AN INVESTIGATION ON THE IMPLEMENTATION OF HUMAN SETTLEMENTS POLICY: THE CASE OF UMZIMVUBU LOCAL MUNICIPALITY.

By

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Submitted in partial fulfilment of the requirements for the study of the Degree of Masters in Public Administration at the Nelson Mandela Metropolitan University.

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DECLARATION

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I, Makhwezi Ntlalontle Naledi Ntshobane, declare that this treatise “An investigation on the implementation of human settlements policy: The case of Umzimvubu Local Municipality” is my own work and that all the sources that have been used or quoted from have been acknowledged by means of complete references.

Makhwezi Ntlalontle Naledi Ntshobane

Date: December 2017
DEDICATION

This treatise is dedicated to my father Wiseman Lungile Joshua Ntshobane, my mother Beauty Nomnikelo Tembela Ntshobane and my handsome little boy Xhobani Yizani Zenande Ntshobane.
ACKNOWLEDGEMENTS

I wish to express my deepest appreciation to the following people for their support, guidance and contribution to complete this study:

Father God!

OoMadiba, OoZulu! Ndithi: Camagu!

To my mom and dad thank you for always believing in me your patience with me, encouragement to shine on, your prayers, contribution to my studies and your undying love for me.

My supervisor Dr Sindisile Maclean, thank you for your patience, understanding and guidance.

I would like to thank my siblings Qaphela Ntshobane, Siqhelo Ntshobane, Hlanganisa Ntshobane and Zingqi Ntshobane for their contribution, support and encouragement throughout my studies. Ofentse Radebe for always keeping my stress levels down during the research study.

Finally, I would like to thank the participants who took part in this study and Umzimvubu Local Municipality for making this study possible.
### ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ALO</td>
<td>Arms-Length Organisation</td>
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<tr>
<td>ANC</td>
<td>African National Congress</td>
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<tr>
<td>ASGISA</td>
<td>Accelerated and Shared Growth Initiative for South Africa</td>
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<tr>
<td>CESC</td>
<td>Committee on Economic, Social and Cultural Rights</td>
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<td>GEAR</td>
<td>Growth Employment and Redistribution</td>
</tr>
<tr>
<td>ECDoHS</td>
<td>Eastern Cape Department of Human Settlements</td>
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<tr>
<td>GNU</td>
<td>Governmental National Unity</td>
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<td>HAP</td>
<td>Housing Allocation Process</td>
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<td>HSP</td>
<td>Housing Sector Plan</td>
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<tr>
<td>IPA</td>
<td>Interpretative Phenomenological Approach</td>
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<tr>
<td>ISRHDP</td>
<td>Integrated Sustainable Rural Housing Delivery Programme</td>
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<tr>
<td>MM</td>
<td>Municipal Manager</td>
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<tr>
<td>NEP</td>
<td>New Economic Policy</td>
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<td>NGO</td>
<td>Non-Governmental Organisations</td>
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<td>NHA</td>
<td>National Housing Accord</td>
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<td>NHBRC</td>
<td>National Home Builders Registration Council</td>
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<td>NHF</td>
<td>National Housing Forum</td>
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<td>NHFC</td>
<td>National Housing Finance Corporation</td>
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<td>NHDB</td>
<td>National Housing Data Bank</td>
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<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>NURHA:</td>
<td>National Urban Reconstruction Housing Agency</td>
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<td>PHDB:</td>
<td>Provincial Housing Development Board</td>
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<td>PHF:</td>
<td>Provincial Housing Fund</td>
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<tr>
<td>PLCHP:</td>
<td>Public Low Cost Housing</td>
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<td>PPSPH:</td>
<td>Planning Policy Statement on Planning for Housing</td>
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<tr>
<td>RDP:</td>
<td>Reconstruction and Development Programme</td>
</tr>
<tr>
<td>ULM:</td>
<td>Umzimvubu Local Municipality</td>
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<tr>
<td>UNCHS:</td>
<td>United Nations Commission on Human Settlements</td>
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<td>WPH:</td>
<td>White Paper on Housing</td>
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Since the dawn of South African democracy, the African National Congress (ANC) has been in power. This means that, since 1994, the ANC has had to remedy a lot of socio-economic challenges brought about by the apartheid regime, to ensure equal opportunities and resources allocation and also, enjoyment of these resources.

