

Revisiting current South African Housing Policy:  
towards the development of a Holistic Housing Policy.

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## **Introduction.**

What housing means to people, their satisfaction with what they have and their evaluation of housing, seems to be especially relevant at this point in time in South African history. Therefore using meaning as a factor to evaluate current policy in South Africa, seems an interesting proposition. Further it is useful to use this approach to consider what might be missing in current approaches to housing. Is it possible for instance, that in South Africa the approach evolved by policy makers is incomplete? Is it possible that a more comprehensive approach could be a solution to the current crises in housing? These questions led to the formulating of the research question that is the topic of this dissertation.

The analysis of the problem and suggested solutions is dealt with in the following order: Firstly, the problem, definitions and research to be carried out is defined in Chapter One, which also defines the background to the formulating of the research question. This is followed by a review of the current South African situation and its relationship to international housing policies, in Chapter Two. Chapter Three, outlines holistic policies : what they embrace and their relevance to this subject. Thereafter in the same chapter, international, as well as South African attempts at envisioning more meaningful policies are examined, with reference to their implications for South African policy. Chapter Four outlines new research undertaken which examines the feasibility and amenability of South Africa to a more meaningful approach and finally in Chapter Five, a conclusion is reached.

It is hoped that this approach, will add to the discussion in this field and contribute to new perspectives emerging.

## **Chapter One.**

# **Problem formulation and Research Methodology.**

## **1.1 Background.**

In this chapter a foundation is laid, setting out the guidelines, parameters and definitions of the research to be conducted.

The various aspects of this foundation are dealt with in the following manner:

The research problem;  
The research question;  
The hypothesis;  
Definitions, assumptions and concepts;  
Research methodology adopted.

## **1.2 The Research Problem.**

The formulation of a research problem implies necessarily, that what has been selected is of value and will add to ones understanding of the field, as well as influence or change other's perception. The choice to revisit South African Housing Policy, was considered as something that would do this.

In examining the need to revisit, such documents as the South African Housing White Paper (1994), the Housing Bill (1997), Journal articles (1995, 1996, 1997) by government officials and newspaper articles ( 1996, 1997), were surveyed. It soon became apparent from perusal of these, that the current policy and its practical implementation, have as their basis two perspectives: an economic and a socialist. (Minister of Housing : 1997; Mncabe, N : 1996; Mofokeng, D : 1997; SA Housing White Paper : 1994 ; Spaec, D : 1996)

The economic perspective, in all documents, displays a capitalistic notion of supply and demand, which seems to play a major role in the decisions of policy makers. In making decisions the bottom line is the consideration of how needs can be met in the most economical way possible. This is illustrated by limitations on housing: its cost and size.

The socialist perspective approaches the problem from the aspect of “social wage” needs of people. The approach seems to view subsidy implementations for lower income groups, together with a broadening of the base of those who can apply for aid from government, as being the way to go. This is something which gives in somewhat to the economic perspective approach. Further socialist perspective policy, embraces the idea of community participation and the notion of housing being considered as a basic right.

Having identified the perceptual bases of government policy, it is interesting to consider responses to the outworking of policy.

The Independent newspaper, as an example, quotes the Chairman of Communicare, Herman Fourie, who states that the housing crises “can only be solved once all the parties lift their level of play...” He further says that subsidies do not meet costs, resulting in the outcome that “almost no-one is satisfied with the end result...” (Norris, G : 1997)

The Mail and Guardian goes further, an article indicating “ ...many of the houses built for the poor since the 1994 elections are a sorry affair. They’re tiny, often no different to the regimented match boxes constructed by successive apartheid governments...the regimented rows built up so close to each other are called uvezanyawo, a Sotho term which means ‘where your feet show’ suggesting that the homes are so small your feet stick out through the windows when you sleep...” ( Haffajee, F : 1997)

The same paper quotes residents of Kanana as saying that “we want to show we are not lousy land-grabbers. We don’t only build houses, we build communities...” The article implies that people, are more satisfied, when they build their own houses, as opposed to the government building for them, because then it is not just housing, but part of a community. (ibid)



These articles, illustrate that while government policy is producing results, it is not producing the results people want and further they build a case for policy not being broad enough in its approach.

In formulating the research problem, it was considered that research must have the added dimension of considering ways to address needs and the creation of a more inclusive policy.

What this would need to look at, was defined by the reactions of people as stated in the newspaper reports: they wanted housing that would meet their physical and community needs. The implication of this is that these two needs were not being met, could there not be others which people did not verbalise? An alternative way to state this is that housing policy should consider an individual as a whole - necessitating a holistic approach. Such an approach does already exist.

The holistic approach is an emerging approach and not all persons in the field agree on all its parameters. However, all do agree on the need to approach housing on many levels. One can identify the approach as consisting of a number of factors.

The holistic approach sees an individual as having a variety of needs. There are physical needs of an individual, whereby one refers to the basic needs of an individual for shelter and a place to call home. Then there are emotional needs, where the affective need of an individual to be in an environment which he or she sees as being the type of home he or she would want to live in are considered. This is followed by mental needs, where the universal ideas, thoughts and ideals an individual has of home are considered. Finally there are cultural/religious needs, where the heritage and type of home an individual expects from upbringing, background, identity, is considered.

These various needs have to be set against the background of the individual as a part of society. The approach considers that a house should be conveniently situated within a neighbourhood that will provide the amenities an individual needs such as : access to transport, shopping, employment, recreation and other facilities. For the provision of this environment it is necessary to integrate or facilitate how various actors in the housing field and outside can together provide a conducive environment which is considered as a whole i.e. holistically.

The research problem therefore, revisits policy and asks whether a more holistic approach can broadly help resolve housing problems. This forms the basis for the research question.

### **1.3 The Research Question.**

In formulating the avenues of research, its limitations and parameters, the research question poses the following questions as guidelines for research:

Is it possible to develop a holistic vision of housing that will answer current deficits in South African housing policy and provide solutions that can be practically implemented?

#### **Sub questions.**

These sub questions define the research more by asking:

How is current policy failing to meet needs? What would a more holistic approach entail? How could more holistic conceptions alter current situations and how practical is it? In implementing a more holistic approach would re-education of perceptions regarding housing be necessary at all levels and if so what period is envisaged in the light of the very real needs of people on the ground?

### **1.4 The Hypothesis.**

The hypothesis seeks to envision the considered outcome of research.

In this regard it envisages that, as opposed to current housing perspectives, a more holistic approach will offer policy makers, communities and the individual a greater level of housing satisfaction and environmental quality. In indicating housing satisfaction there is meant that a person will be satisfied with the product of policy, housing on the ground and the environment it provides in that it will better satisfy his physical, emotional, mental and cultural needs.

Research, it is considered, will indicate that current policy is not satisfying because it is only dealing with the physical manifestation of housing and that

a more integrated approach is necessary. Further research may show a need to integrate functions in society, so that participants from various aspects of society together have input into the final product. Thus the Department of Health, Education, Communities and other Bodies, would all contribute to the provision of housing.

From this will flow the need for guidelines regarding how to deliver more satisfactorily designed housing, with revision of conceptions of the home, so that planners and developers can cater for a broader range of needs and uses of the home in a more holistic manner. Additionally the shape, function of a house may have to be more properly considered by allowing developers more flexibility with regard to development, based on criteria and norms that emerge from the new approach.

In terms of integrating with other sectors of society it may be shown that a holistic approach is a better and more cost effective way to go.

It is projected that research will also show that guidelines, making people aware of their rights to conceptualise housing they desire, may need to be incorporated into planning, policies that developers and others on the ground use, thus making the adoption of a more holistic view a reality.

Such a new approach, it is considered may take time to put into place and develop, possibly many years, occurring in stages.

### **1.5 Definitions, assumptions and concepts .**

Having set out the research problem, question and hypothesis, it is necessary to clarify the terminology that has been used and will be used later in this dissertation, including background assumptions.

Certain key assumptions were identified before the posing of the research question. In some respect these demarcate research further, for the assumptions are that: government housing policy makers have the expertise or access to expertise to help them to design good housing policy; government policy makers have a grasp of the theoretical basis that influences the formulation of housing policy and they understand the choices to be made; policy makers are flexible and will consider alternatives to satisfy people they serve and; policy makers need to satisfy the need of people with regard to housing in the best possible

way. The assumptions are therefore that they will be open to this research and to any information that may aid them in producing the best housing policy that can be developed.

The key concepts to be used in this dissertation are: current perspectives; current policies; holistic approach: physical, emotional, mental, cultural/religious; environmental; criteria and norms; revised conceptions of housing.

Let us unpack and define these more closely with their dimensions:

**Current perspectives** can be defined as the current basis on which policy makers are implementing policy. Dimensions: These are economic and socialistic perspectives. The economic perspective can further be defined as supply, demand with housing being seen as a commodity and as limited by constraints in the economy. The socialistic perspective can be defined as empowering people and involving people in the process of housing with housing being seen as a social wage.

**Current policies** can be defined as the policy government is implementing based on existing perspectives. Thus these are specific policies based on perspectives. Dimensions: these are subsidy provision, the approval of projects, tender procedures and guidelines for housing development, economic indicators, income growth indicators.

**Holistic approach** is defined as an approach that considers housing in a wider aspect by considering how housing affects a person on a number of levels: physical, emotional, mental, cultural/religious and environmentally. Dimensions:

**physical** where one is referring to the basic housing needs of an individual for shelter and a place to call home, with the characteristics that make it such. Indicators are size, shape, space, income.

**emotional** needs are the affective needs of an individual to be in an environment which he or she sees as being the type of housing he or she would want to live in. Indicators are security, space, colour, contours, design.

**mental** needs are universal ideas, thoughts and ideals an individual has of housing. Indicators are ideas, images, ideals.

**cultural/religious** needs are the heritage and type of housing an individual expects from, upbringing and background. Indicators are background, group relationships, community, own identity and religious feelings.

**Environmental** refers to the integration of persons and bodies involved in the provision of housing and community facilities, to provide a positive environment for a home owner , where a person can live in the best possible manner.

**Criteria and norms** refers to a standard means of measuring how housing is being built and normally refers to physical attributes of housing. Dimensions: physical, emotional, mental and cultural/religious guidelines as set out in handbooks, policy documents.

**Revised conceptions** of housing refers to looking at the way housing is built, designed and developed. Dimensions: in terms of physical, emotional, mental, cultural/religious and quality of the environment norms and criteria.

## **1.6 Research Methodology**

In approaching the research question and the validation of the hypothesis, there are a number of research approaches utilised. Explicit details of the results of this research, are set out in chapters Two, Three, Four and Five.

The approach to research, started with the consultation of secondary sources such as may be found in the library, through the internet. Specifically for the South African side of research: journals, newspapers and Bills, White Papers, Policy Documents applied. However, there was also a need to reference books concerning the economic and socialistic theory aspects of the South African part of the research question. Details of this research are to be seen in Chapter Two.

Regarding the holistic part of the research question: for the theoretical part books on behavioural theories, cultural theories, environmental theory and systems theories were consulted. A survey of journals and the internet were also a part of research. Details of these are to be found in Chapter Three.

The above however did not provide sufficient information, to enable complete answering of the research question and hypothesis. It was necessary to conduct primary research.

A twofold strategy was implemented: the first was a survey of persons in the housing field and persons in: the Department of Housing, Developers, Local Authorities, the Banking Field, Labour Unions, Architects and Ministerial Housing Representatives were approached. The method of gathering this information was through a structured questionnaire, mailed to all these persons. (Smith, H: 1975)

The reason for consulting the above sectors and people specifically, is that interviews targeting people in all these sectors, who know the policies and viewpoints of their sector, provides information on how people in all these sectors react to current developments and indicates their approach to the housing issue. It is additionally useful to have their reaction to a more holistic approach, as this provides a guideline, as to whether or not a holistic approach would be totally or partially accepted and can be the basis for further research on needs in this area.

Secondly, an additional survey using an interview process, was considered necessary. This survey comprised a small number of case studies of two projects completed by government. The interviews, using a structured questionnaire, was set up to determine the ratio of satisfaction of those housed, as well as their expectations for housing, their un-met needs after the project was completed and if they considered that there should be alternative needs met. This research was intended to provide a rounded answer to the research question, through sampling views in the field thus enabling a more complete evaluation to be made. (Babbie, E : 1995)

Analysis of this primary research is set out in Chapter Four. Data is summarised in terms of statements, viewpoints and comments received both in tabulated, percentage and comment form.

From this it becomes apparent whether current thinking is in agreement that a more holistic approach would be necessary, whether current policies are successful and whether people on the ground would prefer a more holistic approach. It is possible from this to determine if a holistic approach would be acceptable or successful in terms of South Africa and this is evaluated in Chapter Five.

### **1.7 The scope and implications of this study.**

The aim of this study has been to examine the implications of current housing policy, to evaluate whether the policy is valid and to suggest alternatives as appropriate. As such, in scope it broadly considers housing policy in South Africa, with its resultant effects and evaluates this policy against international experience. The study itself seeks to revise current thinking with regard to housing policy, to enable policy makers to look afresh at housing, not just through the dominant perspectives of their parties, but through a new glass - the holistic perspective, which is also studied with reference to South African and international experience. The study further seeks to establish real needs on the ground in terms of people's : background, culture, identity, wants. It attempts to assess how reforms can be implemented in a feasible and practical way.

The limitations imposed on this study besides constraints of time are: that policy will be examined, compared and evaluated through use of research material already available in this field; through assessing the opinions of decision makers in South Africa regarding their perspectives and amenability to change; as well as through a small number of case studies of completed projects.

Whilst this may seem a constraining factor, the first two of the three areas should offer a broad overview of the situation with regard to housing provision, its past, future and potentialities. The third, should provide a sufficient sample of outcomes that can be used as a basis for further research.

In this way it is considered that this study may offer a basis for further fruitful research, as well as provide an impetus for revaluation of current policy, hopefully moving it in a more holistic direction.

## **Chapter Two.**

# **Current policies and international perspectives**

## **2.1 Background.**

This chapter looks critically at current South African Housing Policy, starting with an examination of underlying perspectives. It questions how successful policy is, whether policy answers people's needs and includes a look at the good and bad points of current policy, which are also evaluated against international policies, that result from similar perspectives. In doing so, criticism is set against the background of a holistic vision and criticism therefore will focus on limitations of current perspectives as revealed by holistic perspectives.

## **2.2 The underlying factors influencing local policy**

The starting point is the nature of the perspectives underlying the provision of housing. These are to be found in policies followed by the government and in historical literature reviewing outcomes of policy followed by successive governments, that resulted in present policy. This process will be considered in this order, with the historical review seeking show the validity of the interpretation of government policy and the weakness of the perspectives.

### **2.2.1 Government policy**

In examining the most recent documents on current policy, one especially important paper is entitled the " New Housing Policy and strategy for South Africa" (White Paper : 1994) It was drafted at a time of change in government



and in the preamble is written that the challenges in the housing sector derive from “the enormous size of the housing backlog and the desperation and impatience of the homeless...” Further on it states that “the need for delivery has arrived.”

Thus in the first few sentences of the White Paper, government indicates that policy will be driven by the need to deliver. How will this be done? The White paper indicates that it will be through “...a broad economic framework which facilitates a significant increase in the delivery of housing...”. The way to implement this is seen as being through a “partnership between various tiers of government, the private sector and the communities...” A socialist notion of participation is evident here, but the means to implement this policy is considered to be through an economic policy of higher economic growth, increasing employment, incentives to save, reduction in government waste and containment of inflation. The notion is that this process of partnership will help create a “people centred development”, a further development of socialistic notions. (White Paper : 1994)

The role that government sees itself playing as a partner, to address the housing challenge, is through the “comprehensive programme of economic reconstruction and development embarked upon by the Government.” Housing policy is seen as a contributor, but not a primary driver of economic growth and job creation. Government, therefore, does not see itself as having the sole responsibility to provide housing, only as a player who is part of a broader plan. This has holistic implications, but as will be illustrated by the more detailed examination of policy that follows, this is a limited government perception, not holistic in nature.

What are the guidelines Government will employ in implementing this policy?

From the first page onwards, the White paper indicates that an economic approach will be utilised. This is especially enhanced by its second chapter, where it places housing within the economy as a context of “the macro-economy”, looking at economic factors that impact on the delivery of housing. Counterbalanced to this, government position is clarified by a statement that “the housing programme must...give meaning to the notion of a people centred development...” This is seen as an outcome of economic development and an adjunct to it.

Government sees housing as a sector within the broader economy of South Africa that must be considered with regard to its effects and relationship to such variables as “output, employment, income, consumption, savings, investment, prices inflation and the balance of payment...” Economic indicators such as GDP, fiscal growth, are considered as determinants for housing policy. It also considers housing according to links with financial institutions and finally related to its impact on “socio-political stability, productivity, attitudes and behaviour...” The latter is more socialist in leaning where a concern for the well-being of the worker is evident..

The White Paper (1994) analyses existing conditions, examining notions of supply and demand in terms of households. It is estimated that 200 000 new households are expected annually in general in South Africa and that 28 million people or 66% of the population are urbanised, which emphasises a higher need in urban areas for housing. In examining the economic ability of the populace to afford housing it is shown that the majority or 39% will fall into the low income category (Table 1).

Projected monthly household income distribution figures (1995)			
No	Income Category	Percentage	Number of Households
1	R 0 - R 800	39,7%	3,30m
2	R 800 - R1 500	29,0%	2,41m
3	R1 500 - R2 500	11,8%	0,98m
4	R2 500 - R3 500	5,6%	0,46m
5	>R 3 5001	13,9%	1,15m
TOTAL		100%	8,3m

**Table 1: The economic ability of the population to afford housing. (SA Housing White Paper : 1994)**

The White Paper states that many people do not have access to basic services such as water, sanitation, electricity, socio-cultural amenities and indicates that the government will seek to eliminate these problems. Government considers as a cause of the problem bad allocation of subsidies in the past.

This emphasises that it sees its role in the facilitation of housing through the provision of subsidies -an economic approach, in partnership with the private sector an economic approach and communities -a socialist leaning approach which still puts the former two aspects first.

In approaching policy in this manner, the government is bound in the outworking of policy to have areas of neglect. In addressing the issues of water, sanitation, electricity through an economic approach of subsidy allocation, the socio-cultural aspect which the paper says it will address, is bound to be neglected, because of economic necessity. Thus its very policy resides on a contradiction, where it will not be able to balance economic with socialist perspectives.

