact that most respondents cited that the houses are defective.

Eleven (73%) out of 15 fifteen interviewed respondents said that they were involved in the project. Community meetings were held between the beneficiaries, the builder and the project leader. Only four respondents claimed that they were not involved at all and therefore had no say.

All fifteen interviewed respondent (100%,) said they were happy with the location of their houses. They said that they find it easy to move in and out of their community and to travel to the CBD as their mode of transportation is easily available. Some beneficiaries said that they are so close to the CBD that they walk to and from town.

In this particular case study, only one (7%) respondent is employed and fourteen (93%) out of 15 interviewed respondents are unemployed. The majority of the beneficiaries have no means of income while they have dependents to take care of. Although it does not lessen the effect, at least some of the households have a family member who is employed, as it was revealed in this case study.

Many of the beneficiaries of this low-cost housing project are unemployed. Some of these beneficiaries receive a state pension, however only a handful are eligible for this as can be seen in the presentation of the demographic data. How do these beneficiaries sustain themselves if they are not employed? Does it even matter to them if the house is maintained or not if they are unable to provide for themselves?

This was also picked up in the data presentation of demographics. It was revealed that in all the three cases, there were few economically active beneficiaries according to age group, however, they are unemployed.

Only one (7%) out of 15 respondents gave a positive answer to the question about the payment of municipal rates, while 10 of the entire sample responded that they are not paying any municipal rates. Four (27%) of the beneficiaries said that their rates are subsidised by the municipality.

When asked who maintains the house, 12 (86%) beneficiaries out of 15 responded that they do self-maintenance on the house while three of them said they call upon the municipality whenever they have a problem or require any maintenance to be done. Fourteen (93%) of the respondents have not performed any renovations on the house since moving in. In this case study, only one beneficiary has managed to do renovations on the house.

Responding to this question, the beneficiaries highlighted that poverty is rife in the area and that many people are not employed as job opportunities are also scarce. The respondents brought to light that unemployment levels amongst the youth are very high. Young and economically active people are sitting at home with no hope. Further it was raised that the municipality initiates learnerships for the youth. However, there's no further follow-up once the person has completed the learnership. The person still stays at home without a job. The respondents also revealed that nepotism and cronyism are common practises in the municipality as jobs are given to comrades, friends and relatives. They also told the researcher that, their CBD needs development. Major or well-known retail vendors like Checkers, Edgars and Clicks are not available. Whenever they want to do meaningful shopping, the respondents must travel out of town, which they said is a costly exercise.

On the border of the Eastern and Western Cape lies Plettenberg Bay where the Kwanokuthula Township is located. The case under study is one of the few new low-cost housing projects in the area. Like most townships across the country, the Kwanokuthula Township is home to poor black South Africans living in Pletternberg Bay. The houses delivered to beneficiaries vaunt a new look with tile roofs and aluminium windows. Despite all the identified shortcomings and challenges, there are remarkable positives about this project which set it apart from the other two.

In the second case study, one (7%) of the 15 interviewed respondents was a tenant and not a beneficiary. Similar to the SP sample case study, this low-cost housing project is still very new. All the houses were delivered between 2010 and 2011. However, the notable difference in this instance is the waiting period that the people were subjected to. Although it is difficult to determine how long one should wait for the house, it is commendable to see that none of the beneficiaries waited for more than five years.

Case study two responded in exactly the same way as case study one regarding the first question. However, more respondents gave a positive answer when asked if the houses have any defects. This time, 13 (87%) out of 15 interviewees indicated that the houses are defective compared to the previous case where only 10 thought so. Similar to case study one, the respondents are happy with the houses they have received through the government's housing programme, mentioning that the houses do meet their expectations.

Eleven (73%) out of 15 fifteen interviewed respondents said that they were involved in the project. Community meetings were held between the beneficiaries, the builder and the project leader. Only four (27%) respondents claimed that they were not involved at all and therefore had no say.

From the foregoing it can be deduced that participation was not an issue for this particular project. Beneficiary participation is important in the provision of low-cost houses as it helps to foster social-cohesion amongst beneficiaries themselves and promotes collaboration

between the community as the beneficiary and the government as the benefactor. It further helps to instil a sense of ownership and pride from the beneficiary's perspective.

Fifteen out of 15 interviewed respondents (100%), said they were happy with the location of their houses. The respondents said that they find it easy to move in and out of their community and to travel to the CBD as the mode of transportation is easily available. Some beneficiaries said they are close enough to the CBD that they are able to walk to and from town.

In this particular case study, only one (7%) respondent is employed and 14 out of 15 interviewed respondents are unemployed. The majority of the beneficiaries have no means of income while they have dependents to take care of. Although it does not lessen the effect, at least some of the households have a family member who is employed, as revealed in this case study.

Only one (7%) out of 15 respondents answered positively to the question about the payment of municipal rates while 10 (67%) of the entire sample responded that they are not paying any municipal rates. Four (27%) of the beneficiaries said that their rates have been subsidised by the municipality.

When asked who maintains the house, 12 (80%) beneficiaries out of 15 responded that they do self-maintenance on the house while three (20%) of them said they call upon the municipality whenever they have a problem or require any maintenance to be done. Fourteen (93%) of the respondents have not performed any renovations on the house since moving in. in this case study, only one (7%) beneficiary has managed to do renovations on the house.

Responding to this question, the beneficiaries highlighted that poverty is rife in the area and that many people are not employed as job opportunities are also scarce. The respondents brought to light that unemployment levels amongst the youth are very high. Young and economically active people are sitting at home with no hope. They also told the researcher that their CBD needs development. Major or well-known retail vendors like Checkers, Edgars and Clicks are not available. Whenever they want to do meaningful shopping, the respondents must travel out of town, which they said is a costly exercise.

Case study 3

Named after one of the country's political icons, Joe Slovo is a unique case study, stretching its location immediately behind the Kwadwesi Shopping Mall. With its geographical location, age of the project and other pertinent features, the case study proved to be an ideal choice for a study of this nature.