Most black South Africans were marginalised and left to live in poor conditions, with no proper sanitation and other basic services.

Twenty-two years later the government is still faced with the challenge of providing adequate housing to the citizens of South Africa. The attempt to transition housing into human-settlements that allow social interaction and economic activity to ensure that human-settlements are habitable is commendable.

The qualitative study’s objective was to investigate the implementation of low cost human-settlements policy, and determine contributors of poor policy implementation in Umzimvubu Local Municipality.

The study found that housing backlog and deplorable housing conditions exist in Umzimvubu Local Municipality and that corruption is one of the major contributors of the backlog. Poor management of financial resources has been found to be another contributing factor.

It is therefore recommended that the municipality invests in programmes that can assist employees and stakeholders to improve their project and financial management skills. Consultation with other municipalities who have had successful remedies to housing backlog is highly recommended.

Umzimvubu Local Municipality was the reference point of the study.
TABLE OF CONTENTS

DECLARATION ........................................................................................................ i
DEDICATION ........................................................................................................ ii
ACKNOWLEDGEMENTS ....................................................................................... iii
ABBREVIATIONS AND ACRONYMS .................................................................... iv
ABSTRACT ........................................................................................................... vi
LIST OF APPENDICES .......................................................................................... xii
LIST OF TABLES ................................................................................................... xiii
LIST OF FIGURES ................................................................................................ xiv

CHAPTER 1
GENERAL INTRODUCTION

1.1 INTRODUCTION ............................................................................................... 1
1.2 BACKGROUND OF THE STUDY ..................................................................... 2
1.3 RESEARCH AIMS AND OBJECTIVES ......................................................... 3
1.4 RESEARCH PROBLEM ................................................................................ 3
1.5 RESEARCH QUESTIONS ............................................................................... 4
1.6 RESEARCH DESIGN AND METHODOLOGY ............................................. 4
1.7 DATA SOURCES ........................................................................................... 4
1.8 DATA COLLECTION TECHNIQUES .............................................................. 4
1.9 SAMPLING TECHNIQUES ............................................................................ 5
1.10 DATA ANALYSIS AND PROCESSING ......................................................... 5
1.11 RELIABILITY AND VALIDITY .................................................................. 6
1.12 ETHICAL CONSIDERATIONS ....................................................................... 6
  1.12.1 Confidentiality ..................................................................................... 6
1.13 LIMITATIONS OF THE STUDY .................................................................. 6
CHAPTER 2

CONCEPTUAL AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION ............................................................................................................. 8
2.2 BACKGROUND OF UMZIMVUBU ................................................................................. 8
2.3 POPULATION AND DEMOGRAPHICS ........................................................................... 8
2.4 HOUSING AND DEMAND IN UMZIMVUBU ................................................................. 9
2.5 THEORETICAL PERSPECTIVE OF IMPLEMENTATION .................................................. 10
   2.5.1 Policy Cycle ............................................................................................................. 11
   2.5.2 Top-down/Bottom-up: ............................................................................................ 13
2.6 NATIONAL GOVERNMENT FUNCTIONS ...................................................................... 14
2.7 PROVINCIAL GOVERNMENT FUNCTIONS .................................................................. 15
2.8 LOCAL GOVERNMENT FUNCTIONS ............................................................................ 15
2.9 PROBLEM AREAS ......................................................................................................... 16
2.10 CHALLENGES WITH PROVISION OF HOUSING ....................................................... 16
2.11 HISTORY OF HOUSING IN SOUTH AFRICA .............................................................. 17
   2.11.1 The Role of Housing .............................................................................................. 20
   2.11.2 Housing Policy of South Africa ............................................................................. 21
   2.11.3 National Housing Policy Framework ................................................................... 22
   2.11.4 Strategies of National Housing Policy ................................................................. 23
2.12 UMZIMVUBU HOUSING STRATEGY .......................................................................... 28
2.13 THE RIGHT TO ADEQUATE HOUSING ...................................................................... 31
2.14 RURAL HOUSING ......................................................................................................... 32
2.15 COMMUNITY PARTICIPATION ..................................................................................... 32
2.16 HOUSING FINANCE CORPORATION .......................................................... 32
2.17 INTEREST RATES ................................................................................. 33
2.18 AFFORDABILITY .................................................................................. 33
2.19 LOCATION ............................................................................................ 34
2.20 ROLE PLAYERS ..................................................................................... 34
2.21 AN OVERVIEW OF HOUSING IN MALAYSIA ...................................... 35
  2.21.1 Malaysia Housing Strategy and Policy .............................................. 35
  2.21.2 Role of Government ....................................................................... 35
  2.21.3 Role of the Private Sector ............................................................... 36
2.22 ENGLANDS HOUSING STRATEGY AND POLICY ............................... 37
  2.22.1 Sustainable Community Plan .......................................................... 39
  2.22.2 Sustainable Community Definition ............................................... 39
  2.22.3 Role of Government ..................................................................... 40
  2.22.4 Decent Home ................................................................................ 40
  2.22.5 Creating an Arm’s Length Organisation ......................................... 40
  2.22.6 Housing and Private Sector Involvement ..................................... 41
  2.22.7 Responsive Housing Supply ........................................................... 41
  2.22.8 Enhancing the Environments ......................................................... 42
  2.22.9 Housing Entitlement ..................................................................... 42
  2.22.10 Extending Home Ownership ......................................................... 43
2.23 HUMAN SETTLEMENTS ................................................................. 43
2.24 CONCLUSION ....................................................................................... 45