The above statement is further emphasised by the overall strategy of the South African Government, which is to try and implement an annual national delivery of 350 000 plus houses of “a minimum standard complete.” This has to be achieved by a limited state subsidy contribution. Savings by the man in the street and subsidies are seen as a means of mobilising funds required for housing. This very economic approach, involves site and service delivery of a possible core unit with the aim of saving costs. The document also indicates that strategy should include methods which would create conditions whereby housing would be “an effective right for all”, this is the socialist aspect. Yet while it may attempt to be an effective right for all, the question that is raised is whether it will be an acceptable right for all.

The White Paper does not end there. Stemming from an economic basis of development it is said that development must be seen as being “people centred” through encouraging initiatives from communities and reducing dependence on subsidies. The right of choice is another aspect recognised in the document.

Will a core unit encourage choice one has to ask? As will be seen in examining the outworking of policy further on in this chapter, until recently the encouragement of diversity, people centred development and choice has not really been a factor. (Haffajee, F : 1997; Mthembu-Mahanyele, S : 1998)

To conclude comment on the White Paper, its' essence is that housing, is seen as a 'commodity and provision is along economic lines. Policy perspectives are strongly interwoven with economic data, economic solutions. At the same time there is a view that housing is a right and must be a means of empowering people- a socialist leaning perspective, which perspective seems to be the less dominant the two.

Leading on from The White Paper is the "Housing Bill" of 1997 ( Minister of Housing: 1997) which emphasises and entrenches the provisions of the White Paper in many respects. It provides details of the government policy related to housing which clearly reflects economic and socialist perspectives.

Specifically it details provision for these perspectives in Part One of the "Housing Bill" in a section entitled: "General principles applicable to housing development."

It is argued in this section of the Housing Bill that government must "ensure that housing development...is economically, fiscally, socially and financially affordable and sustainable..." This is a general idea which pits economy against affordability with its resultant outcome. In doing so government must "promote: education and consumer protection in respect of housing development... the establishment, development and maintenance of socially and economically viable communities... the effective functioning of the housing market..." All of these factors mean "higher density in respect of housing development to ensure the economical utilisation of land and services..." (ibid)

This clearly emphasises the need for economy and sound financial management, which is the hallmark of an economic approach where housing is considered as a commodity. One aspect above mentions "socially and economically viable communities..." which shows a clear reflection of an economic perspective that juxtaposes the desire for community that is socially viable as well, reflecting the socialist perspective and how the notions are conjoined in the mind of government policy makers.

Socialist perspectives in the document are indicated by factors such as that government must "give priority to the needs of the poor..." In giving priority one has to "consult meaningfully with individuals and communities..."

provide as wide a choice of housing and tenure options...encourage and support individuals and communities in their efforts to fulfil their own housing needs..." While this may seem to support a wider viewpoint with regard to housing provision, it is still based on limited economic and socialist perspectives, as is indicated by the following statement in the Bill that says government hopes to promote "the establishment, development and maintenance of socially and economically viable communities...measures to prohibit unfair discrimination on the ground of gender and other forms of unfair discrimination by all actors in the housing development process... the meeting of special housing needs... the provision of community and recreational facilities...the housing needs of marginalised women...the expression of cultural identity.." (ibid)

All of these clearly express socialist sentiment. With regard to the last quoted segment, there is a possibility that this can be an opening towards a more holistic expression, in terms of Housing policy having to be flexible regarding housing needs but this has not been evidenced in the outcome of policy, housing on the ground. (Haffajee, F : 1997)

The Housing Act of 1997 (Government Gazette: 1997) follows on the Housing Bill and contains no features that are essentially different from previous documents, except that it entrenches the way that finance will be distributed from National level to the provinces, to manage these funds in the most effective way possible. It abolishes debt to the amount of 9.7 billion which should give Local Authorities a fresh start regarding housing development. (Ferguson, A : 1998)

Of greater interest is a new document released in March, 1998, called "National Housing Policy: Supporting the people's Housing process" (Mthembi-Mahanyele: 1998) where the Minister of Housing indicates a small shift in policy towards the idea of supporting communities "by assisting them in accessing land, services and technical assistance in a way that leads to the transfer of skills to and Empowerment of the community."

Mthembi-Mahanyele provides details of how government will assist those "who are prepared to commit their resources, skills and energies in housing themselves..." to access "housing subsidies and technical, financial, logistical and administrative support..." Thus the Department instead of leaving the matter to the market will assist the "poorest of the poor" to be able to build

themselves. The programme enables communities and people to take “ key decisions in the design of their houses, method of construction and choice of building materials...” There is the establishment of a “Peoples Partnership Housing Trust.” ( Mthembu- Mahanyele, S : 1998)

What this does is step one pace towards the establishment of a more holistic approach to housing. However in the main, it is but a socialist step, that does not go beyond the parameters of the two perspectives followed by government. While it will give more housing satisfaction, it only still considers the physical needs of people and the expertise it lends is really oriented to those perspectives. It is based in reality upon a shift from giving subsidy to contractors, to the people themselves and is “belated recognition from government and business that those who build their own homes need support...” (Haffajee, F : 1997) The shift in policy makes national what was a strange situation where “ the Western Cape which is ruled by the National Party, and in KwaZulu- Natal ruled by the Inkatha Freedom Party, they’re giving people their subsidies..” direct. (ibid) As will be seen from the international perspective, detailed later in this chapter, this process follows other countries policies of shifting responsibility where funding is limited. (Greger, O : 1990 ; Jenkins, P : 1990 ; Nuru, K : 1990 ; Schlyter, A : 1990)

It does not address the issue of “ socio-cultural” amenities which the White Paper (1994) indicated needed to be addressed and it raises questions about the ability of government to provide technical support and what this will involve. It does however in terms of design, method of construction, choice of building materials, leave the door open for more holistic and traditional ways of building, which could deviate from models employed by current government policy and is a means to open discussion on the issue of broader perspectives.

A further document “Determination of National Norms and Standards in respect of permanent residential structures” (Discussion Document: 1998), which is a current discussion document being circulated by the Department of Housing, does not show any variation from the subsidy standards, the declaration of minimum house sizes and a site and service approach. It further serves to emphasise an entrenched economic perspective.

From the above documents, which form the core of South African Housing Policy, it can be seen that what is expressed favours economic and socialist

perspectives and while the latest documents try to encourage more people input, the models for provision of housing are not really varying.

Government perspective is reflected further in a number of articles written by government officials in journals in 1996, 1997. A sample of these viewpoints are as follows:

Mofokeng (1996) considers that to house the nation is the bottom line. He sees housing as something which is essential for the well-being of the nation. This approach is one which is "people centred" an approach emphasised in many policy documents. Mncabe (1996) on the other hand emphasises that empowering women means empowering communities. Women in many respects form the backbone of community organisation and need to be included in the housing process. This is reflected in housing policy, where subsidy has been broadened to include more categories of women who can apply for subsidy. These particular viewpoints can be said to reflect a socialist viewpoint of policy documents.

From an economic perspective, Lewis (1996) talks about the need to have housing linked to financial markets which viewpoint, is reflected in policy documents. Spapac (1996, 1997) emphasises the need for cost effective structures which reflect a policy of providing minimum financed housing. He reflects the economic perspective of housing policy in the idea of mass housing delivery programmes, with the planning and building of higher density housing and the idea of development taking place close to economic opportunity. This is in effect an outworking of policy into more concrete ideas.

What the viewpoints emphasise, is how thinking by government officials is limited to narrow bands of thought. There is a contradiction in government thought in that the needs of people are mentioned as being important, yet the means to allow people to access housing of choice, ( a specific of the White Paper, 1994) is not fully thought out and where mentioned is limited.

There is no consideration in policy documents or in articles about the issue of culture in a community. Nor is the issue of the spacing of housing addressed and the issue of the quality of the environment, which has an impact on people and can lead to crime, is ignored. (Porteous, D : 1977)

The issue of interaction of a community, that is a factor of design and specifically 'the issue of integration of the community into broader communities, is not fully considered, except in an economic framework. This impacts on the ability of persons to integrate into society and leads to marginalisation. (Porteous, D : 1977)

- \* The size of the house is reduced to a minimum by economic policy and is based on a nuclear family idea, without taking into account extended families or that many of the poor cannot afford to upgrade. Quality of environment in these circumstances is limited.

Policy documents further indicate the need for partnership and integration of government, private sector and community with respect to housing, employment opportunities, but this is not born out in practice. The integration of housing with transport, shopping, schools in an area where housing is built, is not addressed, instead the emphasis rather falls on delivery in the most cost effective way.

- \* These are shortcomings of policy, that will impact on the very overall economic growth that the government is trying to achieve, because isolating housing, isolates communities. Having said that, it would be opportune, at this stage, to examine the outworking of policy.

### **2.2.2 Historical origins and outworking of policy.**

The origins, history of this situation and support for interpreting policy in this manner is shown in South African literature which reiterates how "Apartheid" followed an economic model, whilst its opposition followed a socialist model of approach. (Swilling, M; Humphries, R and Subane, K : 1991)

Literature emphasises more about how this debate between perspectives has been raging. It has been said that in approach "The capitalistic/socialist debate in South Africa has been essentially a backward looking debate. The debate has been concerned with the nature of the relationship between economic and political structures. The role that capitalism has played in the emergence and maintenance of apartheid..." (Berger, P and Godsell, B : 1988) This has clouded and has continued to cloud issues in many fields.



There has essentially been a struggle between two political perspectives. With the Government of National Unity, there was an attempt at combination of both these perspectives in new policies. It could not be otherwise, because the new socialist leaning government had to deal with many entrenched economic structures. An added contributing factor to the decisions was the dominance of the economic approach brought about by the fall of communism.

In examining policy it is important that one looks at how it has reached its present day position: the influences and constraints that have shaped housing in South Africa. This broadens understanding and helps evaluation of whether current policies will ever work given history, the circumstances, situation and needs of individuals in South Africa.



The start is to examine previous policy. Before 1993, housing development was characterised by a policy based on apartheid, which used an economic perspective, that was skewed. (Swilling, M; Humphries, R and Subane, K : 1991 )

Boleat (1985) summarises some of the problems in the economic approach utilised, when he states that there was high accessibility to finance for housing by whites, but more limited access by other race groups. This limited accessibility to housing meant that “...until 1978 black Africans were not permitted to own property in urban areas. The white population enjoys a high standard of housing and also a higher level of owner occupation. In 1970 64% of whites in urban areas lived in owner occupied homes. Over 40% of Asians were owner-occupiers, while for coloureds this figure was 33%...” (ibid)

This resulted in “ a large proportion of the black population having limited experience of private home ownership, because most of the housing available in urban and rural townships was rented from the state.” (Merrifield :1993)

This condition has continued to the present time and has effected the housing policies followed by the present government. The socialist input by the present government, has caused some changes in policy, but the economic approach still continues to drive policy.

What does this mean in terms of economic financing? “...the fact that blacks hold such a small proportion of housing loans is thrown into stark relief when

it is noted that South Africa ranks second to the United States in the share of assets of the banking system held in the form of mortgage loans- some 39 %..." (Smit :1993) So in terms of economic policy the system followed is good yet, it is not reaching the sector of people who need it.

In addition as a reason for the present circumstances, previous government policies resulted in a substantial sector of the black population falling within the low income bracket, which in many respects has excluded them from access to financial institutions. ( De Vos : 1987) This evidenced by the following statistics. White (1994) indicates income levels show the following features: 26.6 percent of households earn less than R600 per month, 26,3 percent earn between R600 to R1500 and 29.1 percent between R1500 to R3500. Those who earn from R3500 upwards are 22.9 percent.

An economic perspective, relies on funding both private and public to increase housing stock. It is notable that banks currently are concentrated in the upper end of the market, which in effect leaves over 50 percent of the population in the low income group and without access to normal housing finance. The government has developed initiatives with regard to subsidies which will be discussed later, but the obvious conclusion to draw from this is that there is a lack of accessibility to the market for black households which curtails effectiveness of housing policy based on an economic perspective.

Another factor, is the way that housing was allowed to be developed. Merrifield (1993) states in respect of low income housing, that the private sector took over from the state in the mid 1980's but "state agencies ranging from the Department of Local Government and National housing, the Department of Finance and the Reserve Bank and regional and local regulatory authorities continued to set parameters within which the private sector operates..." Not only does government govern the money supply and accessibility of supply to markets through such bodies as the Reserve Bank, but it controls the ways that housing can be built. As an illustration of this one can take a few examples:

"Reserve Bank actions which caused interest rates to rise from 12.5% to 21% in the late 1980's had a considerable effect..." (Merrifield: 1993) Also "there were delays between two or three years concerning township establishment approval" regarding developing of housing by the private sector .(ibid) In the

1980's housing finance to black areas was siphoned off for other purposes such as financing local authorities. ( Dewar :1993)

While this was a factor in the low income housing sector, it was not confined to this area. The construction industry for example can build a home in record time in South Africa, but beauracry in the form of regulations, will delay building sometimes for up to two years.

Merrifield (1992) in support of this lists a number of reasons supplied by the construction industry as problems: "lack of end user finance, high interest rates, violence and crime...the problem of affordability...uncertainty of government policy, bureaucratic red tape...excessive high standards for housing and services specified by local authorities..."

Another problem in supplying housing is in the construction industry itself where there are significant constraints in terms of staff especially for the smaller constructor-builder. (Rust and Rubenstein: 1992)

All of these factors impact on success of policy. Further using an economic perspective implies that people must earn money to be able to afford housing. The current state of employment with over 26.6 percent of households earning below R600 per month (White: 1994) is not encouraging for the provision of housing. The Human Sciences Research Council (1997) predicts a moderate increase in respect of growth, employment and redistribution of wealth (Table 2) which may further impact on the success of an economic based policy.

	1996	1997	1998	1999	2000
GDP	3.3	2.0	2.5	2.9	3.3
inflation	8.4	10.9	9.6	9.3	9.2
employment	0.9	1.0	0.8	0.9	1.3
jobs 000's	97	101	84	103	104

**Table 2: growth employment and wealth distribution**

Additionally Rust and Rubenstein (1996) see construction of housing as between 2.55 to 3.93 percent of GDP whereas internationally standards indicate that this should be 4,5 percent.

These figures show how the market is depressed and will remain so unless government raises revenue to subsidise housing finance. It is a no win situation if current approaches to housing remain.

This leads on to government itself. Government in many cases determines the monetary and other policies that are followed with regard to the provision of housing.

“Housing sector performance in South Africa is as good as the world has to offer and as bad...South Africa has a world class housing finance system. The challenge is to make this system work for the majority of the population...” (Smit :1996) The problem with regard to housing finance for the South African government lies mainly in the area of low income housing. This seems to be a problem faced by governments the world over, but in South Africa as a result of the legacies of its history, it is a significant factor.

“many banks and building societies see the black populace as an important future source of demand for their funds. Few are taking the steps necessary to make this happen and well conceived political struggles/interventions may be necessary to unlock these resources...” (Merrifield :1993)

Government has in many ways recognised the needs of low income groups, but in various limited ways. From the policies adopted before the 1980's in the late 1980's and early 1990's the notion of self help gained prominence and the idea of site and service schemes were introduced, along with sale of government stock of housing. (Hendler: 1989) However the idea of site and service was to provide a serviced site that someone could build on and not the recent idea of giving the person the subsidy directly to build their own house. It was a swing however to the idea of allowing people to self build. The swing was to a more self reliant process and not to see housing as a product. (Smit :1996) From 1993 onwards the focus has changed slightly to allow people to participate more in housing development though social compacts bringing in a more socialistic approach with community participation and the rights of people being considered, yet in most respects the economic

approach still remains the driving factor for housing and subsidies are seen as the means. It is important to examine their effect further.

The issue of subsidies is somewhat of a socialist notion, but it is applied in most countries whether they follow a market economy or not to varied extents. Even countries like America have subsidies. (McGuire, C : 1981) It was also applied under the apartheid government and it is still seen by the new government as a solution to helping the low income sector of the population resolve the housing crises. One can observe that they are providing subsidy to purchase land, for site and service and if money is left over for the erection of minimum housing. (Rust and Rubenstein: 1996) Subsidies also seem to be the solution government sees as a way to kick-start housing finance.

This is illustrated by how loans were granted to Local Authorities, Housing Utility Companies and Welfare Organisations for housing. They can rent the units bought or build and receive subsidy for low income individuals housed. In this way they would still be able to repay financing they had received. On the individuals side a first buyer subsidy for 7 years up to R65 000 was introduced. (ibid) Government has continued up to the present day to subsidise individuals, but they do not advertise the availability, as they prefer to concentrate on supply subsidies as a way to kick-start housing development for low income areas.

Are subsidies working though? Barrett (1998) says that “ the National Department of Housing was concerned by fact that a large proportion of the R15 000 state housing subsidy was spent on the land and services of a site, with very little residual money left to build a top structure.”

This a fault of the system. “South Africa’s housing policy was private sector designed and driven. The subsidy system has clear procedures to funnel subsidies to contractors, who were expected to provide the million homes government had committed itself to in its first term...” (Haffajee, F : 1997)

Interference in the markets is a delicate business, if one does not want monopolies or dependency to develop. “A key challenge of housing policy then is to design policy which on the one hand enables markets to work, but at the same time allows for the delivery of substantial but affordable

subsidies...the major problem is that subsidies tend to distort housing markets and to squeeze out private sector operators..." ( Smit: 1996)

It is interesting to note how with government encouragement, "the private sector's excursion into low income housing development in the late 1980's was an unmitigated disaster. Most of the private development firms that moved into the low-income market in the 1980's suffered substantial losses. Informed sources suggest that more than R140 million has been lost...with some firms losing between R5-20 million each. By the early 1990's less than 5% of private sector development firms that entered the market remained..." (Merrifield:1993)

The reasons for this were delays in establishment of approval, holding costs increased because of interest rates increases from 12.5% to 21% between January 1988 and June 1989, Land and service cost were 22% to 49% of the housing cost and the extent of purchasers were over-estimated. (ibid)

Government was directly responsible for two of the reasons: the delay in establishment of approval and Reserve Bank intervention which raised interest rates. Other costs it was through these means indirectly responsible for. Interference in the market has to be considered carefully and subsidy should have been considered in situation like this. A clear illustration of failure of this type of housing policy.

Policy in respect of subsidy can be expensive and this has proved to be the case with South African subsidy of site and service development. Over R750 million was spent the Independent Development Trust on development (Rust and Rubenstein :1996) and this still does not tackle the broader needs of housing. (Smit :1996) Yet at the same time Smit (1996) argues that "substantial subsidies are necessary in order that poor people have access..." The subsidies would need to be considered in a less projectised way, he states. On the other hand subsidy has only been 3.5 percent of the budget (Von Gass: 1994) and more therefore could be allocated, but as Smit (1996) argues in better or broader ways.