In the Joe Slovo case study, it was discovered that 13 (87%) out of 15 interviewed respondents claim to have benefitted by being given a house. The other two (13%) are tenants and therefore had no ownership status. Six (40%) out of 15 respondents had to wait for a period of 18 years before they received a decent home while one of the respondents claimed to have waited for 20 years. As can be seen from the data presentation, many of the beneficiaries of this low-cost housing project are unemployed. Some of these beneficiaries receive a state pension, however only a handful is eligible for this. How do these beneficiaries sustain themselves if they are not employed? Does it even matter to them if the house is maintained or not if they are unable to provide for themselves?

In this case study, the findings depicts a different picture compared to the other two case studies. Here, the beneficiaries who are dissatisfied with their houses are more than those who claimed to be satisfied in the previous two case studies. Eight (53%) out of 15 interviewed respondents revealed that they are not satisfied with their houses while seven respondents seemed to be satisfied.

Only one (7%) respondent out of 15 interviewed has a house with no defects, while 14 (93%) beneficiaries have claimed that the houses have defects. The respondents have claimed that the houses have cracks, the walls are very thin, the doors and windows are not satisfactorily fitted and, as a result, wind is able to blow into the house, especially in windy days.

The Joe Slovo case study has presented an interesting twist to the research if a comparison was to be drawn between the three case studies. Here, the study has shown that the respondents have maintained consistency between question two and three. In the other two case studies, the respondents indicated that the houses delivered to them have defects

while at the same time indicating that the houses met their expectations. In this case study, however, this was not the case. The respondents said that the houses have structural defects and that they do not meet their expectations. Eight respondents, which equated to 53% of the interviewed respondents, said that the houses did not meet their expectation.

The purpose of section C of the interview was to establish the beneficiaries' level of satisfaction regarding the houses they have benefitted from the government's housing programme, while at the same time trying to ascertain one of the elements highlighted by the problem statement that the houses delivered to beneficiaries have in the past presented with quality defects. This is further substantiated in the literature review of the study, where it is discussed that some of the low-cost housing projects across the country have delivered houses that are poor in quality. In this case study, it has been established that, the problem of quality in the country's low-cost housing programme has not yet been addressed as it also seems to be a prominent feature of the houses delivered under the BNG housing approach.

In this case study, beneficiaries' participation in the project was more pronounced than the other two cases of the research. The researcher interviewed 15 respondents and about 93% said that there was continuous interaction between themselves, the project leader and the builder. Some of the female respondents also revealed that they received employment during the construction phase of the project. Many of them were hired to clean the windows.

From the above presentation and discussion of results pertaining to the involvement of the beneficiaries as stakeholders in the construction of their dwellings, it can be concluded that in all three cases under study, participation by the beneficiaries was encouraged.

In the third case, the findings indicated that 87% of the respondents said that the schools and clinics were far from the community. Some respondents mentioned that their children stay with relatives in other locations in order to be close to the schools.

The 1994 White Paper on Housing suggests that communities should be economically and socially integrated in locations that give them easy access to economic opportunities and amenities such as hospitals, clinics, schools and other important services (DOH, 1994). Ross,

Bowen and Lincoln (2010), contend that the project layout should be compact and multi-functional to ensure efficiency and convenience, and to encourage easy access to economic opportunities. The scale and design of houses should be kept humane and comfortable, maintaining links with nature and a sense of heritage. Streets, public spaces and community facilities should be pleasant places in which to spend time, interact socially and deepen the sense of community

In this case, the researcher interviewed 15 beneficiaries. The results of the study revealed that the majority of the beneficiaries were not economically active as they were without jobs. Ten (67%) out of 15 beneficiaries did not work. The data also showed that all the interviewed beneficiaries had dependents. Out of 15 beneficiaries who had benefitted from the low-cost housing programme, at least nine (60%) of them had a family member who was employed.

From the foregoing, it can be deduced that the majority of the people eligible for the government's low-cost housing programme are unemployed. The provision of low-cost housing is targeted at such people. This is, however, a serious concern for the government as the vision of establishing sustainable human settlements in SA could translate to a mere day dream in the face of poverty and unemployment. Achieving sustainable human settlements, while being faced with the sharp contrast of poverty and high unemployment, seems like an unrealistic objective. Providing the poor with housing is highly commendable. The question is how can these dwellings translate to sustainable human settlements in the midst of undeniable poverty and unemployment knocking at the very door of the beneficiary? The next section of the interviews covered the maintenance aspect of the benefitted houses.

The results revealed by the study, pertaining to this case study, have a similar trend to the Springfontein results. Only four (27%) beneficiaries were paying the municipal rates while six (40%) said they were not paying. Five beneficiaries responded that they had received a full subsidy from the municipality in connection with rate payment.

Here, the findings of the study have shown that almost all the beneficiaries maintained their own houses. Fourteen (93%) respondents maintain their own houses. Only one (7%)

respondent claimed to be receiving municipal help when something needs fixing in the house.

Eleven (73%) beneficiaries have performed improvements on the house while 4 (27%) have not done anything. Again, the Eastern Cape is one of the poorest provinces in the country with high unemployment rates, a feature that has also been observed in the Springfontein case study.

Here the respondents highlighted that, during the building phase of the project, the contractor brought its own people and gave them employment while community members were left out. It was only the end of the project that a few of the female beneficiaries were employed to clean of the windows.

During the time of data collection, the respondents of this area had very recently staged a protest which saw the main route between Port Elizabeth, Despatch and Uitenhage closed because the community of Joe Slovo was burning tyres and blocking the road with stones. This was due to a decision taken by the municipality that the new plots in the Joe Slovo area will also be made available to other communities within the Nelson Mandela Bay municipality. The people were unhappy about this decision, claiming that they should be given priority as this was their area and that their children and siblings, who are now old enough to be house owners, are waiting for their own houses. They were soon to meet with municipality officials to try to resolve the impasse.

The respondents also highlighted that many of them are unemployed and have approached the municipality seeking remission or exemption from their municipal rates, but that was ignored by the municipality. As a result, many of them now have exorbitant water accounts which they are unable to settle. Because of this, they have problems with their electricity in that every time they buy electricity, they are penalized. For instance, if one buys R50 worth of electricity, R20 is automatically deducted towards the outstanding account and the person will only receive R30 electricity.