CHAPTER 3
RESEARCH METHODOLOGY

3.1 INTRODUCTION ...................................................................................... 47
3.2 AIMS OF THE STUDY ................................................................. 47
3.3 RESEARCH DESIGN AND METHODOLOGY .............................. 47
  3.3.1 Qualitative Research Method .............................................. 48
3.4 SAMPLING AND DEMOGRAPHIC DESCRIPTION OF THE PARTICIPANTS ................................................................. 50
3.5 DATA SOURCES ........................................................................ 53
  3.5.1 Data collection ...................................................................... 53
3.6 RESEARCH PROCEDURE ............................................................ 53
3.7 DATA PROCESSING AND ANALYSIS ........................................... 54
3.8 RELIABILITY AND VALIDITY ...................................................... 55
3.9 ETHICAL CONSIDERATIONS ....................................................... 56
3.10 CONCLUSION .......................................................................... 57

CHAPTER 4
INTERPRETATION AND ANALYSIS OF DATA

4.1 INTRODUCTION ......................................................................... 58
4.2 PRESENTATION AND ANALYSIS OF DATA .................................. 58
4.3 HOUSING ROLEPLAYERS AND RESPONSIBILITIES ...................... 58
4.4 LOW COST HOUSING ALLOCATION PROCESS ............................ 59
  4.4.1 Housing allocation: Policy Process ........................................ 60
  4.4.2 Principles of allocation ......................................................... 60
  4.4.3 Steps followed in the development of housing ....................... 61
4.5 SECTION A: RESIDENTIAL CHALLENGES AND FINDINGS ........ 64
  4.5.1 Biographical Data of Residents ............................................. 64
  4.5.2 Corruption .......................................................................... 71
  4.5.3 Quality of low-cost housing .................................................. 71
CHAPTER 5
FINDINGS AND RECOMMENDATIONS

5.1 INTRODUCTION ......................................................................................... 85
5.2 SUMMARY OF THE STUDY ........................................................................ 85
5.3 KEY FINDINGS ........................................................................................... 86
5.4 RECOMMENDATIONS ................................................................................ 88
5.5 CONCLUSION ............................................................................................. 91

REFERENCES ................................................................................................. 93
LIST OF APPENDICES

APPENDIX 1: INTERVIEW SCHEDULE ................................................................. 102

APPENDIX 2: NELSON MANDELA METROPOLITAN UNIVERSITY

INFORMATION AND INFORMED CONSENT FORM .................... 104

APPENDIX 3: REQUEST FOR PERMISSION TO CONDUCT STUDY .......... 106

APPENDIX 4 PERMISSION TO CONDUCT STUDY .................................. 107

APPENDIX 5 LANGUAGE AND EDITING .................................................. 108
LIST OF TABLES

Table 2.1: The qualitative research approach ............................................................... 49
Table 4.1: Gender of stakeholders and employees.......................................................... 77
Table 4.2: Stakeholders and Employees Ages.................................................................... 77
Table 4.3: Highest educational qualifications of stakeholders and employees.............. 78
Table 4.4: Race of Housing Stakeholders and Employees .................................................. 78
LIST OF FIGURES