In this respect the Government has introduced the concept of the National Housing Finance Corporation which has been set up as a National Bank to raise wholesale finance. Funds from government and other sectors such as foreign investment are being mobilised to supply finance for low income

sectors. Financing is aimed at the Housing Associations who will purchase housing for sale and rent to low income persons. The government provides the subsidies of a group of people to these Associations to purchase and the National Housing Finance Corporation provides financing for a global loan which is filtered through banks. In this way government hopes to stimulate banks and get over resistance of financial institution to go into the low income market. (Development Bank of South Africa: 1997; Arrigue: 1994)

When one considers the private sector, one has thus far mentioned how government has provided subsidies to the sector for low income financing. It is evident that this has helped private sector involvement and increased the amount of housing provided. (Table 3)



**Table 3: Subsidised and non-subsidised housing projects (1994-1995)  
(Lewis and Mackinnon: 1996)**

It is important to outline the nature of private sector involvement in housing finance and the issues. What dominates the private sector finance market is mortgage loans especially for upper and middle income groups. This is one of the major means of finance for housing, which excludes low income sectors and government is developing various initiatives such as the Housing Bank to try to encourage these institutions to venture into the lower income market.

Boleat (1985) indicates that up until 1985 Building Societies dominated in respect of mortgage markets. This has subsequently been altered with banks also offering mortgage finance. Basic mortgage terms are about ten to twenty years. The problem is that demand for the majority (not the upper end of the

market) is for costs at around R7 500 plus construction cost of around R15 000 . That is, the affordable price for people earning an average income of R1060 and there are a quarter of a million households who earn that. Mortgage loans for below R45 000 are generally unavailable. ( Oelofse and Van Gas: 1992; Snyman: 1990 )

Another contribution to the financial market both the mortgage and less traditional finance routes is the extent of employer involvement in housing finance. In South Africa housing subsidy is an important part of the wage package. As an illustration, in 1987 60 percent of companies had some type of housing support scheme and this has increased to 83 percent in 1990. (Snyman: 1990) Specific sectors such as mining have even found it necessary to finance housing for their employers themselves.

Taken the fact that a large percentage of the population have low income (less than R2500 per month) and that institutions such as Banks and Building societies are reluctant to get involved in this market, what other financial resources, besides government attempts to stimulate finance in this market are there that would support an economic perspective?

The non-traditional market is it and shows a variety of options. One option is where a potential homeowner can take out a personal loan where an employer guarantees 20 percent of the loan.

Organisations such as the Kwazulu Housing Corporation finance personal loans for housing as does the Independent Development Trust Finance Company. (Van Gass: 1994) For those who have casual employment the Home Finance Company an offshoot of the Kwazulu Housing Corporation does finance. These sort of institutions are available country-wide to help low income people. (ibid)

Other means of obtaining finance include from: family, businesses in the area of the individual, tribal authorities, community leaders and stokvels.

The fact is though, that these resources are limited and it means that the low income sector of the population struggle in terms of raising finance. Snyman (1990) indicates that if a capital subsidy scheme of R6000 was introduced for this sector it would effect the market to the extent that mortgage bonds would be able to be made available. The problem is though that the economy



has to still grow substantially and employment has to grow to enable the situation to improve. (Snyman: 1990). Foreign investment in housing and the raising of wholesale finance, together with subsidies are seen as a solution to these problems. Whether they will be so, is yet to be seen.

South Africa has a long way to go in meeting all its housing needs. The above has shown that the current policy emulates many of the mistakes of previous policy. It is not proving to be successful as has been indicated by the overview. Housing has been developed, but the housing developed does not satisfy. Noticeable from the review, is that socialistic policy initiatives play a very minor role in housing development, which indicates a failure of this area to be properly developed. It is an indication that where you have contradictory perspectives and not integrated perspectives, one will gain precedence over the other.

What this suggests, is that there is a need for the development of a new more integrated approach.

### **2.3 International perspectives.**

Having assessed local policy, the next step is to assess it against similar international policies. International perspectives with regard to housing support the idea that “a multiplicity of national housing policies exist around the globe, as revealed by the ways in which governments have either intervened or refrained from intervention in the housing sector. Yet despite the enormous range of cultural and economic differences among nations, in actual practice the ways that governments intervene in housing are not as diverse as might be implied at first glance...at one extreme are the centrally planned economies of the socialist countries, who view housing as a social right and hence assume responsibility for the provision of housing. At the other end are the market economies, in which the individual bears responsibility for housing himself...”

(McGuire, C :1981)

These extremes have dominated policies with regard to housing.( Short, R : 1989; Lisk, F: 1985 ) and as such with regard to housing policy they were at one stage considered “the major cleavage in the world community...” (Short, R:1989) It is therefore of interest to consider how they have moulded policy in other countries and to utilise these as a comparison for South Africa,

considering whether these perspectives really work at all. In the sample a limited number of countries have been chosen (it is impossible to review all). Those that have, are divided into the two perspectives and reflect not only the diversity of policy, but policies which have a relationship to South Africa. They can thus be useful.

### **2.3.1 A sample of market policy approaches.**

In analysing the major world influences that have positioned themselves around this perspective, it is recognised that America has long followed a economic approach to housing and that the effect of American influence has led other nations to follow suit in more moderate degrees. (Friedman, J : 1992) America and Britain, another major influence on the world, form the two samples selected.

#### **2.3.1.1 America.**

In America, the provision of housing has been market led with very little interference by government. The belief is that the market can create the quality and quantity of housing that consumers need, based on what they can afford. (McGuire, C :1981). In the main the provision of housing by the American market has been successful. The bulk of the funds in the mortgage market come from savings of individual households through: Savings and Loan Associations (56%); Commercial Banks (22.3%); Mutual Savings Banks (5.1%) and Mortgage Companies (14.4% ) with the 3.6% being from other sources. (ibid) America is well housed and only “5 percent of households expressed dissatisfaction with either their present housing unit or neighbourhood...93 percent of all housing units were complete with all the required plumbing and in good condition with only 8 percent of the housing stock deemed to have serious defects...” (ibid)

In evaluating this against South African policy it can be seen that locally, there is a similar belief that the market can provide quality housing if stimulated by the government and this the government has been attempting to do with the application of a number of fiscal policies including subsidy provision. One of these: the attempt to use Banks and savings as a facilitator, as in America, is notable. This is failing however, because there are not enough savings to stimulate the market. South African banks are also not interested in financing the lower income end of the market, as the subsidies

are not sufficient enough to encourage them. So while the type of market system practised by America, seems to work, it does not work well transferred to South Africa, taken the conditions existent in the country both economically and culturally.

Having looked at the good side of the American market the housing problems faced in America are also of interest in that they occur within the low income sector of the market, which is essentially where South Africa's problems also lie.

In America the "Most obvious are those affordability aspects of housing consumption that leave many low-income families unable to secure adequate accommodation at prices or rents...as many as 11 percent of all households are below the poverty level...low income female headed households are those least able to find adequate shelter..." (McGuire, C : 1981) This is very similar to South Africa, the main difference being that the percentage of low income families is much greater.

As with South Africa subsidies exist in America, but are complicated in nature and are changed frequently. (Table 4) Subsidies are twofold: Local Authority public housing and subsidy development by contractors.

	<i>Nonsubsidized Prototype</i>	<i>Low-Rent Public Housing</i>	<i>Comments</i>
Development costs	\$3,000,000	\$3,000,000	Assuming no difference in actual costs of construction
Mortgage	\$2,400,000	None	Government subsidy is in an amount to retire debt for the capital costs
Investor equity	\$600,000	None	Subsidy equals what would normally be required for debt retirement
Operating costs	\$180,000	\$150,000	Local authorities pay no local property tax
Return on equity	\$40,000	None	Local authorities are nonprofit
Breakeven rent	\$395/month	\$127/month	
Actual rent	\$395/month	\$127/month	Rent need only cover operating costs
Amount of subsidy	—	\$268	
Subsidized rent as percentage of economic rent	—	32%	

**Table 4: Housing subsidy scheme comparison.**  
(McGuire, C : 1981)

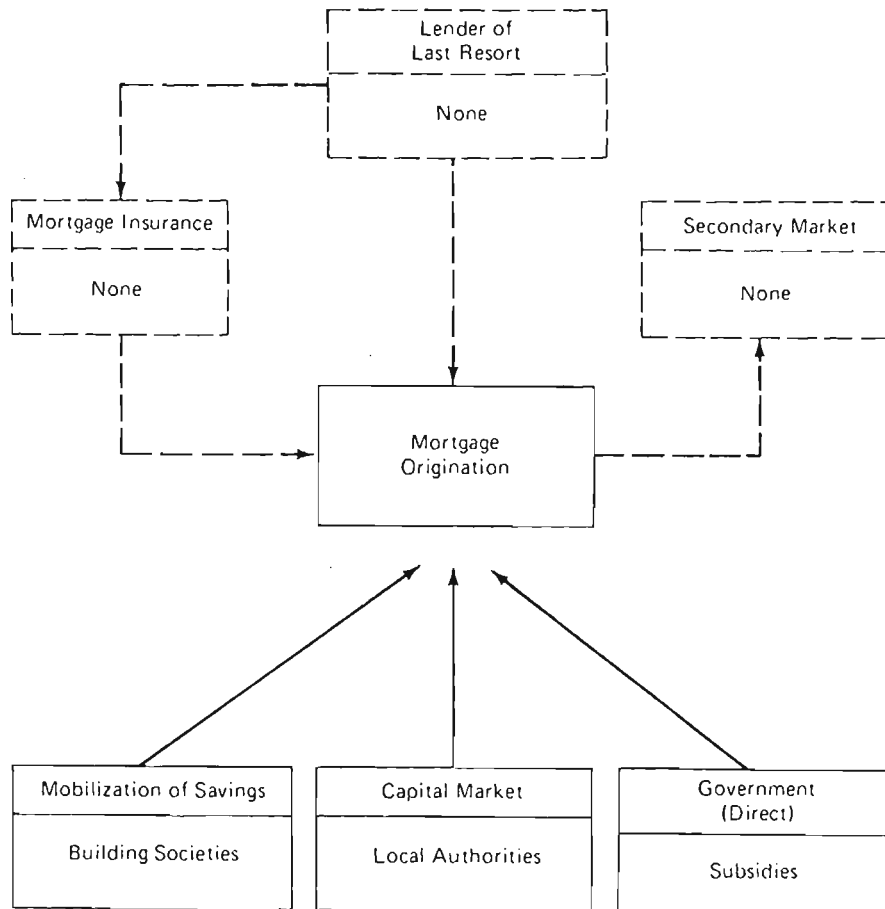
The subsidy provides basic housing, but it does not satisfy people as the approach is 'to disregard any community participation in the provision of housing and to utilise a top down approach. (Friedman, J : 1992) There has been a similar approach in South Africa until recently, despite policy statements about community participation, which has resulted in the same type of effect as in America. The idea of Government providing funding to Local Authorities, as well as subsidies for contractors, as in America, is still seen as a means to resolve the housing crises for poor people. It is a clear case of attempting to apply a standard economic approach that apparently has not even worked properly for low income people in America, to South Africa. It clearly illustrates the need for a broader and more inclusive approach and indicates that the market approach as typified by America, just is not working for South Africa.

### **2.3.1.2 Britain.**

The influence of Britain and British systems on South Africa, as a former colony of Britain is notable. In examining British housing policy it is interesting to note that housing is a political issue in Britain and "controversies over the roles of public and private investment in housing have been raging since the turn of the century..." ( McGuire, C : 1981)

Conservative and Labour parties are known for their different approach, the former advocating private sector investment, the latter state control, a reflection of economic and socialist perceptions. It has parallels to South Africa, in that housing has been politicised around these approaches.

The British system has Local Authorities and Building Societies dominant with government playing a minor role through subsidy provision. (Figure 1)



**Figure 1: Mortgage Market in Britain.**  
(McGuire, C : 1981)

Of interest is that it parallels South Africa in many respects. South African policy channels funds to Local Authorities and to subsidies. Banks too have a great input in the provision of financing for the housing market.

Political policy in Britain resulted in the encouragement of ownership, which led to a shortage of rented accommodation and a need for public housing. As in America funding is provided to build public housing, the difference being that non profit Housing Associations are seen as an additional solution, in conjunction with public housing. This is to fill a void in the rented sector, which was something caused by government policy. Housing Associations therefore receive loans from Local Authorities. There is a similar approach in

South Africa, with the idea of Housing Associations being considered as a solution for some of the housing crises - their being used as a for renting and owning.

The difference in South Africa, is that the area where housing needs to be provided is larger and a policy such as has been developed in Britain may not be an all out solution. Also it is important to note that the British approach has eliminated in the main private initiatives for rental accommodation. The lesson to be learnt from this is that control of housing to facilitate the “social wage” idea, means that government is faced with the burden of providing rented accommodation, something which will need to be considered in South Africa, taken that there are budget constraints on housing. It is a case of taking policy too far, trying to implement culturally unusable policies and not looking for viable alternatives.

From this brief survey of two of the wealthiest countries in the world, that to a large extent have a market approach, it is obvious that housing problems have not been eliminated even there, for the poorest people. Rather the result is complex and unusual solutions, that do not transfer well to South Africa.

### **2.3.2 A sample of socialist policy approaches.**

The socialist approach has been reflected in countries such as China, Russia where strong central control of housing was followed, although this is now changing to accommodate a more market related approach in all of these countries. (Lisk, F : 1985) In the Third World in countries such as Tanzania, Kenya especially and the other countries of Africa generally, there has often been more mixing of the two perspectives, partly as a result of colonial legacy and reaction thereto. (Lisk F : 1985)

It is therefore interesting to examine a few of South Africa’s closer neighbours in this regard and Angola, Mozambique, Zimbabwe and Tanzania have been chosen.

#### **2.3.2.1 Angola.**

Angola has been involved in a civil war for a number of years and only recently has become more peaceful. Bottlenecks had developed in all sectors and housing was given a low priority, with repairs to infrastructure and

schools being given greater priorities. ( Greger, O : 1990) In some ways this is similar to South Africa in that Education, Health enjoy more priority than housing, their being seen as greater priorities in terms of budget.

As an example of the shortage of skills in Angola, construction company expertise had dropped as a result of exodus to 53 by 1976 and only 60 architects were in the country. Nationalisation of housing was considered necessary under these conditions. However, the consequence of lack of expertise and low priority given to housing in terms of funding meant that “self help housing” was seen as the most effective approach. The concept was of state guided or state organised construction and the emphasis was on function types of construction. (ibid)

In urban areas public housing construction has concentrated on improvement of slum areas and training of people to build. The vision is to build 56 000/ 5.3 person units and 75 000 /4 person unit between 1990 and 2000 and 122 000/ 5.3 person units and 162 000/4 person unit between 2000 and 2010. However this is unlikely to happen, because of skill shortages and the concentration will have to go back to self help. Angola hopes by decentralising to bypass bureaucracy, set up committees for self-help and improve existing slums. (ibid ) The White Paper for Housing (1994) in South Africa has indicated that it would like to reduce bureaucracy and upgrade facilities for people. The introduction of a community compact and the move towards self-help ( Mthembi-Mahanyele : 1998) show similarities to Angola, as well as the move to decentralise funding. (Government Gazette : 1997).

The lesson to be learnt from Angola, is that a low priority in budget allocated to housing, coupled with having to implement self-help with a minimum of skilled people, slows the process of housing and will not aid the process in any way.

The question then from this experience, is whether the recent policy change, to include self-help in South Africa, is really going to help the situation, without sustained skills enhancement or whether it is just a strategy by a government without housing funds. The self-help method proposes technical expertise, financial, logistical and administrative being lent by Government. The self-help proposed it is considered will not work unless the necessary resources are available and wider allowances are made for the type of housing choice, something which is not the case in South Africa.

### 2.3.2.2 Mozambique.

Mozambique has a long history of interventions. In colonial days only one percent of housing stock was in state control and housing was principally in the hands of the private sector. Development in many areas was largely unplanned and for the local population largely underdeveloped.

From 1975 onwards, after independence, a housing policy to redress the balance between urban and rural areas was stressed and nationalisation of all dwellings not used by the owner was announced in February 1976. State then evolved a policy of direct intervention in housing and the building of homes for people.

From 1977 there was planning for infrastructure, self-help construction programmes and housing construction co-operatives. Support was given for credit and savings schemes linked to housing. A study was conducted to improve traditional housing and training programmes for planning and developing communal villages, involving 45 000 residents, was undertaken. The intention was to upgrade existing housing with new methods and add to existing stock. The intention of this policy was good in that it attempted to work with the community and involve the community with housing programmes. It adopted a more holistic approach in integrating infrastructure, self-construction, assistance to construct and the provision of training programmes, however it intervened directly and so aspects of choice were lost in terms of pursuing a socialist ideal.

From 1981 direct state intervention continued with the completion of apartments and other new construction, resulting in 147 150 units being built.

From 1987 there were a few changes. There was encouragement for the development of individual houses for sale purposes and the development of site and service upgrades mainly a result of World Bank intervention. (Jenkins, P : 1990)

The lessons of Mozambique, are that while State intervention can aid in the process, especially where there has been one sided development regarding certain sectors of the population, as has also been the case in South Africa, it certainly cannot do it all on it's own, nor should it impose arbitrarily solutions



on communities. South Africa's economic subsidy solution is a case in point of imposing a solution, without considering varied needs of communities.

There is additionally for Mozambique, a need for other role-players to enter the field: persons in the construction industry, private investors, business and community leaders. South Africa, could also integrate better with role players to provide better delivery and integration of housing with community.

### **2.3.2.3 Tanzania.**

Tanzania is mainly an agricultural country with 90 percent of the population engaged in this. (Nuru, K : 1990)

From 1962 there was a concerted effort to ensure that more villages and urban areas formed. In 1963 government nationalised all titles and turned them into government leaseholds. This meant owners now had to pay rent for their own land.

Massive migration into towns occurred when restrictions were lifted on migration in 1962. "the effect on the suburbs... is that a large proportion of inhabitants neither want, nor can afford, to build a house out of resistant and modern materials to comply with official 'Building Regulations'..." (ibid) Programmes to replace these slums with low cost houses, was started using the principle of offering skilled labour as assistance and instruction.

Governments commitment to provide housing for low income people remained after 1969, but was reduced in scale from 5000 reconstructed units to 2000 low cost houses. This was balanced by the provision of serviced sites and was as a result of dwindling financial means.