In additions, one of the concerns they have raised is the lack of infrastructural development in relation to the roads. Most of the streets are not tarred and the area is very muddy when it rains. The respondents also complained about walls that are already cracking and poor

plumbing. One respondent said that the toilet bowl was unstable and that it would move every time she used it and she had no means to fix it. When she reports this to the municipality, she is told that she is the house owner and must therefore see to it. Further, they also revealed that some of the houses were not plastered inside and electrical tubing was not done. The houses were only fitted with ready electric boxes and it is then the beneficiary's responsibility to do the tubing.

5.5   CONCLUSION

In this chapter, a detailed and in-depth presentation and discussion of the results of the study was provided. The researcher gave a brief introduction of the purpose of the chapter. Firstly, the researcher presented and discussed the findings from the data collected from the beneficiaries and project leaders. The data was presented and discussed in themes and sub-themes and each of these was introduced to the reader.

The presentation and discussion of results dealt with the following themes:

- o   Occupancy details
- o   Beneficiary Satisfaction Details
- o   Beneficiary Participation Details
- o   Location and Transport Details
- o   Economic and Social Details
- o   House Maintenance Details
- o   Differences between Old RDP and BNG Houses
- o   Project and Community Challenges

Furthermore, the researcher then proceeded with the qualitative presentation and discussion of the results from the onsite observations. The researcher also provided a quantitative and qualitative comprehensive presentation and discussion of each case study's results.

Whilst some people regard BNG as a total shift from the old approach, the government maintains that the housing policy still remains relevant. According to Isandla Institute (2004), the new approach is a radical departure from the old policy while Eliot (2006) sees it as a complete representation of fundamental rethinking of the approach to housing delivery (cited in Charlton, 2009). The government believes that the fundamentals of the housing policy remain relevant and sound and justifies that a new plan is required to redirect and enhance the existing mechanism to move towards a more responsive and effective service delivery (DOH, 2004).

The new plan has set out to achieve seven specific objectives:

- o Accelerating the delivery of housing as a key strategy for poverty alleviation.

- o Utilizing the provision of housing as a major job creation strategy.
- o Leveraging growth in the economy.

- o Combating crime, promoting social cohesion and improving quality of life for the poor.

- o Supporting the functioning of the entire single residential property market to reduce duality within the sector by breaking the barrier between the first economy residential property boom and the second economy slump.

- o Utilizing housing as an instrument for the development of sustainable human settlements, in support of urban restructuring. (DOH, 2004).

Rust, Zack and Napier (2009), comment that the above objectives arise from the established notion that housing is an asset, and that in this regard it contributes to poverty reduction by building the asset wealth of the property owner. They also arise from an awareness of the fundamental role that housing plays in the economy given the extensive backward and forward linkages that exist.

In this study, the findings have revealed that, despite the shift in policy from quantity to quality and from a housing structure to sustainable human settlements, the new housing plan has had its own share of challenges. The study has shown that recent and current low-cost housing projects, initiated under the ambit of BNG, presents with problems similar to those experienced with low-cost housing projects initiated under the ambit of the old housing approach. The quality of the houses is still suspect. Poverty and unemployment is still rife amongst the beneficiaries of low-cost housing programmes despite the drive towards sustainable human settlements and development.

After presenting and discussing the findings of the study, the researcher was now ready to make implications and recommendations pertaining to the impact of BNG on low-cost housing in the country.

CHAPTER SIX
SUMMARY, LIMITATIONS, RECOMMENDATIONS AND CONCLUSION

6.1 INTRODUCTION

In this chapter a summary of the study, in relation to the main purpose of the study, and the research questions is provided. The recommendations informed by the findings of the study and issues identified by the researcher on the subject matter are made for a way forward. In addition, suggestions on possible future research opportunities on the subject, as identified by the researcher, are presented. This is followed by the limitations of the study. Furthermore, the researcher has also provided concluding remarks with regards to the role and efficaciousness of BNG on low-cost housing in South Africa.

6.2 Summary of the study

The overall aim of the study was to critically review the state of the low-cost housing programme in South Africa by establishing if the 2004 policy revision of the national housing programme has had any effect on the low-cost housing programme. This has been done by assessing some of the recent projects initiated under the ambit of BNG. The study made use of a qualitative research approach to investigate the state of low-cost housing programmes while adopting a multi-case study approach in order to obtain information regarding the impact of BNG on low-cost housing in South Africa. The study was largely qualitative, but also contained a quantitative element which was limited to descriptive statistics such as percentages and frequencies of occurrence. A comprehensive review of literature on housing with a background on the pre- and post- 1994 housing situation in South Africa was provided in the study. Three recent low-cost housing projects from three different provinces in South Africa were purposefully selected as the population of the study. The sample of the study consisted of 15 houses drawn out of each of the three low-cost housing projects. The data was collected using a variety of research data collection methods, namely;

- One on one interviews
- Questionnaire

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- Observations

The study covered more than one research question while also pursuing five different objectives. Out of the main research question and the objectives of the study, themes for the study were formed in order to guide the investigation. The following section provides an overview of the themes, followed by a summary of the results as they pertain to the themes of the investigation.

Concerning occupancy, the ownership of the house, age of the house and the waiting period for the house were discussed. It was found that even though many beneficiaries stay in their houses, some of the beneficiaries are leasing the dwellings. The new revised housing plan prohibits the beneficiaries from renting out the houses until the prescribed period of eight years has lapsed. Furthermore, the study has revealed that beneficiaries wait for long periods before they could benefit from receiving a house. There is no legislation that governs the waiting period. In addition, all the three case studies covered by this research have new houses which have recently been built and delivered. However, there seemed to be more houses built and delivered during the time of national elections compared to other times.

Firstly, the findings indicated that the beneficiaries are happy to have benefitted from the dwellings. The beneficiaries have been without a formal home and now they have received one free of charge. Secondly, results showed that some of the houses are of poor quality. This suggests that the problem of poor quality in low-cost housing still persists, even under the revised plan which emphasizes quality as an important component of sustainable human settlements. In addition, the findings indicated that the institutions and measures, put in place to police and monitor that quality has not been compromised in the delivery of low-cost housing, are not effective. The warranty scheme which is administered by NHBRC is inefficient, as many of the country's low-cost housing projects are handed over and delivered with quality defects, despite the tight legislation that should be preventing this.