Figure 4.2: Race groups of ULM residents................................................................. 65
Figure 4.3: Ages of formal and informal settlement dwellers in ULM ..................... 66
Figure 4.4: Marital Status of Residents ...................................................................... 67
Figure 4.5: Housing Dispersion .................................................................................. 68
Figure 4.6: Employment Dispersion of Residents ....................................................... 69
Figure 4.7: Residential findings .................................................................................. 70
Figure 4.8: Relocation Rate......................................................................................... 76
CHAPTER 1

GENERAL INTRODUCTION

1.1 INTRODUCTION

“Everyone has the right to have access to adequate housing. The state must take reasonable legislative and other measures within its available resources, to achieve the progressive realisation of this right (Constitution of RSA, 1996)."

When the African National Congress (ANC) came into power in 1994, a low-cost housing scheme project was launched. This project promised to provide housing to the poor majority of South Africa. Millions of South Africans have secured houses since the adaptation of the White Paper on Housing (WPH) of 1995.

This treatise will focus on investigating the implementation of the low-cost human settlement policy since 1994, with specific reference to the Umzimvubu Local Municipality (ULM) area.

The research is going to look at the final step of the policy cycle and, the implementation stage. Policy implementation is the most important phase in rural development and service delivery. Our municipalities need human resources that are adequate to fulfil the aims of all policies that have been devised for them.

Municipalities face many challenges in implementing the low-cost housing policy-challenges such as funding and budgeting. One of the reasons the Department of Human-settlements faced such problems is that since the policy design did not provide ways to deal with street-level problems that would appear later in the actual implementation of the policy.

Government has an obligation to ensure that citizens of South Africa enjoy the human right of living in decent homes, which meet the prescribed standard of living. The Housing Act, 1997 (Act 107 of 1997) was approved in November 1997, and came into effect in April 1998 enforcing the housing policy. To ensure implementation monitoring of the National Policy, the South African government established a National Housing code, and National Housing Data Bank (NDHB).
Since then, several revised issues have been published. Housing should have at least reached a point where by the majority of poor people have adequate shelter. This appears not to be the case for the majority of the poor.

1.2 BACKGROUND OF THE STUDY

Housing challenges date back to 1994 when the ANC came into power, and it continues being a challenge. South Africa has still not made provision of permanent residential structures with adequate infrastructure, water and sanitation facilities, refuse disposal and electricity (Integrated Development Plan (IDP) 2014).

The biggest implementation barrier is the lack of order between the national, provincial and local spheres of government. The houses that have already been built are not quality houses at all. This is what leads most Reconstruction and Development Programme (RDP) house residents to sell their houses, or rent them out to live in shacks in other informal settlements.

Twenty-two years into democracy, however, a lot has been done to improve the cities of South Africa. Whatever improvements have been made, housing will always be a great demand in South Africa.

Apartheid policies had a negative impact on the housing crisis, despite the introduction of new policies and housing approaches. The Group Areas Act of 1950 ensured that the black majority group was evicted to areas that were deprived of educational and employment opportunities. This meant that these areas had to deal with housing shortages and during this time more houses were destroyed than built. Part of the list of suffering faced by the black group was a lack of resources, poor infrastructure and poor delivery of services (Khoza: 2007). Apartheid policies will always be the foundation of the housing crisis in South Africa.

There are a lot of questions surrounding the houses being currently built in South Africa; questions relating to:

- Quality - the quality of the houses being currently built is very poor. In planning, layout they resemble the building programmes of the apartheid era.
• Location and development structure - houses are being built in areas where there is no social and economic structure and where there is limited access to basic services.
• The housing policy does not address issues of affordability and how financial schemes can be linked to the problem of affordability of housing.
• The projects lack infrastructure that will accommodate reliable public transport (Verster: 2008)

1.3 RESEARCH AIMS AND OBJECTIVES

The study aims to investigate the implementation of low cost human settlement policy in ULM. The objectives of this study are to:

• Point out the successes and failures of implementing low cost housing policies since the dawn of democracy.
• The study aims to describe the policy theory.
• To investigate housing procedures and their implementation.
• To investigate factors leading to poor policy implementation in ULM.