"Building and loan Associations" were introduced to encourage people to assist each other. Site and services programmes increased in subsequent years, partly because they received international funding.

Policy has been and is " a sort of patchwork". (ibid) It emphasises self reliance and self help. Subsidies are not an option, except for senior civil servants. Rather the employer is obliged to contribute. Additionally civil servants consume the bulk of money allocated to housing. Due to shortages,

traditional building materials are also becoming more and more difficult to obtain.

The lesson to be learnt from Tanzania is that bureaucracy is stifling for any housing programme, as is also the case in South Africa. Additionally self-help housing does not work if the government provides inadequate assistance in passing on skills especially where the culture and resources available to people are considered insufficiently. There must be more than just a commitment to pass on skills. The transfer of responsibility to employers to provide housing finance, is not a good answer, even if there is a shortage of funds and especially if one still retains central control. Policy failure has left traditional ways of building housing still very much in the fore, which is not so disastrous an outcome, as traditional building has a more holistic approach. If the government were to utilise these skills properly, it could probably house its people better, a good lesson for South Africa.

#### **2.3.2.4 Zimbabwe.**

Zimbabwe is an interesting case, because it has many similarities to South Africa. Housing and urban areas had been built on segregated lines, there were hostels and there was a policy to reconcile black and white through trying to meet black expectation and alleviate white fears.( Schlyter, A : 1990)

The policies introduced in first years of the new government, included minimum wages, free schools and health care. South Africa shows similarities in that it supports the idea of minimum wages and while not providing free education has made it a priority budget, as well as prioritising health care over housing and other issues.

In 1980 the new government faced an acute housing shortage in urban areas. The Ministry declared housing a social right. Responsibility for implementation of policy was seen to rest with Local Authorities, both issues which South Africa seems to be following.

Initially housing budget was devoted entirely to urban housing. In 1983 it was cut by half and future funding was earmarked for rural areas. "Primarily this decision only affected loans, but then the budget for wages and subsidies had to be reduced as well. (ibid)

Another factor was that dependence on international funding made it difficult to follow an independent policy. The number of units built decreased from 12 000 in 1981 to 3 000 in 1984. (ibid)

Of interest is that between 1980 and 1982 people objected to the size of low cost units and new minimum sizes were introduced, plots to be a minimum of 300 square meters and houses a minimum floor space of 50 to 60 metres, with provision for extension. This is an interesting parallel with South Africa, whose policies have produced dissatisfaction with size and is a clear argument that these sort of policies do not work. (ibid)

The Zimbabwe government also vetoed the idea of core housing, as it did not meet peoples needs, another area of dissatisfaction that has appeared in South Africa. Zimbabwe offers a lesson for South Africa: minimum housing does not work.

The government proposed three alternatives : self-help, building brigades and co-operatives. These are solutions that have been illustrated before and seem to be standard solutions adopted by countries if they have problems with finances, resources and support.

Further, “in analysing housing policy...the dysfunction between ideological statements and implemented practice in housing policy is evident...” in Zimbabwe. Schlyter concludes, that the government has not followed the right social strategy in housing with regard to equalising access; has followed too high a standard and bases policies upon unrealistic assumptions, that will result in good accommodation increasing, but also in poor standard dwellings also increasing. A lesson again for South Africa.

### **2.3.3 The changing nature of perspectives.**

The above studies illustrate how for a substantial period the above perspectives dominated world approaches to housing and how they are not working successfully.

What is interesting to note is that these approaches are fairly recent in terms of history and civilisation. The approach in the past before the economic

perspective was to consider housing in terms of use value rather than commodity value.

"For a long period in history this was indeed the case, whether the resources were lavish or minimal. Within these resources the house was built primarily as an object of use...and only secondarily if at all for resale, letting or investment...this shift was part of the overall development of Western Capitalist economies..." (Markus, T : 1988)

In terms of socialist theory it can also be said that:

" a similar shift took place. Although investment was not seen in terms of profit and exchange, housing was regarded as an investment in a healthy and productive labour force..." (ibid)

### 2.3.4 Outcomes of perspectives.

One result of these policies is a similar and mass produced look that is a reflection of both economic and socialistic perspectives. (Figure 2)



**Figure 2: The domestic landscape anywhere.**  
( Riley, R : 1987)

This is not the only result of these two perspectives, but it is expressly evident in low income housing projects. It and the quotes referenced above do indicate how housing was not seen in terms of use, but in terms of economic and socialist perspectives.

It begs the question as to whether the environment is really pleasant to live in and points out aspects that are limiting in the nature of the two perspectives.

There were other perspectives before these that were just as valid and this leads one to ask whether there may be a better approach? This is where holistic theory enters the picture.

## **Chapter Three.**

### **Holistic perspectives.**

#### **3.1 Background.**

While economic and socialist theories have until now been more predominant in history, other theories have existed and are beginning to emerge as stronger factors despite economic constraints remaining a predominant theme in the world.

One idea that has existed for some time has been the idea of considering housing more holistically. As early as 1977 it was said: "We live in a world in which all is interrelated. Everything in the environment has an affect in some degree on a person's physical, mental and spiritual well-being. In the past there has been a tendency to view the physical as being a reality different from the mental and spiritual. A house was considered shelter independently of everything else..." (Meadearis, R : 1977)

From 1977 to 1993 there has been greater input into the idea of the need to see housing holistically. A sample of a number of views will now be given. The approaches stem from human behavioural studies and studies of the environment.

#### **3.2 Holistic Perspectives.**

The holistic perspective itself is derived from many sources and there is not one volume or work that can be defined as definitive. Rather it is a

combination of viewpoints, concepts and ideas based on the problems faced by housing and the meaning of housing.

The study includes not only physical parameters for housing delivery, but emotional effects, mental effects and even cultural/spiritual effects of housing. (Arias, E:1993) In defining this further, theorists consider that housing has an effect on the emotions of people, based on their past experience of housing. Further people have an ideal concept of the housing they believe they want to live in and the house they live in effects how they relate to life and society. Housing is also viewed in terms of cultural perception of people and environmental influences.

More than this however, housing is seen as an integrated part of society. The provision of housing should according to the perspective, consider the integration of functions and role players. Part of housing delivery, is a pleasant environment, shopping facilities, employment, transport, education, medical facilities, infrastructure, the neighbourhood, all of which ensure whether housing is effective in society.

What follows is the defining of these concepts further, from a number of resources. Thereafter examples of countries that have begun to implement these sort of policies is given and the economic feasibility is considered.

That the holistic perspective is becoming more popular world-wide is without doubt, as is attested by the number of persons in so many countries who are writing about these concepts. ( Arias, E:1993)

### **3.2.1 Holistic definition of housing.**

In all texts that deal with a more holistic view of housing, what is considered most important is the consideration of housing as a home. Thus holistic theorists prefer the term home as opposed to housing. (Arias, E: 1993; Altman, I and Werner, C: 1985; Zube, E and Moore, G:1991) They state that most houses people make their homes, therefore what people are presented with will affect them on so many levels. (ibid )

One can define this by arguing that when using the term “home”, it is important to consider that “the use of the phrase such as home ownership treats house and home as synonymous terms.....although a house is an object,

a part of the environment, home is best conceived of as a kind of relationship between people and their environment. It is an emotionally based and meaningful relationship between dwellers and their dwelling places...” (Dovey, K : 1985)

Whilst this is one issue, it is also important to see that “housing has become identified as one of the central social issues of our day by commentators at all points of the spectrum. Many of them see inadequate housing as the most pressing problem... but it is evident that increasingly, housing problems are becoming concentrated in the public sector. The condition of that stock is such that it rightly raises doubts as to whether much of it is really fit for human beings in a civilised society...” ( Markus, T : 1988) Further being a central issue and being a direct link to everyday quality of life it is considered that housing “ because of this direct and intimate link with everyday life, resources and experience, could be expected more than any other type of building to be evaluated and treated as objects of use value rather than commodity value. For a long period of history this was indeed the case, whether the resources were lavish or minimal...” (ibid)

Governments in providing for housing in society, see housing as a structure and not a home. Holistic theorists consider that the very idea that houses “both flow from and reinforce the central structuring relations of a society presupposes that the environment has affective meaning for people, although clearly this varies across cultures...” (Duncan, J : 1985)

If one takes this further to the design of the home, “Comprehensively, design may be viewed as an activity and as the consequences or outcome from that activity. Therefore, residential design includes settings, processes and outcomes. Defined in this general manner, residential design includes not only the physical, but also the social, economic and political dimensions of housing...” (Arias, G :1993)

From this level going to what others may consider the end product and individual preferences theorists consider that “ housing preferences are either ‘ideal’, i.e. those not bound by limitations of the individual or household, nor by real constraints of the market place; or ‘revealed’, i.e. those expressed by the consumer through an actual housing choice bound by the individual or household’s real constraints... Meaning on the other hand, is the significance a housing alternative has to its users. This significance stems from two



different perspectives, those of the user's housed in it, e.g. meanings of a home, safety, investment and the significance of a residential alternative to others not living in it, e.g. status, success or incentive..." (ibid)

Finally, "Home is more than a house or apartment. It is a structure or area in which an emotional investment has been made by an individual..."

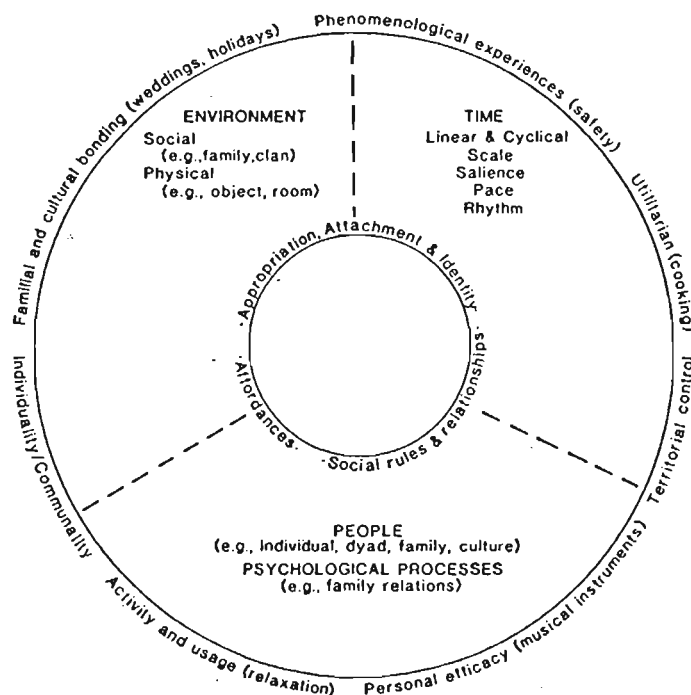
In covering various basic facets and definitions of home as interpreted on various levels of society, one is naturally lead to define the natural conceptions that flow from this.

### 3.2.2 Conceptions of home.

The concepts to be considered here follow from the definition of housing as home, expanding thereupon and going deeper into how housing can be interpreted.

It is said that "there are many ways of studying homes, each focused on a different aspect, such as physical qualities, satisfaction use patterns and phenomenological experiences..." (Werner, C ; Altman, I and Oxley; D : 1985) This differential focus is rather disjointed in approach.

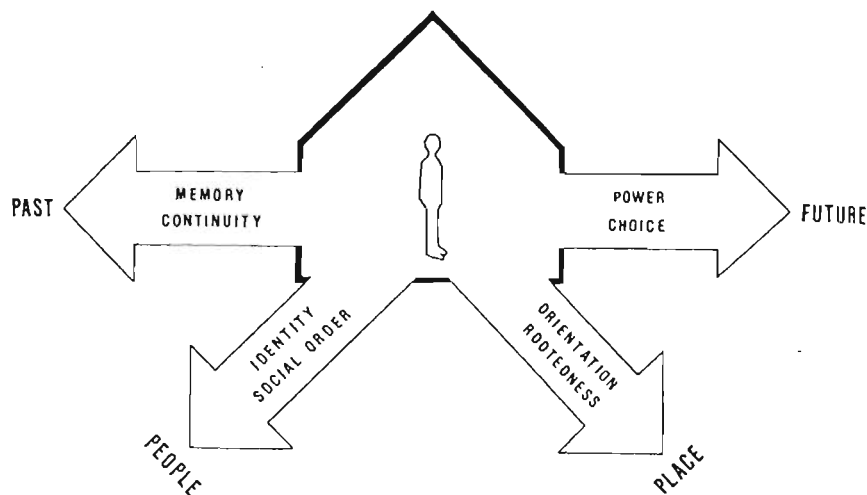
One way to see the various approaches is through what is called the "transactional perspective" where "events are treated as holistic unities..." (ibid) (Figure 3) Housing itself is considered in this way by this perspective.



**Figure 3: The home as a transactional unity. (Werner, C; Altman, I and Oxley, D : 1985)**

What Figure 3 expounds is that “transactional processes in homes occur at the level of action and the level of meaning; they can be events, activities, meanings, evaluations or any other psychological process...” The figure illustrates the unity of this process, how one element flows from the other and all together form what the home means to an individual. It shows that people are linked to the home through social relationships, through meaning (affordances) and through identifying with the home (appropriation). (ibid) Thus a home or house is more than just physical housing, it is a unity of aspects of peoples being.

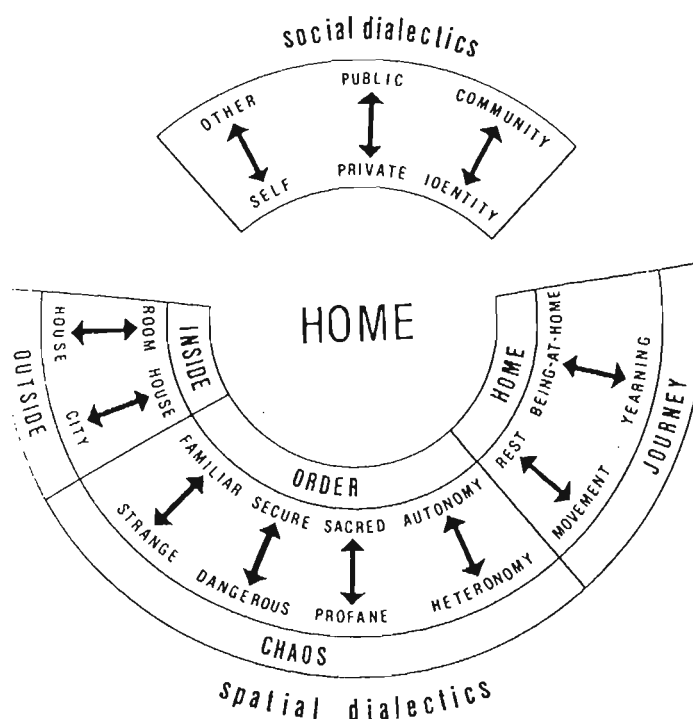
If one were to admit that the above is a valuable interpretation, then one needs to take it further, that a home is a place or space where one is oriented to who one is. (Dovey, K : 1985). This orientation one takes for granted and it is a space with which one associates experiences, and where one socialises. This process may appear simple, but it is complex and it forms a connectedness with past, future, people and place all being as aspect. (Figure 4)



**Figure 4: The home as connectedness.**  
(Dovey, K : 1985)

Thus it shows how home connects one not only with memories, but with the past, future, ones roots and the ability to choose. It is a function of the individuals own evolution as a person: mentally, emotionally, physically.

Housing further establishes one as a person in the community in a process that is not static, but dialectic. It is a process of exchange both related to space i.e. how one relates to the world and how one relates to identity in community. (Figure 5)



**Figure 5: The dialectics of home**  
(Dovey, K : 1985)

It illustrates how there is a to and fro relationship of the outside world and the home. There is a constant movement and interaction. Thus the house a person has will formulate how the person sees him or her self.

The factors that work against a positive image and militate a home being meaningful are seen by Dovey as being: commoditization, bureaucracy, scale and speed of provision, erosion of communal space, architectural professionalism based on what a designer wants rather than the person being designed for. (Dovey, K : 1985)

Thus a holistic perspective can be seen to be opposed to economic perspective methods of delivery, where quality is forgotten in the drive for quantity.

Korosec-Serfaty identifies with these expressed above sentiments arguing that space is something which is inhabited and into which people put various facets of their life. She goes further by saying that “the built thing is no longer viewed as an instrument... Liiceany (1983) points to... ‘the Greek verbs designating dwelling: oikein, naiein, demein, etc...communicate through the idea of duration/stability, the fact of existing and it is interesting to see that in Greek they are the only verbs entirely interchangeable with the verb to be...’” (Korosec-Serfaty, P : 1985)

She further states that the word “buan” in German means both to build and inhabit. What the use of the term housing in these various languages stresses is that a house, home, dwelling, in many languages will have more meaning for people than simply a building. It is an argument that supports the view that housing provision should be considered as more than the simple provision of a building, since it means so much more to people.

The above concepts fail to illustrate a further aspect of housing which Duncan aptly does and this is the cultural/spiritual aspect of housing.

He states that “the environment serves as a vast repository out of which symbols of order and social relationship can be fashioned...” (Duncan, S 1985) Further the house is seen as something that both flows from and reinforces the structures of society and helps create the environment and culture of a people. (ibid) This factor is illustrated by the role myths and beliefs play with regard to society. “Through myths, the place of the group becomes loaded with symbolic significance. The contours of the land, the hills, the trees, tell the person who he or she is, as does the form of the village, the house and the shrine. The environment through the medium of symbols concretises the individuals identities...” (Duncan, J :1985)

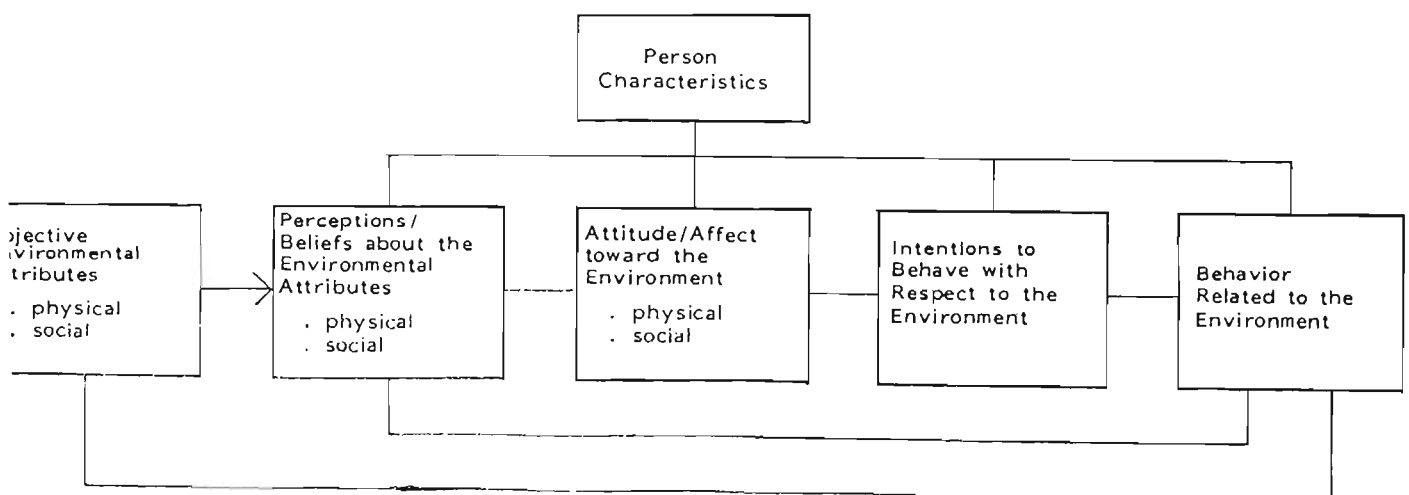
Thus housing serves to link one to culture, to who one is and to the provision of cultural meaning in ones life. Duncan gives a number of examples of how culture can be used to form peoples view of self. In India the separation of the village houses based on caste, form a part of their culture. Another example is the Konyak Nagas of Assam where aristocracy is separated from commoners.