It was found that beneficiaries are actively involved in the running and implementation of the low-cost housing projects. Beneficiaries are even given the opportunity to choose their own preferred house design. This is one of the factors that make BNG a unique housing plan. This did not exist with the old RDP housing.

One of the major shortcomings of the old housing plan was the inability to find economically well positioned land to integrate the country's current and new low-cost housing projects into economically viable locations. As a result, many of the low-cost housing projects built under the old RDP housing plan are located on the city outskirts, far from economic activity. In this study, the findings have shown that many of the current low-cost housing projects are well positioned as they are not far from the CBDs. The majority of the recent houses built under BNG are close to the necessary amenities such as schools and clinics. Some of the low-cost housing projects are located adjacent to shopping malls.

One of the study's objectives was to discuss, ascertain and analyse the impact of poverty and unemployment on low-cost housing. The findings have indicated that many of the low-cost housing projects' beneficiaries are unemployed and live in abject poverty. This is a serious problem and challenges the very objective of BNG. The comprehensive housing plan's central goal is to achieve sustainable human settlements and reduce poverty and unemployment. The delivery of state sponsored houses to the poor and needy is commendable, however, this alone cannot achieve sustainable human settlements. The realization of sustainable human settlements requires more than just a house handed over to a beneficiary.

Here, the study investigated the ability of the beneficiaries to maintain the houses they have freely received from the country's low-cost housing programme. It was found that many of the beneficiaries are unable to maintain their houses. The majority of them are not paying the municipal service rates. Some of the beneficiaries have been exempted from rate payment as a result of their financial status. Furthermore, the findings have revealed that many of the beneficiaries have been unable to make improvements to their houses. This

finding is consistent with the finding on social and economic details of the beneficiaries where it was found that many of the low-cost housing programme's beneficiaries are unemployed and poverty stricken.

The findings have revealed that there are major differences between BNG and old RDP houses. BNG houses boast a modern design and style compared to the old RDP houses which lack this quality. BNG houses are built according to the specifications set out by the Specified National Housing programmes and are required to have the following design:

o Two bedrooms

o A separate bathroom with toilet, shower and hand basin

o A combined living area and kitchen with wash basin, and

o A ready board electrical installation where electricity supply in the township is available.

The old RDP houses did not have this. Many of the houses delivered under the old RDP housing plan were small and not partitioned inside. In addition, the BNG housing plan has a warranty scheme. The warranty scheme is administered by the NHBRC and the objective is to protect the national housing programme against shoddy workmanship by builders. The scheme dictates that any defects which occur within the first five years as a result of structural failure or shoddy workmanship will be fixed and corrected by the builder at no extra charge to the local housing authority. This is a unique feature which did not exist on the old RDP housing plan.

The findings have revealed that the three low-cost housing projects under study experienced challenges. Some of the beneficiaries did not qualify at first to receive a BNG house until the involvement and intermediation of the project leaders who went from house to house offering assistance. Some of the beneficiaries did not have transport money to facilitate the movement of their belongings from where they used to stay to the new area until the municipality's intervention.

6.3   Limitations of the study

A number of confines or limitations in this study were identified. Firstly, the study was only limited to three low-cost housing projects in three different provinces. Secondly, even though the data was collected through the use of both qualitative and quantitative methods quantitative analysis was only limited to descriptive statistics such as percentages and frequencies of occurrence.

6.4   Implications of the study

The findings of the study have revealed some of the key challenges facing the country's low-cost housing programme. The following implications are suggested:

The study has revealed that the majority of the beneficiaries of low-cost housing programmes are poor and unemployed. As a result of this, the houses are not maintained and municipal rates which could help boost the revenue of the responsible local municipalities are not paid. This poses a challenge to the country's housing programme's vision and goal of providing sustainable human settlements. A sustainable human settlement without the active and economic involvement of beneficiaries themselves is impractical. Poverty and unemployment appears to be a major stumbling block towards the realization of sustainable human settlements. Unless the government addresses the unemployment challenge and alleviates poverty, sustainable human settlements in South Africa will remain an important academic concept that never translates into reality.

One of the key findings of the study revolves around the level of service delivery. Firstly, in some instances it took more than 20 years for beneficiaries to finally receive their houses. It is not uncommon in South Africa to see communities protesting against poor or slow service delivery. The prolonged waiting period for the houses exacerbates the current service delivery challenges associated with low-cost housing. Secondly, the results of the study have shown that some of the houses delivered to beneficiaries are poor in quality; the result of this is poor or sub-standard service delivery. Since some of these houses might need to be

renovated, and even rebuilt, in some cases this puts a strain on the country's already depleting resources. All this has a direct impact on the quality of service delivery. Based on these findings, the researcher has made the following conclusions;

The study has shown that poverty and unemployment have a negative impact on the implementation of successful and sustainable human settlements in South Africa. A sustainable human settlement is not possible without some form of financial contribution from the beneficiaries themselves. An unemployed beneficiary is unlikely to sustain the house that he or she has benefitted from. Poverty and unemployment dilutes the significance of the beneficiary's role in sustainable human settlements.

One of the noticeable failures of the RDP housing approach was the inability to influence the spatial reconfiguration and undo apartheid's peripheral residential footprint. Although without challenges, BNG presents a noticeable mitigation as the location of the low-cost houses under the ambit of BNG has received focus. The houses are not secluded from the economic hubs of the cities and other important amenities such as schools and clinics, a feature easily identifiable in most of the RDP housing projects. The low-cost housing projects under BNG are not located far from means of transport.

Further, it can be deduced that, as a housing plan, BNG has made visible improvements on the country's low-cost housing programme. For instance, the current houses are better in terms of size and quality, not watering down the substandard quality of houses discovered by the study. The RDP houses were very small, to the extent that people referred to them as match-box houses (suggesting that the houses are so small that they can be likened to a match-box) and a lot of them had serious defects resulting even in demolition of some of the structures.

The study has also shown that BNG, as was the case with the RDP housing plan, is not immune to administrative glitches. The existing ambiguity on the question of the unlegislated waiting period is a serious administrative gap which needs to be addressed.

Also, the renting out of houses by beneficiaries has exposed a crack in the housing plan which may require a revision of policy in order to remedy and make fool-proof. The policy is quite explicit on the subject of when the beneficiary can decide to sell the house. However, this cannot be said about rental, i.e. the policy is not clear on this issue (it is not fool-proof) and, as a result, there is nothing that stops a beneficiary from not renting out the house. When a beneficiary rents out the house, where does he or she go? The most likely answer is, back to a shack. Hence, the proliferation of slums will remain an enormous challenge to overcome in South Africa.

6.5   CONCLUSIONS

Housing is both a comprehensive and complex subject. No single study can address the problems and challenges associated with housing. The purpose of this study was to critically review the state of low-cost housing programmes in South Africa by establishing if the 2004 policy revision of the national housing programme has had any effect on the low-cost housing programme by assessing some of the recent projects initiated under the ambit of BNG.

It is evident from the findings of this study that there is a noticeable change in the outlook of low-cost housing programmes compared to what is known about the low-cost housing projects initiated under the old RDP housing plan. There is a noteworthy endeavor to integrate the new projects into the greater society in order to encourage and preserve social-cohesion. The recent low-cost housing projects are not in the city outskirts. The findings of the study have revealed that the projects initiated under BNG have features of the government's sustainable human settlements vision. Though the literature review and the findings of the research have revealed challenges associated with the provision of low-cost housing administered under BNG, the findings have also revealed that BNG has given the national housing programme a fresh look.

6.6   Recommendations

Based on the findings of the study, the researcher has recommended the following:

6.6.1   Governance

The government, through active representation by municipalities, must investigate the reasons that motivate the beneficiaries of the low-cost housing to rent out their houses. The study has discovered that some beneficiaries are renting out their government benefitted houses. This needs to be thoroughly investigated, more especially at municipal level. In addition, what happens to the economically active population groups who currently occupy low-cost houses (with full government subsidy) when they are eventually absorbed into the job market and are able to finance a home of their choice? There must be a system put in place that will assist in recuperating the government's money; perhaps one similar to that used by NFSAS (National Student Financial Aid Scheme) for needy and deserving students who do not have the money to enter into tertiary education. The sponsored students are obliged to repay a portion of the sponsorship once they start working. This will help in ensuring that the funds remain available to assist with housing provision for other homeless citizens. This will also give the beneficiaries themselves an opportunity to give back to the community.

6.6.2   Waiting period

There appears to be a serious problem on the speed of service delivery in relation to the waiting period. For instance, the findings of this study have revealed that people have waited for up to 22 years for a house. This was not only a single instance. An official waiting period needs to be established, hence a need to legislate this matter might be necessary. Prolonged waiting periods in housing delivery are tantamount to poor administration and delayed service delivery. It is important that these administrative gaps are closed in order to improve speed in service delivery and avoid service delivery protests and community unrest. In Brazil, for example, in response to a lack and shortage of housing, people forcefully occupied any open land, whether private or public, right in the middle of cities in response

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to a lack and shortage of housing, hence many favelas are evident at inner cities in almost every town, a situation which is difficult to reverse.

6.6.3   Quality

The problem of poor quality houses delivered to beneficiaries is still very much evident, even after all the initiatives have been put in place. This requires a comprehensive investigation and failure to do so will result in another waste of public funds, especially if the defective houses must be demolished (we must learn from our past experiences). The registration of houses on NHBRC with guarantees is an excellent initiative; however the government must ensure that the municipalities are capacitated to understand the importance and benefit of this. Furthermore, the government must ensure that the application of this system is consistent throughout the implementation of the low-cost housing projects across the country, otherwise the benefits of having this might never be realized. NHBRC has clear terms of reference regarding shoddy workmanship, it even details terms of reference for non-compliance. It is not clear why there would be concerns about defective houses, but yet nothing is being done about it.

6.6.4   Monitoring and evaluation

A proper evaluation and monitoring system of the low-cost housing projects post implementation must be put in place. There seems to be no follow-up from the project leader's side after the delivery of the houses to the beneficiaries. There is a need to evaluate the effectiveness of the process which involves the handing over of the project from the builder to the owner (government). Why is it that almost all the houses under this study have presented with quality defects, yet the government seems to be confident that the quality of the houses is good? Who is involved in the evaluation and what is the beneficiary's input in the process?

6.6.5   Beneficiary empowerment

The study has revealed that the majority of the people who have become beneficiaries of low-cost houses through the country's housing programme are poor and unemployed. Sustainable human settlements involve the economic empowerment of beneficiaries so they can eventually be able to stand on their own feet and play a part in the economic development of the country. This they cannot achieve while poor and unemployed. Programmes aimed at beneficiary empowerment and that are able to create employment opportunities are necessary for the realization and success of sustainable human settlements. Failure to create employment opportunities, more especially for the youth, could create serious future problems for the country, even unrest. Like in Nigeria, for instance, many believe that the widespread unemployment is the source and basis for the activities of scoundrels such as the deadly Boko Haram in the north of the country and also the radical youth in the Niger Delta.

6.6.6   Communication channels after the project

What is the relationship between the project leader and the beneficiaries after the delivery of the houses to beneficiaries? Project leaders must not simply walk away after the delivery of the houses, but must be reachable to the beneficiaries in order to assist with any house related problems that appear after the project implementation. The study's findings have revealed that beneficiaries do not know where to go with their problems after the implementation of the project. Communication channels between project leaders and beneficiaries must remain open, even post the project. A simple call free line, dedicated to a specific project to log beneficiary housing related queries, could help.

6.7   Recommendations for future research

Based on the findings of the study, the researcher has recommended the following:

- ❖ There is a need for further studies on the impact of poverty and unemployment on sustainable human settlements.

❖ The researcher has found that there is very little literature material on beneficiaries leasing their benefitted houses. Further studies on this subject can assist the government to improve the management of the programme.

❖ More comparative studies regarding the impact of BNG on the country's housing programme are required.

6.8 CONCLUSION

In this chapter the researcher has provided recommendations based on the findings of the research. Further, improvement suggestions have been provided for consideration by the Human Settlements Department and relevant local housing authorities. Since this was an academic initiative, the researcher's purpose was also to add value to the body of knowledge. Hence, recommendations for possible future research have been made. Housing is complex; the literature review and the findings of the investigation have confirmed this. This study has attempted to describe, explain, discover and explore the efficaciousness of BNG on the country's housing programme by assessing low-cost housing projects initiated under BNG. In this chapter the researcher concludes the investigation.