Further examples: are gender Separation by the Bedouin; the Hausa society who build high walls for complete privacy; the Mundari society where multi-story dwellings are used and where polygamy is practised. ( Mitchell, M and Bevan, A: 1992) One only has to think of the cities of the world to see areas that show distinctions on the basis of some sort of class, as a part of the culture of the society. Naturally class is not the only way housing relates to culture. The form of the building, the style and so on all add to the process and very much influence the meaning an individual attaches to a home, meaning which determines identity, future.

One can take this process further, to the childhood impact of home and its determinants on individuals preferences. One can say in this respect that “In the concept of home body and soul meet. The word implies a physical frame in which we satisfy physical needs as well as intangibles: love, security, ease, privacy...” (Chawla, L : 1993)

“In addition to family context and social context, the meaning of childhood homes in memory reflect adult beliefs regarding the universe of nature, society and the self...” (ibid)

Expectation therefore arises in an individual as a result of past experience of home. Merely providing a house without considering the culture and background of an individual can lead to alienation and fear. (ibid) Housing must be considered in an integrated manner with environment, beliefs, attitudes towards the environment, interaction with the environment and behaviour related to the environment, in other words in an integrated conceptual way. (Figure 6)



**Figure 6: Integrated conceptual model  
(Weidemann, S and Anderson, J :1985)**

What all the above approaches emphasise is that the relation of the individual to the home can be seen through a number of viewpoints and these could be summarised as four main areas: physical relations, emotional or affective relations, mental or idea/ ideal relations and cultural relations. If this is hampered it can lead to problems and certain studies have concluded that problems in society are related to this. (Porteous, D : 1977)

### **3.2.3 Constraints**

On the basis of the above and taking into account the holistic needs, one can look at constraints people have regarding housing. Looking at this is important, because it will emphasise the need for of the holistic perspective.

Constraints on people include: resource constraints; market constraints; the ability to cope; the willingness to move; the ability to move; people's knowledge and information; external constraints such as prejudice, discrimination and prohibition. (Rapoport, A :1985) These constraints are produced in countries where economic perspective policies are undertaken.

It is thus interesting to note that: "Although research on housing choice and residential mobility largely accepts the commodity view of housing, researchers have also focused on activity patterns in relation to housing form, perceived satisfaction as a function of housing characteristics and measures of well-being as a consequence of different aspects of housing...These studies either explicitly or implicitly assume that housing should be evaluated in terms of its ability to meet human needs and desires and to facilitate human development and well being...the researcher confronts the disjunctive between housing policy and production and the experience of dwelling..." (Saegert, S : 1985)

This basically confirms the need for a more holistic view of housing. It advances the notion that such a perspective is implicit in some respects and therefor should be incorporated in approaches to housing.

### 3.2.4 Perspectives regarding design problems.

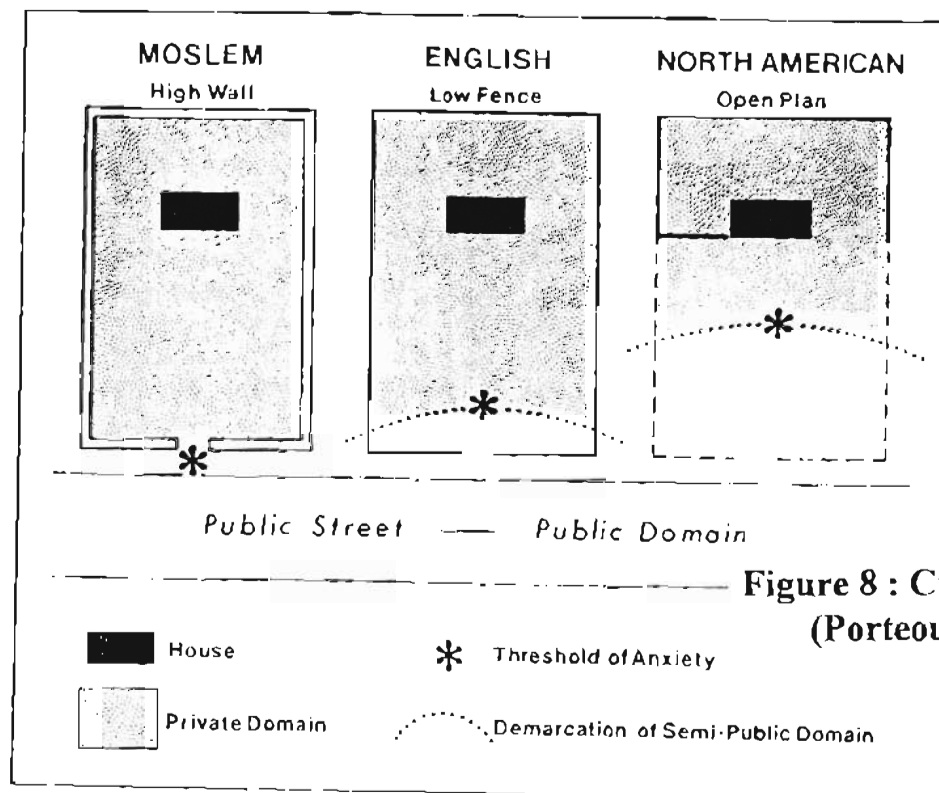
“Those who plan and design structures which other people occupy clearly have the potential for enormous and lasting influence upon the lives of these occupants...” (Porteous, D :1977)

This statement accords with holistic viewpoints expressed so far. The nature of the effect of design and housing on people can be elaborated upon by looking at the Empirist-positive viewpoint (Figure 7) that “behaviour is under the control of the environment” (Winett, R : 1987) The consider that “diverse elements of the environment...are viewed as aversive stimuli, ‘stressors’. The reaction to stressors is stress... which can have behavioural, cognitive, affective and physiological concomitants...” depending on how an individual adapts to the environment. (ibid)

One can further examine how housing and its design can affect an individual by looking at the figures that follow with their relationship to aspects of the nature of a person.

#### 3.2.4.1 Housing design for culture.

Culture affects how a person design housing and the amount of space needed to satisfy the needs of different cultures.(Figure 8).



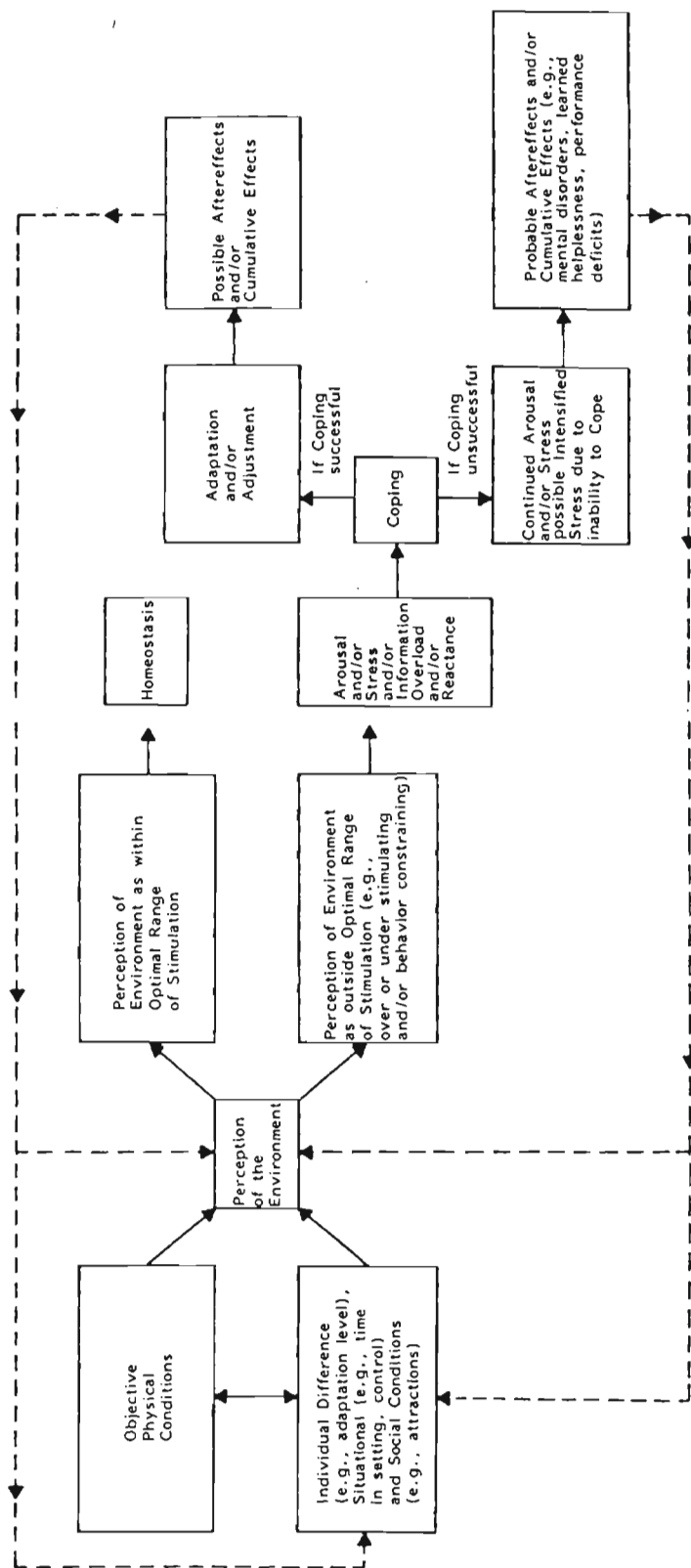


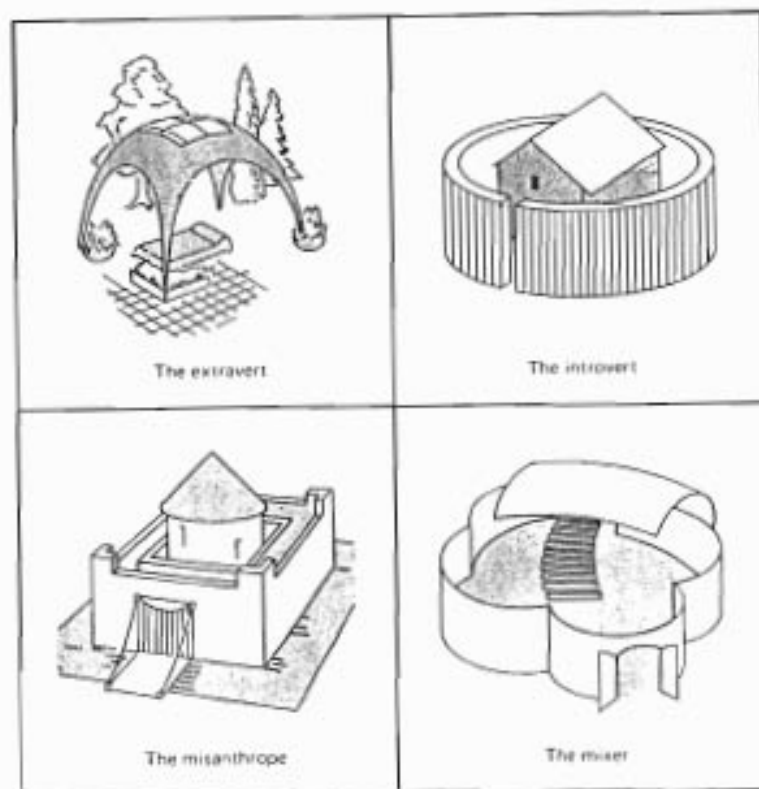
Figure 7 : An electric model for environment and behaviour  
( Winett, R : 1987)



A Moslem, an Englishman and an American will need different types of housing and space to really satisfy their needs and culture related to design needs to be considered with regard to housing and underlies the holistic perspective of considering peoples needs and not just providing stock, mass-produced housing. (Porteous, D: 1977)

### 3.2.4.2 Housing design for emotional, mental harmony.

Housing styles can even vary for personalities, depending on the nature of a person and housing should take that into account. People have particular personal preferences people can have based on their personality types. (Figure 9)



**Figure 9: Possible housing styles for certain personality types.**  
(Porteous, D : 1977)

While this may over-exaggerate the needs of personality types, it emphasises the important point that at all levels of society even amongst the very poor, styles of housing are important and peoples expectations differ. Therefore more choice would be a reasonable expectation.

### 3.2.4.3 Housing design related to society.

People function in greater areas than just their homes. They are part of a neighbourhood, interact with schools, kin, friends, work in other words in a urban territory (Figure 9) that needs to meet their needs.

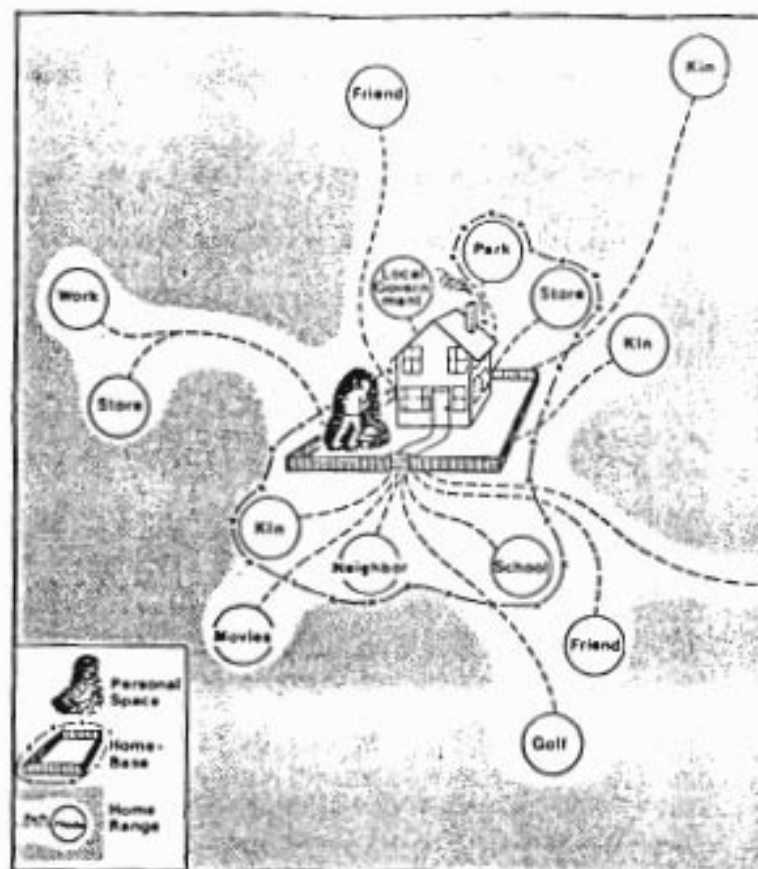


Figure 10 : An organising model of urban territoriality.  
(Porteous, D : 1977)

Therefore design should include consideration of how neighbourhood will effect housing dwellers for it to work properly. This holistic theory emphasises.

#### **3.2.4.4 More subtle influences.**

“More subtle environmental influences have been claimed by designers including the determination of friendship patterns by housing layout and the strong influence on the learning process exerted by the physical environment. Some psychologists engaged in behaviour modification have made similar claims...In this connection the 1960’s saw the re-emergence of environmental determinism...notably the determination of behaviour by the subtle arrangement of walls, rooms, buildings and grounds. (Porteous, D :1977)

Porteous mentions in addition a number of influences that affect individuals, namely, the perceptual influence of the environment, the way colour influences moods, the aesthetic appeal, the facilities provided by the environment, the spacial organisation, the way housing may hinder or facilitate activities and how housing integrates one with society. (ibid)

Therefore in terms of holistic perspectives, these matters are very important and must be taken into consideration regarding the planning of housing.