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LETTER TO THE HUMAN SETTLEMENTS DEPARTMENT

23 Durham Avenue

Rowallen Park

Port Elizabeth

6025

Director of Human Settlements

Human Settlements Department

Pretoria, SA

Dear Sir/Madam

RE: Request for permission to undertake research as part of the Doctor of Philosophy Degree in the Nelson Mandela Metropolitan University on the following title:

A CRITICAL REVIEW OF THE LOW-COST HOUSING POLICY IN SOUTH AFRICA: A MULTI-CASE STUDY

I hereby request permission to undertake research at three (3) of the country's municipal low cost housing projects on the above mentioned subject. My Supervisor is Professor T. Mayekiso.

To date, a lot has been done by the government in the area of housing provision for the poor and homeless South Africans. Various projects across the country have been established as a vehicle to curb homelessness and expedite the provision of low-cost houses

to the intended recipients. Notwithstanding the level of success which has been realized, challenges still continue to inundate the country's low-cost housing programme.

The main purpose of the study is: ***to investigate and analyze the extent to which the new approach to housing (BNG – breaking new ground – 2004) has made an impact in improving the housing situation in the country, more especially in low-cost housing provision and if it is any different from the old approach***.

Face to face interviews will be conducted with beneficiaries of the low-cost houses who are eager to participate in the research. The participants will not receive any incentives for participating in the study; this will solely be on voluntary basis.

The results of the research will be of value to the department of Human Settlements both local and national. The findings and recommendations of the research will be made available to the Department of Human Settlements. The study is purely academic and driven by no other intention other than to contribute to the body of knowledge.

Hoping that you will consent to this study being undertaken.

Yours Faithfully

 Tim Zamuxolo Mkuzo (MR)

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Cell: 071 464 4504

Supervisor: Prof T Mayekiso

Contact Details:

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APPENDIX B

PARLIAMENTARY RESPONSE ON RECORDS' REQUESTED

PARLIAMENT
OF THE REPUBLIC OF SOUTH AFRICA

DOCUMENTATION

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Tel: 27 (21) 403 2911
www.parliament.gov.za

23 June 2014

Mr Tim Zamuxolo
23 Durham Avenue,
Rowallen Park,
Port Elizabeth
6025

Dear Sir

RE: REQUEST FOR EXTENSION IN TERMS OF SECTION 26 OF THE PROMOTION OF ACCESS TO INFORMATION ACT

Your request for access to information of a particular record(s) transferred to Parliament on 13 June 2013 has reference.

We hereby wish to request an extension for a further 30 days in terms of section 26 of the Promotion of Access to Information Act, 2000 (Act No 2 of 2000).

In terms of section 26(1)(a) of the Act, it is important that we ensure the relevant information is obtained since the request is broad and imprecise and we are still working through a high volume of information.

You may lodge an internal appeal should you be against any extension and trust that you will inform the Information Officer accordingly, including, exercising your rights by invoking any of the options in terms of section 26(3)(c) of the Act.

We hope to hear from you soon.

Yours sincerely,

B D Swartz
Deputy Information Officer

APPENDIX C

PARLIAMENTARY REQUEST GRANTED FOR RECORD ACCESS

human settlements

Department:
Human Settlements
REPUBLIC OF SOUTH AFRICA

Private Bag X644 Pretoria 0001 RSA Tel (012) 421 1311 Fax (012) 341 8512
Private Bag X9057 Cape Town 8000 RSA Tel (021) 466 7600 Fax (021) 465 3610
http:///www.dhs.gov.za Fraud Line: 0800 701 701 Toll Free Line: 0800 1 46873 (0800 1 HOUSE)

Reference: 8/4/2/2
Enquiries: *Busisiwe Vananda*
Telephone: *(012) 421-1325*

Attention: **Mr TZ Mkuzo**
23 Durham Avenue
Rowallen Park
Port Elizabeth
2017

Dear Mr Mkuzo

NOTIFICATION: DECISION TO GRANT ACCESS TO A RECORD IN TERMS OF PROMOTION OF ACCESS TO INFORMATION ACT, NO.2 OF 2000

1. Kindly take note that the National Department of Human Settlements has granted your request for access to information/records on the following :

    1.1 *Departmental reports on Human Settlement Issues (Annual Report 2005-2013)*

    1.2 *Ministerial Media briefings on Human Settlement Issues (2004-2014) Ministers Speeches (2010-2014) and press releases (2010-2014).*

    1.3 *Human Settlement housing delivery stats.*

    1.4 *Human Settlement general information on delivery (Annual Reports 2005-2013).*

    1.5 *Statistical Information on Human Settlement matters (Annual Reports 2005-2013).*

2. Please further note that some copies of the records you requested will not be provided in the format you have indicated on the Form A, however it will be in a form of a CD.

3. Please also be advises that PAIA Unit of the Department of Human Settlements will post the documents to you.

Yours sincerely:

ME SITHOLE
DEPUTY INFORMATION OFFICER
DATE: 2014. 06. 12.

1

APPENDIX D

LETTER FROM HUMAN SETTLEMENTS DIRECTOR

nelson mandela bay
M U N I C I P A L I T Y

H U M A N   S E T T L E M E N T S

tel: +27 (0) 41 506 3111, fax: +27 (0) 41 506 3430
PO Box 9, Port Elizabeth 6000
Republic of South Africa
website: www.nelsonmandelabay.gov.za

Your Ref:

Our Ref:

Date: 17 September 2014

DEALS WITH THIS MATTER: **MS TETYANA**
HOUSING DELIVERY SUB-DIRECTORATE
Tel: **041 506 1437**

T Z Mkuzo
23 Durham Avenue
Rowallen Park
Port Elizabeth
6025

Dear Sir

<u>REQUEST FOR PERMISSION TO UNDERTAKE RESEARCH AS PART OF THE DOCTOR
OF PHILOSOPHY DEGREE IN THE NELSON MANDELA METROPOLITAN UNIVERSITY</u>

Your letter in respect of the above has reference.