#### **3.2.5 Basic needs seen by the holistic perspective.**

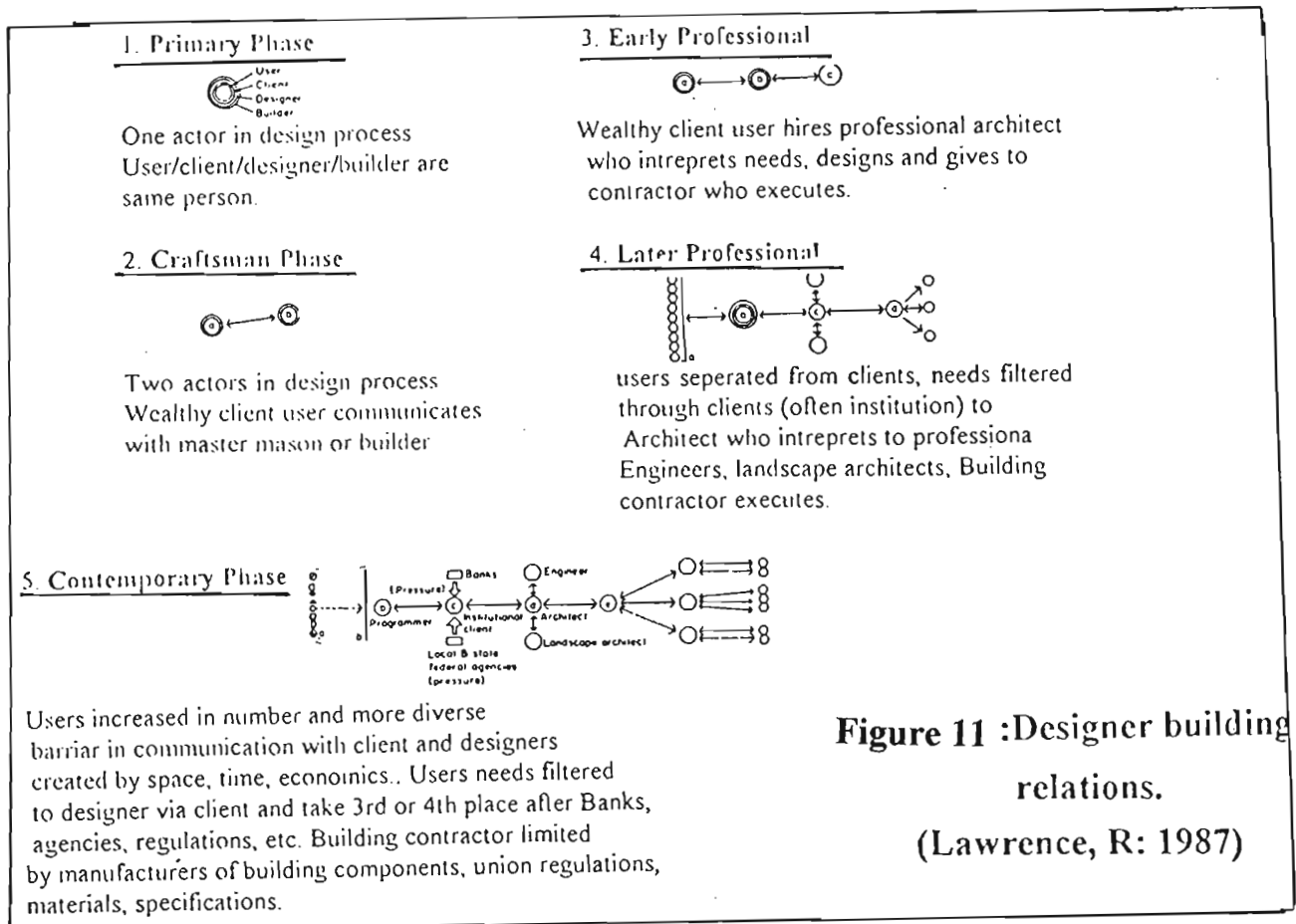
What do theorists see as Basic Housing Needs or the hierarchy of need? These are:

- "1. shelter
2. security
3. comfort
4. socialisation and self expression
5. aesthetics. " (Lawrence, R: 1987)

One could add a sixth to this: environmental quality. These are basic needs, and at the same time one can see how they cover a broader range of needs as compared to economic and socialistic theories.

### 3.2.6 Holistic view of change.

Another aspect to consider regarding the relations of an individual to the home is to consider how relations of the individual to the home have changed in history (Figure 11):



What Figure 10 indicates is that the person has less control over the type of housing that will be produced which in terms of holistic theory will have an impact.

This then says that policy makers and others involved in housing should consider the effect of their decisions on those who will occupy homes.

This then means that as stated by researchers in this field that policy makers should consider "the meaning of design" (Arias, E : 1993) , the "meaning and use of home: its interior..." (Lawrence, R:1993), the way neighbourhoods impact on the home (Yen, M:1993) and how housing should be changed. (Studer, R:1993)

Research conclusions indicate that there must be a practical process where the many issues involved in housing as suggested above should be addressed so that there is a linking of "...basic and applied sociophysical knowledge to situation-specific housing problems..." (Ibid)

In all of the above what emerges from the international literature review is the fact that housing is a multifaceted phenomenon where emotional or affective influences, physical/ environmental influences, mental influences and cultural influences from the past influence housing. Recommendations are that these should be taken into account in practical ways.

### **3.3 Building choice and economic viability.**

Having stated the various aspects of holistic perspective of home one needs to consider choice and economic practicality. Is a holistic approach viable in today's world? To see whether this is valid, one must look at holistic building.

Some of the best examples of holistic building, come from traditional societies, because traditional housing has always been rooted in the culture, climate and needs of community. "Perhaps we are naive to assume that traditional buildings reflect a society in harmony with its environment. But, after all, such buildings represent the accumulation of centuries of assimilated wisdom in the techniques of transforming local materials into shelter for the community..." (Mitchell, M and Bevan, A : 1992)

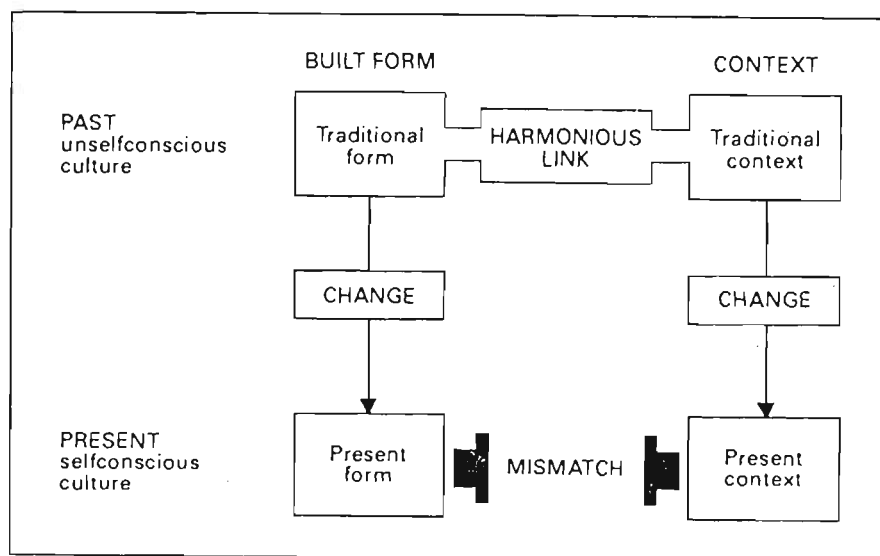
This does not mean that traditional housing has all the answers, or that modern methods cannot provide solutions, but that essentially the approach of traditional building, is more holistic and inclusive.

"Turner (1972) has demonstrated that housing is not just a product in that it is a roof over our heads, four walls and a door. It is also a process which is fundamental to the cultural well-being of the society within which and by whom it is constructed... Contemporary housing design and construction is a much more rapid, complicated and often more disjointed affair... " which therefore does not answer the needs of people. (ibid)

This mitigates for such things as greater community participation. However it also points to the need to involve people more and indicates why a self-help

process whereby there is a transfer of skills, use of available natural material, transfer of building technology, often leads to more satisfactory results. The process is more holistic.

Meeting of need is more than just the provision building. One can summarise the meeting of needs by a holistic approach as expressed in this chapter so far, by saying that “ Religion, the make up of family and clan, work processes and the intercourse of individual relationships are all expressed and symbolised by house form... Some societies, such as the Dogon who inhabit the Bandiagara escarpment on the edge of the Niger valley, use the form of both their houses and settlements as a complex symbol of their idealised universe...” (ibid) What this indicates is that traditional building was more holistic in its approach and more adaptable to change. This shows that in many respects that there us a mismatch of modern methods of building and the context in which they are built which has an effect on the change on the fit between built form and context. (Figure 12)



**Figure 12: Diagram showing the effect of change on the fit between built form and context.**

**( Mitchell, M and Bevan, A :1992)**

In 1981 a survey of 17 developing countries, who were signatories to Habitat recommendations, by Hardoy and Satterthwaite, concluded that a squatters shack was a more appropriate response to the needs of the poor than subsidised public housing. (Mitchell, M and Bevan, A: 1992) This was a

shocking recommendation and illustrated the fact that housing provided was not meeting the need of people.

The recommendation to governments was that to have real effect they should provide: serviced supplies of land; the realistic revision of building standards; the support of local building materials industries; the dissemination of information and the provision of training. (ibid) While this follows an economic approach, it leans towards a more people centred approach and is a step in a holistic direction.

That it does not meet all requirements is elucidated in a report by Allen, who was working on low cost site and service sites in Fiji. He concluded in his report of 1990 that the process was not conducive to providing quality housing and stated that a number of points should be considered in development: regulations adopted from Britain and New Zealand were inappropriate for low cost housing; planning should maximise the number of units which share services; materials should be local and traditional; infrastructure should be adaptable and upgradable; self help was to be encouraged; sophisticated building systems incorporating imported technology one should be wary of; house types should take account of family sizes, locality and socio-cultural issues. He was in effect recommending a more traditional and holistic approach and at the same time indicating that it was cheaper. (ibid)

Traditional building therefore not only satisfied local people but can be more economical, a factor which should make a holistic policy adoption more attractive.

In addition being more aligned to society, housing built with all of the above in mind will produce a more productive society. India is an example of what can be done in the provision of housing with this perspective in mind.

Parab indicates that “Indian cities face the pressure of population growth...needs and services in city are satisfied through secondary associations, through institutions because of centralised administration and economies of scale. This creates series of conflict between man and man, man and nature leading to exploitation and poverty...” (Parab, D : 1995)

To resolve this they use an approach based on “three ‘E’'s. Ecology-Environment, Energy and Employment so that a harmonious relationship of man and nature, man and man can be achieved...” Further the approach is based on the philosophy that the Universe is created by “five Panchmahabhutas...sun, wind, earth, water, akash (space and air). It is understanding and respect for these forces that will protect the environment and assure ecological balance...” (ibid)

The design of a house will interface with water bodies such as ponds, wooded areas, cottage industries for employment. Housing would include rural housing interface, so that rural activities could be conducted in the city amongst the wooded areas. (ibid)

Designers argue that “this idea of woodland corridor and creating settlement system for eliminating waste is based on humane approach to development and compassion for the poor and weaker sections of the community. This idea is also based on supremacy of nature and care for man. The urban models presently followed try to manifest supremacy of man on nature as well as man on man... Development based on GNP, standard of living, balance of payment, creation of unlimited consumer goods without considering ‘Man and Planet’ as central theme of development has created the problem...” (ibid) This approach is typical of a holistic approach in India and more and more Architects in India are starting to follow this approach to housing design.

An example of the wrong imposition of foreign housing design over local culture is Saudi Arabia. The case of Saudi Arabia is interesting because it illustrates how a modernised housing policy based on economic needs attempted to change the nature of a society, yet only partly succeeded . The results of this policy and the changes that will be made in future make for interesting insight on holistic perspectives.

“Due to the rapid increase in oil production and after the dramatic rise in oil revenues, particularly after 1973, Saudi Arabia experienced great pressures to modernise its society within a short time span, despite shortages in manpower, materials and basic infrastructure. This ambitious goal created a severe shortage of housing...the acute housing shortage of the boom period has now been successfully overcome, but the tremendous impact of such



rapid development on the built environment and on local culture is just now being analysed...” (Akpinar, A and Aksugur, N : 1993)

Initially the growth in housing was not planned and towns expanded in traditional ways but from 1947 proper layouts and subdivision was considered.

“The new built environment created by two decades of accelerated development was western in outlook and design. In many ways it proved to be alien to the native culture. In the traditional Arab city, architecture and the urban setting were interwoven and inseparable... there was a meaningful hierarchy among its components ... public spaces were owned by the residents collectively and controlled and even maintained by them...” (ibid)

The new planning involved gridiron layout, wide and straight streets and “unlike the old narrow, winding lanes they provide no protection against the summer heat; neither do they inhibit the passage of dust storms, which previously had to pass above the walls...the street has become public property... the new layout has lost the previous human scale and there is no natural communication between families. There is neither a sense of belonging nor control of the street...” (ibid)

The conclusion to this evaluation of Housing policy is that the new type of housing has provided “decent, safe and sanitary accommodation and the overall standard of living has been upgraded...”.

This has not lead to a satisfactory solution as “ the design of a health built environment in a developing country does not depend solely on adequate financial resources. It also requires a variety of considerations which relate to procedure, the organisational system of planning and the design and morphology of the built environment in accordance with the local culture...In sum to refine housing development policy, the 1990’s is a good time...to review...and use the information gained as feedback for future attempts in housing development.” (ibid)

This experience of Saudi Arabia adds to the argument for a more holistic perspective in housing development. It is important because Saudi Arabia is a rich country and had the finance to build quality housing, yet it failed in some respects because it ignored cultural conditions.

To summarise therefore: more holistic building choice related to the tradition, religion and culture of people is important, as is the factor that in many cases that housing built their way is not only more economically viable, but produces more opportunities for employment as well as the incorporation, not alienation of individuals in society.

### **3.4 South African perspectives.**

The above holistic viewpoints provide a basis for comparison of the South African viewpoint of holistic housing. Some thought has been given to this matter in South Africa from a review of literature.

Community participation as a provision in housing policy (White Paper: 1994) is one consideration of this matter as community decisions will impact on housing satisfaction and might be able to bring in more holistic ideas.

In terms of the new "Housing Bill" (Minister of Housing : 1997) not much is said relating to holistic housing but the one statement regarding the "expression of cultural identity" (ibid) leaves a door open to the possible entrance of more holistic views. It is noted that the "Housing Bill" in listing the people who were consulted in drafting the Bill only list Government Departments. This not only opens it to criticism but lends itself to requests for a review and holistic policy ideas could also gain entrance via the means of updating the Bill.

In addition a number of other ideas were previously put forward such as the need for privacy, security and safety, the need for a pleasant environment (Housing Conference : 1975), which ties in with international holistic ideas, but there is no common leaning towards these.

In 1980 a study was done in South Africa which brought forward some tie ins to holistic theory.

"...this study demonstrates that housing needs in part dovetail with other more important and higher order life concerns...." (Moller, V and Schlemmer, L: 1980)

The study noted that “At present the urban residential environment for blacks is essentially a township environment: typically depicted as row after row of monotonous matchbox houses...” (ibid) This is something which current Housing policy does not seem to have eliminated.

This according to the study involves a result and a cause which may be described as “ the increasing alienation of persons living in mass housing has been attributed to the discrepancy between the roles of those who sponsor mass housing, the designer, the builder and finally the occupier...” (ibid) This essential accords with what holistic theorists have argued for.

Further the study indicated that: “..house styles were generally evaluated in emotive terms, but it was observed that references to spaciousness tended to enter into evaluations conducted along purely aesthetic lines....”

With regard to satisfaction the study stated that “ satisfactions and dissatisfactions with housing may vary in their significance for the life situation of individuals and groups...contentment or discontent in pivotal spheres of life may influence an individual’s perception of related spheres and may even hold a significance for a person’s perception of life as a whole. Such strong positive or negative feelings may influence behaviour patterns, the manner in which people react to life circumstances and may affect people’s outlook in general...”(ibid) This statement closely accords with holistic sentiments and bears out the need for a more holistic approach to housing in South Africa.

One important recommendation of the study was that “the present emphasis on 'quantity 'solutions in planning will have to be shifted to 'quality' solutions...”

In general the study touched on a number of holistic themes, although it did not touch upon them all. It recommended that more participation of people and more individual schemes were important in the light of low satisfaction of people with housing. Further spacing and distance between housing should be considered as well as the human needs of the people to be housed. Additionally “...security, space and privacy, freedom from restriction and choice in housing, all of which are singularly lacking...” was consider as a need by the report. Marking a clearly holistic perspective the report indicates that “the responses to this study leaves little doubt that township dwellers

consider the dwelling and the service area in which the home is located as an environment , whole...the complementary of the dwelling and the encompassing environment- housing in its wider implications is also suggested..." (ibid)

Finally they re-emphasise the quantity over quality solution despite financial constraints of budget.

No further South African research in respect of holistic perspectives could be found. This is the result of the pressing need to provide the most housing in the least period to meet housing demands, which has left policy makers with little time to think of alternative options, bound as they are by their own perspectives.

### **3.5 Relationship to hypothesis.**

From the review undertaken it would appear that there is some substance to the research question and that from the theoretical basis there is room for some interesting investigation to be carried forward regarding South African housing policy specifically as to the way forward and whether current approaches may not create more problems in the long run not just physically in terms of satisfaction but emotionally, mentally, culturally.

## **Chapter Four**

### **Research Results.**

#### **4.1 Background.**

This chapter deals with primary research undertaken regarding the effectiveness of policy and whether there is a need for and possibility of moving policy towards more holistic options.

The first study involved requesting the opinions of those involved in the provision of housing, regarding policy. This was to find out whether those involved in providing housing had a favourable opinion of more holistic options, as well as their satisfaction with policy as it is at present.

The second study involved researching the effectiveness of two housing projects in the field, to assess residents opinions regarding the provision of housing and their opinion of what they had received through policy. The aim was to establish whether, despite providing new conditions for residents, housing was satisfying people as well as to research whether there was a need for more holistic options. As was indicated in Chapter One, the study undertaken was a small sample survey. The projects studied differed slightly, in that one was undertaken in 1994/5, when housing policy was changing as a result of the Government of National Unity and the other was as recent as 1997.

#### **4.2. Research Methodology.**

Research was undertaken over a three month period and started with the survey of opinions of people involved in housing in July, August, followed by the study of two projects in August, September.

In the first survey, questionnaires were mailed to 19 categories of persons. These categories were: the Housing Ministry; the National Housing Department; Provincial Housing Departments: KwaZulu-Natal Housing Department, Gauteng Housing Department, North West Housing Department, Free State Housing Department, Western Cape Housing Department, Eastern Cape Housing Department, Northern Province Housing Department,

Mpumalanga Housing Department, Northern Cape Housing Department; Provincial Legislatures; Local Authorities; Housing Developers; the Banking Sector; Labour Union; Architects; Specialists; and Other or a general category.

The aim in sending out the questionnaires was not to evaluate them in terms of a proportion of a number returned, but in terms of categories. 208 questionnaires were sent out. This numbers was deemed sufficient to reach each of the categories.

The returned questionnaires fell into the following categories: The National Housing Department ( 3 responses ), the KwaZulu-Natal Housing Department (6 responses), the Northern Province Housing Department ( 1 response), the Northern Cape Housing Department( 2 responses), The North West Housing Department ( 1 response), Eastern Cape Housing Department ( 1 response), The Guateng Housing Department ( 1 response), Local Authorities (Johannesburg and Durban Metro responded), Housing Developer ( Cato Manor Development Association); the Other categories( Quantity surveyor, Built Environment Support Group, Institute for Housing,). In terms of numbers this is a 10% return. However the returns comprises 10 out of 19 categories and is a 53% response for categories.

The Architect category responded that they could not comment on policy and various provincial Ministries also responded saying that they would reply, but never did. The Minister of Housing responded, but never submitted a questionnaire. No Specialists, Banks or Labour Unions responded and several Provincial Departments, also did not. There was no indication that they in any way deliberated over the questionnaires.

In terms of impact of the non-response on the survey, it is considered that the field is sufficiently represented: with major Housing Departments, Local Authorities, Non Governmental Organisations and Developers who are considered representative enough to be able to draw conclusions. The response is considered a good result for a mail survey. ( Warwick , DP and Lininger, CA : 1975 )

### 4.3 The questionnaire.

The questionnaire was divided into a number of sections and responses will be analysed per categories that responded, as well as per overall response, so that general and specific conclusions can be drawn.

#### Background details

The background details part of the questionnaire provided a profile of the persons who responded and the details thereof follow.

#### Ages in percentage form.

	22-30	31-40	41-50	51-60
<b>Housing Departments</b>				
National		34	33	33
Kwa Zulu Natal		66	17	17
North West				100
Northern Cape	50	50		
Northern Province		100		
Eastern Cape		100		
Gauteng	100			
<b>Local Authorities</b>			50	50
<b>Developers</b>		100		
<b>Other</b>		33		
<b>Total</b>	17	50	11	22

**Table 5 : Age group of respondents.**

Thus the majority of the respondents in Table 5 are shown to be 31-40 years of age with the next largest group being the 51-60 age group. This is a combination of a relatively young and an older or more conservative grouping and it is considered as providing a good mixture of viewpoints.

Sex and marital status in percentage form.

	Male	Female	Married	Single( including divorced)
<b>Housing Department</b>				
National	100		66	34
Kwazulu Natal	50	50	83	17
North West		100		100
Northern Cape	100		100	
Northern Province	100		100	
Eastern Cape	100		100	
Gauteng	100		100	
<b>Local Authorities</b>	100		50	50
<b>Developers</b>		100		100
<b>Other</b>	100		67	33
<b>Total</b>	83	16	66	34

**Table 6: Sex and marital status.**

The majority of respondents are shown in Table 6 to be male. This however is considered to reflect the housing field, which is generally male dominated and it is not considered that this would bias the research outcome.

Period worked in housing, work experience in more than one sector and setting worked in (all except period worked- represented in percentage form.)

	average years worked of respondents	more than one sector	urban	rural
<b>Housing Departments</b>				
National	7	50	100	
Kwazulu Natal	12	100	100	0
North West	1.5	0	100	0
Northern Cape	2.5	50	100	0
Northern Province	2	100	50	50
Eastern Cape	13	100	50	50
Gauteng	5	100	100	0
<b>Local Authorities</b>	27	100	100	0
<b>Developers</b>	8	100	100	0
<b>Other</b>	9	67	100	0
<b>Total</b>	9	77	90	10

**Table 7: Work Experience**



The majority of respondents shown in Table 7, have work experience, have worked in more than one sector and have urban, as opposed to rural experience. Thus urban will be favoured over rural, but the broadness of experience may tend to mitigate the process. The fact that the Government White Paper (1994) emphasised how population growth would be in urban areas mainly, is perhaps significant in evaluating the overemphasis on urban experienced people that appear in Housing Departments and how rural areas appear of less importance.

Educational Qualifications ( represented in percentage form).

	Degrees	Diplomas	No qualifications
<b>Housing Departments</b>			
National			100
KwaZulu Natal	16	50	34
North West	100		
North Cape		100	
Northern Province	100		
Eastern Cape	100		
Gauteng	100		
<b>Local Authority</b>	50	50	
<b>Developer</b>	100		
<b>Other</b>	100		
<b>Total</b>	66	20	14

**Table 8: Educational Qualifications**

The majority of persons who responded and are represented in Table 8 have degrees and diplomas with only 14% having no qualifications. The respondents are therefore in the majority qualified, professional people.

Influence respondents feel they have on policy.

	National	KZN	NC	NP	Gua	EC	LA	Develop.	Other
influence on policy	some	small	small	small	substantial	average	substantial.	medium	small (local level)
want to influence policy	medium	substantial	substantial	substantial	already does	substantially	already does	medium	like to National level

**Table 9: Influence on policy**

The overall response indicated by Table 9, was that most felt they had little influence on policy with only Local Authorities, the Gauteng Housing Department and the National Housing Department indicating they have impact, in some cases substantial. The remainder would like to have impact upon policy. This is important in the light of responses to the questionnaire in general and with regard to the possibility of more holistic options coming into being, especially if the results of the research should open the door for their contributing to policy. This response is a good indicator for allowing people who have been shown in Table 7 to be experienced and Table 8 to be qualified, to be allowed to have influence on policy.

### **Viewpoints on policy.**

#### Current Housing policy

Respondents were asked their opinion on whether current housing policy is the best possible option to follow and if current housing policy is meeting the needs of people. This is represented in Table 10 the answers are represented in percentage form.

	best possible option-Yes	best possible option-No	meeting needs Yes	meeting needs No
<b>Housing Department</b>				
National	100	0	0	100
KwaZulu Natal	50	50	33	67
North West	undecided	undecided	0	100
Northern Cape	50	50	0	100
Northern Province	0	100	0	100
Eastern Cape	100	0	100	0
Gauteng	100	0	100	0
<b>Local Authorities</b>	100	0	100	0
<b>Developers</b>	0	100	0	100
<b>Other</b>	0	100	0	100
<b>Total</b>	55	45	34	66

**Table 10: Opinions on current housing policy.**

As illustrated in Table 10, 55% or a majority decided that current policy was the best possible option to follow. This answer needs to be evaluated in terms of the next question regarding whether needs were being met. Here the majority saw the policy as not meeting needs. If a policy is not meeting needs, it would indicate a need for revision and thus possibly open the policy

for more holistic solutions to be considered, especially as such a large percentage as 45% are dissatisfied. Be that as it may, it is of interest that Local Authorities, The National Housing Department, the Eastern Cape and the Gauteng Housing Department in particular view current policy as the best under the circumstances and that it is meeting needs.

It is considered that the answer to this section augers well for the consideration of a more holistic perspective.

#### Where current housing policy is performing well.

The next category of the questionnaire asked where current policy is performing well. The overall consensus of respondents was that in urban areas and in its targeting of poor people current housing policy was doing a good job of providing low cost housing. Urban areas were considered to especially benefit from this policy and it was admitted that there was a need for a different approach to rural areas.

In respect of upgrading of areas, providing tenure, the use of an incremental project approach and the site an service delivery, the general consensus is that housing policy is performing well.

The Northern Cape Housing Department was the only respondent to disagree indicating that they did not consider it was performing well at all, but that it did provide basic needs.

The response gives a favourable impression of current policy, but it is considered that in so doing respondents have omitted to consider the reaction to current policy by the people for whom housing was built. This was mentioned in Chapter One where Norris (1997) Haffajee( 1997) indicated how they consider people were very unhappy with the result of housing policy. The response to this question must also be evaluated against the two field surveys outlined later on in this chapter and is must be balanced against the respondents own answers to the next question. The yardstick of performance is an objective one. In this case respondents seem to agree that in providing a house, tenure, serviced site, it is doing well. In terms of quality from the viewpoint of people who have to live in the housing provided and in terms of holistic policy as outlined in Chapter Three there is a problem.

Where current housing policy is performing not so well.

The general response here was that with respect to the provision of subsidies it was not doing too well, as many felt the subsidy was too low. Red tape was considered a problem in the delivery of housing. The implementation of policy was considered difficult especially with regard to the provision of top structures, as opposed to serviced sites due to subsidy limitations. Quality was an admitted problem. The need for higher density development, social housing and the education of people were areas where housing policy was considered to not be performing well and rural areas were also an admitted area of concern.

Housing delivery, meeting the needs of communities were considered as areas of problem in policy. The general consensus was that housing was not providing fully for the needs of the community. In effect this is an admission by respondents to the questionnaire, which confirms criticisms levelled against policy in Chapter Two. The matter of subsidy, which seems to be a key element of Government policy is at issue here and responses to the following question provide further illumination.

Opinion on the current cost effective basic house provided through subsidy.

The opinions of respondents in the majority of cases agreed. They considered that the houses provided are too small and do not address needs of people. The housing provided neglects social amenities and in many cases only site and service can be provided. Unpleasant landscapes were often a result of policy. Subsidy was also unequal as terrain's in different provinces were different proving unequal access for people. Quality was considered an area of neglect. All these factors were not considered a help for low income people. The consensus was that the subsidy was too little and must be reviewed. The opinion was even put forward that traditional methods may be better.

The only respondents who disagreed with the above were the Eastern Cape Housing Department, who considered that the subsidy provided a starter house that was value for money and the Local Authorities who considered that the houses are fine, provide for basic needs although they admitted more quality control is needed.

The response by the majority of respondents in criticising the subsidy is valuable, because not only does it show support for an improved quality of housing for people but it also confirms the need to address different needs of people and not apply a standard subsidy process. It provides support for the idea of a move towards more holistic ideas.

Those who disagreed, it is considered tended to do so, because they believe that the subsidy is the best possible option under the circumstances. However if one were to criticise this one could say that providing a starter house for people who in many cases are unemployed will not lead to improvement, a factor that comes up in fieldwork with Sawfish and Cato Crest. Unless the problem is addressed more holistically by thinking about integration in these areas it is considered the problem may not be solved.

From the general consensus one can gain the impression that the housing provided could be better, more quality control is needed and size is a factor. Financial subsidy revision, a look at traditional methods and better control are suggested methods of resolution. Looking at this response, a more monetary solution remains primary, but holistic ideas are apparent.

#### Opinion on the capital subsidy.

Respondents were then asked to specifically respond with their opinion on the capital subsidy itself. The majority of respondents agreed that the subsidy should be increased. Responses indicated that they considered that it helps only those who are employed, that it should be inflation linked, more versions are needed and that it was too limiting and too low.

The North West Housing Department and the Local Authorities considered that it was appropriate for the circumstances and that it makes a difference.

The point made about the subsidy helping only those who are employed is especially of interest, as it raises again the idea of the need to link housing with other areas if basic starter housing was to be provided. It goes towards the arguments as set out in Chapter Three that argue for the need for integrated options and holistic vision.

### Opinion on whether there is an alternative to current policy.

60% of the respondents indicated that there was an alternative to current policy. The alternatives suggested were that the subsidy should be used in a different way through training and empowering people ( a self help and a more holistic idea), through the use of communities and through State building of housing. It was suggested that all parties should be involved and all communities and stakeholders consulted. A suggestion of more rental stocks was put forward as well as group housing.

The 40% who responded, indicated that adjustments should be made and subsidy increased, that the current process was good enough and alternatives too expensive.

The general consensus was that there were alternatives, whereas the rest considered that the current policy was good enough. Those who suggested that alternatives were too expensive, might consider the options shown in Chapter Three which showed alternative methods of building that not only provided quality, but were holistic and cheaper. The alternatives suggested by respondents regarding subsidy increase, training and empowering people as well as for more consultation by a number of the respondents are options that may lead to the providing of an opening for more traditional, more self-help and holistic alternatives and it is an encouraging response.

### Needs policy is meeting

The question listed four areas of need based on the holistic perspective and asked what needs current housing policy was meeting. The results are listed in Table 11 per response as a percentage and incorporate all the responses to the questionnaire.

	Physical	Emotional	Ideals	Cultural
<b>Housing Departments</b>				
National	33	0	100	0
KwaZulu Natal	100	20	20	60
North West	0	0	100	0
Northern Cape	50	0	0	0
Northern Province	100	0	0	0

Eastern Cape	100	100	100	100
Gauteng	100	0	0	0
Local Authorities	100	0	0	0
Developers	100	100	0	0
Other	34	0	0	0

**Table 11: Needs policy is meeting( percentage form)**

The majority as indicated in Table 11, considered that only physical needs were being met. A modest amount also thought emotional, ideal and cultural needs were being partly met and the Eastern Cape Housing Department thought all needs were being met.

In response to a question as to whether all the above needs could ever be met the response was 78% : No and 22% : Yes, which implies that respondents do not see that current policy or other policies could attempt to cater for all those needs, which has implications for holistic policies.

Taking into account the factor that a holistic option is something new for respondents and that they may not have had access to information such as has been presented in Chapter Three, the possibility also exists that they might change their mind especially in the light of the response to other questions where respondents were prepared to consider alternative methods and even more traditional methods. The answer to the following question also bears this out.

Whether those in the Housing field should adopt an integrated approach and with whom.

The question asked whether there should be more integrated options, a suggestion of the holistic perspective. The response was interesting in that 94% indicated Yes and only 6% indicated No. This is very encouraging for a move towards more holistic options. The details of the process of integration based on all responses, indicating which Sectors and Departments, Housing should adopt an integrated approach with are set out in Table 12.

## Categories of respondents.

	Nat	Kzn	NP	NW	NC	EC	Gau	LA	Dev	Oth
Agriculture		*	*		*	*			*	*
Arts and Culture					*					
Central Statistic				*			*	*	*	
Communities	*	*	*	*	*	*	*		*	*
Forestry		*	*		*					
Health	*	*				*	*	*	*	*
Home Affairs	*		*						*	*
Land	*	*	*	*	*	*	*	*	*	*
Labour	*	*						*		
Local Authorities	*	*	*	*	*	*	*	*	*	*
Provincial Authorities	*	*	*	*	*	*	*	*	*	*
Transport	*	*	*		*		*	*	*	*
Sports		*	*		*		*	*	*	*
Telecommunications		*	*				*	*	*	*
Traditional leaders	*	*	*	*						
Banks		*								
NGO'S		*								
Welfare		*								
Business		*								
Water	*									
Education	*	*	*	*	*	*	*	*	*	*

**Key:** \* indicates those areas respondents agree should be integrated  
 indicates that those areas were not considered necessary.

**Table 12: Integrated approach.**

As indicated in the above table majority believe that the following priorities should be allocated: Education, Provincial Authorities, Local Authorities and Land came out as the most important with all ten categories of respondents indicating these. Next nine categories of respondents indicated Communities, followed by eight categories of respondents indicating Transport. Seven categories of respondents indicated Sports, Health. Six categories of respondents indicated Telecommunications.



The result is interesting in that the respondents indicate a willingness to integrate with other sectors for the success of housing development. This is holistic policy in action. The Departments of Education, Land, from the responses, are areas that need to be considered first for integration/ liaison with housing.

View on whether community participation is important and works.

All respondents indicated that they felt community participation is important, but 22% felt it did not work because of factors like politics, economics.

View on who needs to liaise before developing projects.

This question was set to establish who should liaise with communities before developing a project. Table 13 illustrates the responses.

Categories of respondents

	Nat	Kzn	NW	NP	NC	EC	Gau	LA	Dev	Oth
Architect		*			*		*	*	*	*
Engineers		*		*	*	*	*	*	*	*
Contractors	*	*		*	*	*	*	*	*	*
Owners	*	*	*	*	*			*	*	*
Local Authority	*	*	*	*	*	*	*	*	*	*
Housing Department	*	*		*	*	*		*		
Provincial Authority	*	*		*	*	*	*		*	
Planners									*	
Politicians									*	
Banks		*								
Traditional	*									
Project Manager							*			

Key: \* indicates those areas that liaison is considered necessary  
 indicates not necessary for liaison.

**Table 13: Liaison needs.**

Local Authorities were indicated as top of the list by all ten categories of respondents. Nine categories of respondents indicated Contractors. Eight Categories indicated Owners, Engineers. Seven categories indicated Provincial Authorities and six categories indicated Architects and Housing

Departments. The most important priority was therefore the need for Local Authorities to liaise with communities. It is considered that this liaison should be in more holistic form through a more integrated approach and the assessment of real needs. The move towards this option should be a possibility taking into account responses to other questions.

#### Whether guidelines should govern liaison.

In response to this question 65% said Yes, whereas 35% said No. Those who said no, considered guidelines were too limiting, while the yes respondents felt that there was a need for concrete guidelines. This question was asked to ascertain whether there was a need to establish guidelines for more integrated approaches. It has confirmed a prediction of the hypothesis that indicated that respondents would feel the need for more guidelines.

#### **Prioritisation in Housing.**

Respondents were asked about how they would prioritise a number of areas related to housing that they consider should be part of the housing development process. The scale of priorities were as follows:

<b>0 - not at all</b>	<b>6 - moderately high</b>
<b>1 - lowest priority</b>	<b>7 - high</b>
<b>2 - extremely low</b>	<b>8 - very high</b>
<b>3 - very low</b>	<b>9 - extremely high</b>
<b>4 - low</b>	<b>10 - highest</b>
<b>5 - neither low nor high</b>	

Responses to each question as to the value of the priority of a particular service were averaged, to arrive at a single total for each category and these responses are set out in Table 14.

	Nat	KZN	NW	NC	NP	ECP	Gau	LA	Devel oper	Other	Total
pleasant landscape	6	7	7	6	5	4	4	5	5	7	6
employme nt	7	8	6	6	7	7	7	4	9	4	7
public space	4	7	6	4	5	7	5	8	9	8	6
design	6	6	6	9	6	6	10	9	6	6	7
shopping	5	7	7	5	8	6	8	4	7	5	6
cultural	5	7	6	5	8	5	7	6	7	5	6
religious	7	8	6	6	8	9	7	5	7	5	7
transport	6	8	7	5	8	9	10	9	9	6	8
infrastruct ure	7	8	9	8	5	9	10	9	10	8	8
water, lights, sewerage	8	9	9	10	5	9	10	9	10	8	9
telephones	5	8	7	5	8	6	7	7	9	6	7
education	9	9	8	10	9	10	10	7	9	6	9

**Table 14: Priorities in Housing.**

Based on the above Table 14, it is apparent that the following areas are most important in terms of priorities nationally, based on the average of responses:

Education, water, lights and sewerage came out top of the list as priorities related to housing, being regarded as extremely high priorities.

Transport, infrastructure, came next as very high priorities.

Design, religious provision, telecommunications and employment were regarded as high priorities.

A pleasant landscape, public space, shopping, cultural came out as moderately high priorities.

No sectors came out as low priorities, although individual categories did indicate low priorities for such things as public space, employment and shopping.

The result has an impact, in that it supports the idea of the holistic perspective about the need for integrated options to allow housing to function optimally.

### **Opinion on alternative policy options.**

81% said yes to a question regarding whether more holistic options should be considered and 81% also indicated yes for more integrated options. Dissenting voices were from Local Authorities and one respondent from the other category, who is a Quantity Surveyor. The yes indicator to more holistic options needs to be balanced against the responses of the respondents to other questions in the survey.