This serves to inform you are hereby granted permission by the Human Settlements Directorate
of the Nelson Mandela Bay Municipality to undertake research in one of the low cost housing
projects.

Your questionnaire has been forwarded to the relevant Project Manager, Ms Thembela Sithole
for her attention. You are also advised to liase directly with her at 082 413 2311 for any further
information.

Yours faithfully

<u>DIRECTOR: HOUSING DELIVERY</u>

LETTER FROM MUNICIPAL MANAGER

Address all correspondence to:

The Municipal Manager

Kopanong Local Municipality

Private Bag X23

TROMPSBURG

9913

E-Mail:lebo@kopanong.gov.za

Tel: 051-7139200

Fax: 051-7130335

OFFICE OF THE MUNICIPAL MANAGER

20 June 2014

23 Durham Avenue

Rowallen Park

PORT ELIZABETH

6025

Attention: Tim Zamuxolo Mkuzo

Dear Sir

PERMISSION TO UNDERTAKE RESEARCH AS PART OF THE DOCTOR OF PHILOSOPHY DEGREE

You are hereby informed that Kopanong Municipality grants you permission to undertake research as part of the Doctor of Philosophy Degree as requested.

We further wish you all the best in your academic endeavors and hope you achieve all you anticipate. Kindly inform the Office of the Municipal Manager timeously before the commencement of your project for further assistance if needed.

I hope you will find the above in order.

Kind regards,

LY MOLETSANE (Me)

MUNICIPAL MANAGER

Ref: A W Fourie

afourie@plett.gov.za

17 September 2014

TZ Mkuzo
23 Durham Avenue
Rowallen Park
Port Elizabeth
6025

Dear Sir

REQUEST FOR PERMISSION TO UNDERTAKE RESEARCH AS PART OF THE DOCTOR OF PHILOSOPHY DEGREE IN THE NELSON MANDELA METROPOLITAN UNIVERSITY

Your letter in respect of the above has reference.

This serves to inform you are hereby granted permission by the Human Settlement Directorate of the Bitou Municipality to undertake research in the Bossigif/Qolweni/Pinetree U.I.S.P Project.

Your questionnaire has been forwarded to the Chief: Human Settlements Mr. Anthony Fourie for his attention. You are also advised to liase directly with her at 0834136110 for any further information.

Yours faithfully

MR. M STRATU
HEAD: COMMUITY SERVICES

COVERING LETTER AND INTERVIEW

A CRITICAL REVIEW OF THE LOW-COST HOUSING POLICY IN SOUTH AFRICA

Dear Sir/Madam

I am a PhD student in the Faculty of Arts (School of Political and Governmental Studies) at the Nelson Mandela Metropolitan University (NMMU). My supervisor is Prof T. Mayekiso.

Housing provision for the poor has been on the government's agenda since 1994. Since the inception of democracy in 1994, significant interventions more especially in the area of policy have taken place. Various projects across the country have been established as a vehicle to expedite the provision of low-cost houses to the intended recipients. However, challenges continue to inundate the country's low-cost housing programme.

The main purpose of the study is: *to investigate and analyze the extent to which the new approach to housing (BNG – breaking new ground – 2004) has made an impact in improving the housing situation in the country, more especially in low-cost housing provision and if it is any different from the old approach*.

As a researcher, I need you to participate in an interview session. The interview should approximately not take more than 45 minutes. Please be advised that your participation should be voluntary and your input will be strictly confidential. An information sharing session with participants will be held by the researcher upon the completion of the project. In line with necessary ethical considerations that govern academic research, a consent form will be issued before the interview.

Please take note that you are encouraged to feel free to make any comments you wish to make during the interview.

Thank you so much for your participation. It is much appreciated.

Yours faithfully

Tim Mkuzo (Researcher)

Contact details: 041 371 5868 (H) and 071 464 4504 (Cell)

Supervisor: Prof T. Mayekiso

Contact details: 041 504 2016

CONSENT FORM

<u>**NELSON MANDELA METROPOLITAN UNIVERSITY**</u>
INFORMATION AND INFORMED CONSENT FORM

RESEARCHER'S DETAILS	
Title of the research project	**A CRITICAL REVIEW OF THE LOW-COST HOUSING POLICY IN SOUTH AFRICA: A MULTI CASE STUDY**
Reference number	
Principal investigator	**Tim Mkuzo**
Address	**23 Durham Avenue, Rowallenpark, Port Elizabeth**
Postal Code	**6025**
Contact telephone number (private numbers not advisable)	**0714644504**

A. DECLARATION BY OR ON BEHALF OF PARTICIPANT		Initial
I, the participant and the undersigned		
ID number		
<u>**Address**</u>		

A.1 HEREBY CONFIRM AS FOLLOWS:		Initial
I, the participant, was invited to participate in the above-mentioned research project		
that is being undertaken by	Tim Mkuzo	
from	Faculty of Arts, School of Political & Governmental Studies	
of the Nelson Mandela Metropolitan University.		

THE FOLLOWING ASPECTS HAVE BEEN EXPLAINED TO ME, THE PARTICIPANT:			Initial
2.1	**Aim:**	The investigator is a student at the Nelson Mandela Metropolitan University. The information will be used to establish if the changes to the housing policy has had any success especially in low-cost housing provision.	
2.2	**Procedures:**	An interview will be used to collect data from all the participants.	
2.3	**Risks:**	There are no risks as participants will only be answering questions.	

2.4	**Possible benefits:**	As a result of my participation in this study there will be no rewards.	
2.5	**Confidentiality:**	My identity will not be revealed in any discussion, description or scientific publications by the investigator.	
2.6	**Access to findings:**	An information sharing session with the participants will be held upon completion of the project.	
2.7	**Discontinuation /Voluntary participation**	My decision whether or not to participate will in no way affect my present or future care / employment / lifestyle	

3.	THE INFORMATION ABOVE WAS EXPLAINED TO ME/THE PARTICIPANT BY:							**Initial**
Mr Tim Mkuzo								
in	**Afrikaans**		**English**		**Xhosa**		**Other**	
and I am in command of this language, **or** it was satisfactorily translated to me by								
I was given the opportunity to ask questions and all these questions were answered satisfactorily.								