When balancing against the other questions, it is considered that respondents are more likely to consider more integrated, as opposed to accepting fully the holistic options, because in many cases they favour adjustment to current policies as opposed to a totally new policy. There is a strong indication however that they are prepared to consider new and alternative options such as the holistic policy. The questionnaire results indicate that they have not been fully exposed to all the alternatives and a greater exposure may make a difference.

The conclusion that can be drawn from the answers to this survey questionnaire, is that in terms of the research question, there is a definite possibility for a move towards a more holistic vision as an answer to deficits in current policy. Respondents have in the majority, shown a willingness to do so. They have indicated an understanding of shortcomings in current policy such as quality, size and the need for integration with other areas. As such they have suggest that they would support more holistic policies.

Further conclusions drawn from this data can be seen in Chapter 5.

### **4.4 Project Survey: Sawfish.**

In terms of the survey of people on the ground, a survey of Sawfish, Austerville was undertaken. The project was developed in 1994/5 . It was a result of squatter problems at Wentworth, where there was a demand from squatters led by the ANC. The Housing Department decided to develop the area for a mixed Coloured and African group.

The solution was to develop a shell house for residents in Austerville, providing a two bedroom 35 square metre basic house with only lights, water, sewerage but no amenities at a cost of R35 000 per unit which were then sold to residents through a 30 year Departmental Loan scheme.

This area is of value, because the houses are all the same, which is useful as a constant in research. Residents also had to develop the housing themselves further.

No parks, transport, pavements or public space was provided. The development has been in existence for four years and this time period also gives added value to the research, as people have had time to settle in and consider their situation.

During the survey it was noted that such important facilities as telephones were only installed two years ago and the Post Office on the day of survey was advising residents that they may be starting delivery. This not only impact on the ability of persons to find employment, but indicates a lack that is felt by the community in terms of the holistic perspective.

The project is above the normal subsidy process and can be considered an excellent housing programme in terms of an economic/ socialistic approach. It is above minimum policy guidelines, but is still a result of economic policy. Dissatisfaction therewith and the roots of the dissatisfaction, will tend to show that even in a best case scenario, with the provision of a shell house - which current subsidy policy often does not allow, government perspectives do not meet needs.

The project comprises 100 houses and a 10% random survey was taken of the area, using a structured, interview process. This was considered sufficient to give a perspective of people's feelings. (Warwick, DP and Lininger, CA: 1975) Of the survey 40% were formally squatters, 40% were flat dwellers previously and 20% had previously lived in houses. Those living in flats and houses were in all cases living with friends or parents which meant crowded conditions. The survey therefore provided a good cross section of people. The results of the survey follow.

## Biographical Details.

### Age.

	22-30	31-40	41-50
resident percentages	20%	60%	20%

**Table 15: Sawfish respondent ages.**

Table 15 indicates that the majority of respondents are therefore relatively young. This is of importance in that it allows a good comparison with the Cato Crest fieldsurvey where respondents were in similar category as will be indicated further on.

### Sex, marital status.

	Male	Female	Single(including divorced)	Married
residents percentages	40%	60%	50% 20% Divorced	50%

**Table 16: Sawfish respondents sex and marital status.**

Table 16 is divided into two the male and female percentages being separate from the marital status and should be read as that. The majority of respondents were female and married. Taking into account that the survey was done during the day, this would be normal.

### Income, sufficiency and needs met.

The income of residents is as follows:

	0-800	801-1500	1501-2500	2501-3500
residents percentage	50%	20%	10%	20%

**Table 17: Sawfish respondents income.**

As can be seen from Table 17 the majority of residents fall in the very low income group and are those that can be considered most in need of the

government housing subsidy. This and the results below impacts on the success or failure of the subsidy policy and the need for alternative options.

In terms of income being sufficient and being able to meet needs: 80% of respondents indicated no, while 20% indicated yes, the latter being in the higher income bracket. All residents have all lived an average of 4 years in the houses.

### Composition.

Based on the overall survey results there are on average 2.5 adults per house and 2.8 children.

## **Housing Satisfaction**

### Previous housing satisfaction.

From the survey 40 % indicated they stayed in flats previously, 40% were squatters previously and 20% stayed in houses. Those who stayed in houses and flats lived with other people or their parents. The number of rooms in the houses and flats were exactly the same as the current housing. Respondents were asked to indicate a response from very poor to very good on a number of topics and responses are set out in Table 18.

	Very Poor	Poor	Average	Good	Very Good
dwelling	30	20	40	10	0
plot	40	40	20	0	0
appearance	30	30	20	20	0
neighbours distance	30	30	20	20	0
layout	30	40	10	10	0
design	40	40	10	10	0
public space	50	20	0	30	0
neighbourhood	10	30	50	10	0
location	0	10	30	50	10
school	0	0	40	50	10
medical	0	10	30	50	10
employment	10	40	30	10	10
transport	0	10	40	40	10
shopping	0	10	20	60	10

**Table 18: Housing previous satisfaction (percentage form)**

In terms of Table 18, the majority consider their previous dwelling and surrounds as not being good at all. However most including those who were squatters considered neighbourhood, location, schools, medical facilities, transport and shopping to be good and helpful to them. Finding employment was a problem though.

### Current housing satisfaction.

From the above a comparison can be made with the current housing, using the same criteria. All now stay in two bedroom houses, although the sizes in 60% of cases has remained the same. Most have moved because they wanted their own home and in 40% of the cases this was an upgrade.

In terms of responding to classifying satisfaction from very poor to very good, respondents have answered as set out in Table 19.

	very poor	poor	average	good	very good
dwelling	0	20	60	20	0
plot	0	0	60	40	0
appearance	0	10	60	30	0
neighbours distance	0	0	40	60	0
layout	0	20	70	10	0
design	0	40	40	20	0
public space	0	20	60	20	0
neighbourhood	0	30	40	30	0
location	0	20	60	20	0
school	0	20	30	50	0
medical	0	20	50	30	0
employment	30	60	0	10	0
transport	0	40	20	40	0
shopping	0	30	30	40	0

**Table 19: Sawfish currant housing satisfaction (percentage form)**

From Table 19 the previous situation as reflect in Table 18, appears to have reversed itself to some extent in that housing satisfaction has changed from poor in many cases to average. This could to some extent be because they are no longer living with others and therefore there is a slight improvement to housing and surrounds. Neighbourhood, location, schools, medical, transport, shopping, appears to have declined slightly. Many residents complained of lack of pavements, no speed bumps in the roads, lack of street lighting, parks,



pavements, libraries, community halls. Employment is a greater problem in the new area and a major concern. The general impression is that their circumstances have not improved dramatically for the better and the decline in social facilities in their neighbourhood, from a state where they were better, appears to have affected them detrimentally.

#### Why residents chose to move to current area.

All stated that they hoped for better circumstances.

#### Consultation.

50% stated that they were consulted, whereas 50% said they were not consulted. 40% said their preferences were considered, whereas 60% said they were not. 90% said housing did not meet their idea of what housing should be according to their needs, which amongst others include the need for larger housing sizes, a better environment and facilities in the area.

#### How housing meeting needs

20% said that housing met their needs well, whereas 80% said that there was average meeting of needs and they were therefore not satisfied.

#### Needs not being met

The 80% majority who indicated needs were not being met, indicated that lack of facilities in the area, as well as security and the lack of employment opportunities, were hampering them. In terms of dwellings the maintenance, improvement and upgrade was a problem.

#### Who respondents consider responsible for providing housing.

20% said the Natal Provincial Administration and 80% said the Government, which has implications regarding the housing dissatisfaction and dissatisfaction expressed is supportive of policy changes.

#### **4.5 Project Survey : Cato Crest, Umkhubaan Civic (Wiggins).**

The Project was built in 1997 by the Cato Manor Development Association and consists of 667 houses. Development was an upgrade, as all the residents were squatters in the area previously and had lived there for 5 years or longer. The upgrade was carried out using the current subsidy process.

There are several standard factors that indicate how few variables there are in this area. The houses are all single roomed with the provision of a partitioned toilet and a tap for the kitchen area. The tap for the kitchen in many houses, is directly next to the toilet, which is a problem that may not have been considered in the design. The plots are all equal size, with squatter settlements across the road.

The survey of residents was carried out through a random structured interview process, with the same questions being put to residents, as was put to Sawfish residents. In Chapter One it was indicated that a small survey would be undertaken and a 2% survey was considered sufficient. A larger survey was not conducted, as the overall responses from residents, the limited number of variables, the conditions on site, all indicated that this sample would be sufficient and it appeared doubtful that a larger survey would yield any different results. ( Henry, GT :1990)

This was confirmed by correlation with the response from the Cato Manor Development Association. They had responded to the housing policy questionnaire and comparison therewith after the survey revealed how close their view about policy was to residents reactions. They stated in their response that they felt that the subsidy only partially meets the needs of the people and that it would meet needs poorly. They also indicated a need for an agency to co-ordinate the development of schools and other facilities. Their priorities indicated the highest need for infrastructure, water, lights, sewerage. An extremely high need for employment, public space, public transport, telephones, educational facilities. A high need for shopping, cultural, religious facilities. A moderately high need for design and a neither high nor low need for a pleasant landscaped environment.

The responses of residents to the survey are set out below.

#### **Biographical details.**

The responses to the request for background information was follows:

Age.

	18-21	22-30	31-40	60 plus-
resident percentage	8%	58%	17%	17%

**Table 20: Cato Crest ages of respondents.**

Table 20 reveals a young neighbourhood which compares with Sawfish which also had a relatively young neighbourhood.

Sex. and marital status.

	Male	Female	Single (including Divorced)	Married
resident percentage	41%	59%	92%	8%

**Table 21: Cato Crest sex and marital status of respondents.**

In Table 21, the high percentage of single people is accounted for by the fact that many are living with their boyfriends/ girlfriends. The table is divided into sex and marital status each out of 100%.

Income, sufficiency.

Rands	0-800	801-1300	Sufficient	Not sufficient
resident percentage	92%	8%	25%	75%

**Table 22: Cato Crest income and sufficiency of respondents.**

Table 22 shows that a large percentage of residents are living with little income or no income and struggle for employment opportunities, many are working in casual jobs, some are hawkers.

Composition.

The average composition is 1.8 adults and 1.08 children.

### **Housing details.**

Previous housing for all respondents was shacks, as they had formed part of the squatter settlement in the area and the housing was upgraded. Social facilities were not available in the area and many expected these to be developed in conjunction with the upgrade, by other developers. Some limited development has occurred.

### Current Housing satisfaction.

In terms of the development 58% indicated that they were not satisfied with their current houses, whereas 42% indicated that they were. Details of satisfaction follow graded from: very poor to good in terms of responses. None indicated very good as set out in Table 23 in percentage form..

	very poor	poor	average	good
dwelling	25	25	42	8
plot	0	0	50	50
appearance	16	25	34	25
neighbours distance	0	8	42	50
neighbourhood	0	0	42	58
location	0	0	25	75
layout	0	0	0	100
design	0	0	0	100
public space	8	25	25	42
schools	0	34	33	33
shopping	0	42	17	36
medical	0	17	17	58
employment	67	33	0	0
transport	0	25	0	75

**Table 23: Cato Crest housing satisfaction (percentage form)**

In terms of the Table 23, the responses suggest that residents are not satisfied with their housing or their appearance. The majority appear satisfied with the plot size and the distance to neighbours. Most appear satisfied with the

neighbourhood, as well as the layout and design of the area. The location they are happy with, as it is close to town. They are also happy with the medical facilities and transport. To a lesser extent, responses suggest they are not satisfied with the schools, shopping, public space.

This confirms the viewpoint of Developers who suggested that there would be dissatisfaction in these areas. The lack of development of employment opportunities, which was regarded as a priority by developers is another area which can be regarded as an essential for housing policy. As the developers have indicated, the subsidy enables only partial ability to address needs of people in many areas. It is important to note that the low income of people means they cannot upgrade, or add on, which was surely a part of the intent in building these houses and mitigates for a more holistic plan which includes employment opportunities so that people can afford to upgrade. The suggestion is that a more integrated and possibly holistic plan would have better satisfied the community and possibly even the Developers.

#### Consultation, satisfaction and needs.

75% indicated that they were consulted, whereas 25% said they were not. Of these 25% indicated they were happy with the results, whereas 75% were not, a reversal of the previous figure. 75% said housing was meeting their needs poorly, 8% said it was an average meeting of needs and 17% said it was meeting needs well. 75% indicated that they would like more community facilities to be in place, a good suggestion of support for more integrated policies.

#### Preferences and responsibility.

In terms of preference 8% indicated that housing does meet their preferences, whereas 92% said it does not. The type of housing most preferred is indicated in Table 24.

	One room	two rooms	three rooms	four rooms
preferences	8%	33%	17%	42%

**Table 24: Cato Crest: preferences.**

50% regarded Council as responsible for providing housing and 42% regarded Government as responsible.

The survey suggests that there is general dissatisfaction with the result of policy, although there may be some unreasonable expectation as regarding six of housing. As in Sawfish the research is suggestive of the need for alternative strategies that would involve integrated options. The response of residents in these two areas indicates a need for more holistic options and tends to indicate that current policy is not satisfying. The response in terms of the research question indicates that there is a possibility of developing a more holistic vision. People on the ground regard their housing as homes and as part of a community and can see practical solutions to their housing problems, solutions that involve more integrated options.

## Chapter Five

# **Conclusions and recommendations.**

### **5.1 General Comments.**

Having looked at the details of research, the final process is to summarise and evaluate what has been accomplished by the research and whether the research question and hypothesis has been answered satisfactorily.

### **5.2 Evaluation of Research.**

There are four aspects to evaluate: the three research surveys and finally whether the research question was answered and whether the details of the hypothesis are shown to be accurate. A starting point is the research surveys.

#### **5.2.1 Questionnaire on Housing Policy.**

The questionnaire itself revealed a number of factors. In general it showed that current policy whilst providing basic needs, was not totally satisfying for those involved in the provision of housing.

It was considered by those involved in housing, that the basic needs provided were a bare minimum of a serviced site, in many cases and a top structure in some. Local Authorities and some Housing Departments thought that this was adequate, but that there could be more quality control. Others did not agree with this and argued for alternative options such as rental houses.

Many respondents felt that the current subsidy was failing through not being adequate enough. They felt it could be linked to inflation and to regional conditions in a better way. Most considered policy required revision.

Many felt that a more integrated approach should be followed in the provision of housing through integration with other Departments, most especially Land and Education. Other areas were also considered as being important, such as liaison to create employment, transport opportunities as related to housing. Thus social facilitation as an idea, was considered as meaningful by those involved in housing provision. This shows a tendency towards more holistic options, in fact all indicated that they would be prepared to consider holistic options, even though a majority regarded the current policy as the best possible option at the present.

The conclusion to be drawn from the responses to the questionnaire are that integrated options are a possibility. These are holistic options and a move to more holistic perspectives seem a possibility.

### **5.2.2. Survey of Sawfish.**

The survey of Sawfish showed that where there is what could be argued as the best possible provision of housing under the economic/socialistic perspective, in this case two bedroom houses, people still are not totally satisfied. The reason is that a standard approach to all people does not address their needs.

For many the provision of social facilities such as parks, community halls and the like are important, as are employment opportunities in the area. Most consider that the Government should be involved in the facilitation of this and this points to the fact that a more integrated approach is necessary and validates the need for a more holistic perspective.

### **5.2.3. Survey of Umkhubaan.**

The survey of Umkhubaan was interesting in itself, as it is a recent development. The comments of the developer, provided insight into the fact that the developer felt that subsidy and the end product would not satisfy. The percentage survey, combined with the developers comments, the Sawfish survey, as well as previous research in this field ( Moller, V and Schlemmer, L : 1980) suggests that a policy based on subsidy and the provision of a minimum economic unit, is not satisfying and that social facilities need to be considered and integrated in housing development. Employment especially is



a very important aspect for many residents and is something that needs to be considered seriously in the design of housing.

In this respect, the survey itself suggested that more integrated options were regarded as necessary by residents and that there were needs for better options in housing than the single size house that was developed, which residents considered was badly designed. The idea of upgrade as a part of policy did not work as the residents could not afford to upgrade, a clear suggestion of the need for alternative more holistic options.

#### **5.2.4 The Hypothesis.**

Taking into account the results of the above primary research, the aspects of the hypothesis that are considered to be correct or shown to be validated will now be discussed.

The hypothesis first projected that there was a need for alternatives and that current perspectives do not offer total housing satisfaction, but that a more integrated approach would be needed. A more integrated approach is not only acceptable to all persons covered by the research, but is suggested as necessary. The hypothesis stated that research would show a need to integrate social functions in society with housing and this has been suggested by primary research.

The hypothesis indicated that there would be a need to provide more satisfactorily designed housing and this has also been suggested by research. It was indicated that this process would need to be done in a more integrated manner, through considering a broader range of needs and this also has been suggested by research.

Incorporating guidelines into planning was something that those involved in housing (with regard to liaison with communities) considered necessary (65% majority) and confirms the hypothesis which suggested that this would be an opinion.

Research therefore suggested that most aspects of the hypotheses were confirmed. The only aspect that seemed not confirmed, was whether holistic policies would be acceptable. From the Housing Policy questionnaire, it was suggested that the majority was happy with current policies, yet all realised

that there was a need for revision and respondents were open to more integrated options. They even suggested that they were open to more holistic options. People on the ground felt the opposite and were not satisfied with policy and consider that a more integrated policy, a more holistic policy was necessary.

Based on the research, it is considered that this will take many years to develop, but a start is the more integrated process. This in reality confirms what was stated in the hypothesis - that a holistic perspective would take many years to develop fully.

### **5.3. Suggested stages to a more holistic policy.**

Based on the responses from Government Departments, Local Authorities and others involved in Housing, where they indicated that there was a need for more integrated options and prioritised various factors in a specific manner, one can suggest stages of integration that if followed will possibly lead to a more holistic policy.

Stage one: integration of Education and Transport Departments with Housing development by the Housing Department and Local Authorities, so that these factors can be more fully integrated. Suggested period: 1-3 years.

Stage two: integration of Telecommunications Department, Labour Department and Business Sectors for the provision of communication and employment opportunities. A look at the same time at the provision of better designs for housing development. Suggested period : 1-5 years.(that can overlap with previous period)

Stage three: the integration of shopping, cultural and landscaping facilities. Suggested period: 1-5 years (can overlap)

The research conducted, is but a start to the process. It therefore cannot be considered as exhaustive. What it does is show is that there is a basis for further research and it indicates that there is a need to consider the holistic perspective as a possible solution to aspects of housing, as has been suggested by the research and that this could be a practical possibility if the priorities set by those in Housing themselves is followed.

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