4.	No pressure was exerted on me to consent to participation and I understand that I may withdraw at any stage without penalisation.	

5.	Participation in this study will not result in any additional cost to myself.	

A.2	**I HEREBY VOLUNTARILY CONSENT TO PARTICIPATE IN THE ABOVE-MENTIONED PROJECT**:		
Signed/confirmed at		on	20
		Signature of witness:	
Signature or right thumb print of participant		Full name of witness:	

	B. **STATEMENT BY OR ON BEHALF OF INVESTIGATOR(S)**							
I,	Tim Mkuzo		declare that:					
1.	I have explained the information given in this document to		(name of patient/participant)					
	and / or his / her representative		(name of representative)					
2.	He / she was encouraged and given ample time to ask me any questions;							
3.	This conversation was conducted in	**Afrikaans**		**English**		**Xhosa**		**Other**	

And no translator was used	

Signed/confirmed at	on	2014
Signature of interviewer	Signature of witness:	
	Full name of witness:	

C. IMPORTANT MESSAGE TO PATIENT/REPRESENTATIVE OF PARTICIPANT	

Dear participant

Thank you for your/the participant's participation in this study. Should, at any time during the study:

- an emergency arise as a result of the research, or
- you require any further information with regard to the study

Kindly contact	Tim Mkuzo
at telephone number	0714644504

INTERVIEWS WITH BENEFICIARIES

Biographical details: Please mark with X

Occupancy	:	**Owner or Tenant**
Gender	:	**Male or Female**
Age	:	**____**
Marital Status	:	**Married or Single**

Section A: Occupancy Details:

1. Are you a beneficiary of a house through the government's low-cost housing programme?

2. What year did you benefit the house?

3. Did you have to wait long before you got your house?

Section B: Project Details:

4. Are you satisfied with the condition of your house?

5. Do you have any concerns about the house?

6. Is the quality of the house in line with your expectations?

Section C: Beneficiary Participation Details:

7. Were you involved in any decision making during the building and allocation of your house?

Section D: Transportation and amenities:

8. Are you happy with the location of the house?

9. How close is your community to the Central business district or town?

10. Is transportation easily available in your area?

11. Are there any nearby schools and clinics in your area?

Section E: Economic and Social Details:

12. Are you employed?

13. Do you have a family that you must financially support?

14. Is there any other member of your household who is employed?

Section F: House Maintenance Details:

15. Are you paying the local municipal rates?

16. How do you maintain your house?

17. Have you done any renovations on your house?

Section G: Other Details

18. Describe the challenges that your community is facing.

Thank you for taking part in this interview!

QUESTIONNAIRE

Important Information:

- **Where Yes or No is required, please circle your answer**

- **Where you are required to please explain, write your comments on the spaces provided**

- **You are encouraged to kindly answer all the questions**

Section A: **Project Manager Information:**

1. Are you the manager for this project?   Yes or No

       a. If your answer is no, please explain your role

       _____

       _____

       _____

Section B: **Project Duration Information:**

1. When did this project start (please indicate the year in which the project was launched)? Insert the year inside the box.

19	
20	

2. How long did it take to complete the project? Insert the year inside the box.

	years

Section C: **Project Funding Information**

    1. Was the project solely sponsored by the government?   Yes or No

_____

a. If your answer is no, please provide more details

_____

_____

_____

    2. Did the beneficiaries of the houses made any contribution toward the project?   Yes or No

        a. If your answer is yes, provide more details

_____

_____

_____

Section D: **Project Builder Information**

    1. Are you happy with the quality of the work done by the builder?   Yes or No

        a. If your answer is no, please explain

_____

_____

_____

2. Is the quality of the houses good?   Yes or No

    b. If your answer is no, please explain _____

    _____

    _____

    _____

3. Are there monies that must still be paid to the builder?   Yes or No

    c. If your answer is yes, please explain _____

    _____

    _____

Section: E   **Project Manager and Builder Relationship**

1. Please describe your working relationship with the builder (how was it like?)

_____

_____

_____

Section F: **House Specification and Beneficiary Information**

1. How many rooms does the house consist of? Please explain

_____

_____

_____

2. Does the house have electricity?   Yes or No

3. Are the beneficiaries satisfied with their houses?   Yes or No

   a. If your answer is no, please explain

   _____
   _____

   _____

   _____

   _____

   _____

4. What decision making were the beneficiaries involved in during the project? Please explain

   _____
   _____
   _____

How different are these houses from the old RDP houses? Please

_____

_____

5. How close is this project to the CBD? Please explain

6. Are there any nearby schools and clinics in the area?   Yes or No

Section G: **Rates and House Maintenance Information**

1. Are the beneficiaries paying the municipal rates?   Yes or No

     a. If your answer is no, please explain

_____

_____

_____

2. Who is responsible for maintaining the houses? Please explain

_____

_____

_____

_____

_____

_____

Section H: **Project Challenges**

1. What were the challenges experienced during the project? Please explain

_____
_____
_____

2. How were these challenges resolved? Please explain

3. Are you aware of any challenges that this community is facing?   Yes or No

    a. If your answer is yes, please explain

    _____
    _____
    _____
    _____
    _____
    _____
    _____
    _____

Thank you so much for the time and effort you have put into answering the questions. Your

Participation is highly appreciated!

FRAMEWORK FOR THE OBSERVATION OF LOW-COST HOUSING PROJECTS

Name of Project : _____

Date : _____

Time : _____

Name of Observer : _____

The observations are essentially qualitative; however, it is useful to use a subjective scale to assess the various dimensions to be observed as follows:

- Good

- Satisfactory

- Poor

The following dimensions will be observed:

SECTION A: House Structure

	Good	Satisfactory	Poor
Walls			
Roof/Ceiling			
Doors			
Windows			
Floors			
Other (specify)			

Comments : _____

SECTION B: Mode of transport

Transport availability:	X
Train	
Bus	
Taxi	
Own transport	
Walking	
Other (specify)	

Comments   :   _____

SECTION C: Educational and healthcare facilities (nearby)

Are these facilities available?	Yes/No
School	
Clinic	
Hospital	

Comments   :   _____

SECTION D: Recreational facilities and other amenities

Comments   :   _____

Researcher's general observation comments;

_____

_____

_____

_____