1.4 RESEARCH PROBLEM

Since the dawn of democracy adequate housing has been a challenge in South Africa and like many other municipalities of the country ULM is no exception. Twenty-two years into democracy and you still get citizens living in inadequate houses. A lot has been done to overcome the housing challenges but you still get a large group of citizens living in mud houses and zinc shacks. The houses that have been built leave one wondering how modern day government defines adequate housing. The low-cost housing policy has made it a point that government builds very cheap unsustainable houses for the citizens of South Africa.

There has been a series of policies introduced since 1994 that deal with overcoming housing challenges. The fact that so many policies have been introduced but none of them have achieved favourable outcome means that they are not being implemented correctly. This study seeks to investigate the effects of poor implementation of national low cost human settlement policy in ULM.
1.5 RESEARCH QUESTIONS

- Are the low-cost housing policy procedures being followed in ULM Municipality, and is the housing policy being implemented?
- Is public participation an important factor in implementing these policies?
- What are the successes and failures in the implementation of the low-cost housing policy since the dawn of democracy?
- What are the causes of the poor implementation of low cost housing in ULM?
- How is the sustainability of housing projects measured in post-apartheid South Africa?
- What type of infrastructure needs to be put in place for housing to become sustainable?
- How have financial schemes addressed the issue of affordability?

1.6 RESEARCH DESIGN AND METHODOLOGY

This study will be a qualitative study. The sub-headings of the study will outline the approach, design and methods of the study. The phenomenological approach will be used, per this approach, the subjective experience of an individual is an imperative piece of information (Patton: 2002). That is why it has a subjective point of view.

1.7 DATA SOURCES

- The primary sources of data collection of this study are semi-structured interviews. The researcher will use an interview guide to ensure consistency in all interviews. The interviews will be conducted orally and recorded with a tape recorder, and the responses written out to get every detail of the interview.
- Secondary sources such as articles, journals and different policies will be used. Any information received, through interviews or comments made by ULM employees and residents in the ULM area, relating to low cost housing development and betterment, will be critically analysed and used in the study.

1.8 DATA COLLECTION TECHNIQUES

Interviews will be conducted in ULM with the key officials involved in housing programmes. The qualitative method is an effective technique for data collection. This
will allow key engagement with participants and pay attention to residents. The key participants will be selected through the consultation of the ward councillors and municipality officials who deal directly with housing projects.

The structure of the interviews will need the approval of Nelson Mandela Metropolitan University for safety purposes of the author. The interviews will be recorded and then written into notes.

### 1.9 SAMPLING TECHNIQUES

The study will use a purposive process of selecting participants. The researcher will get participants by going to the municipality, and residents in the Umzimvubu area, and explaining the study to them. The researcher will then ask for assistance to be provided, with names of the officials that deal with the housing process. Then the researcher will approach the officials, explain the study to them and ask them to be a part of the study. The researcher will also interview a total of 5 officials who are directly, or indirectly, affected by the housing process, ten interviews will be carried out with the residents, five of which will be residents from formal houses, and five will be from residents who live in low cost houses in the ULM area, and will be randomly selected.

A total of 15 respondents will participate in the study.

If the researcher fails to get the required information, the researcher will then use snowball sampling, and ask for referral to other officials and residents who may wish to participate in the study.

### 1.10 DATA ANALYSIS AND PROCESSING

Interpretative Phenomenological Analysis (IPA) will be used in analysing the data. The IPA seeks to investigate how a person in each experience understands an experience (Larkin, Watts & Clifton, 2006). The aim of the IPA is to explore how the participants make sense of these experiences in their personal and social world. The main aspect of the IPA study is to find out what the experiences and events meant to the participants (Smith & Osborn, 2008).
1.11 RELIABILITY AND VALIDITY

This study will use a strategy called credibility to ensure reliability and validity of the study. Credibility seeks to check how true the data collected is, and how it represents the true experiences of the participant. Checking credibility can be done by giving findings of the study to the participant to check if it correlates with their experiences, or not (Robson: 2002).

1.12 ETHICAL CONSIDERATIONS

1.12.1 Confidentiality

In this study, the respondents will be informed about the nature, development and aims of the study. Respondents will be given an opportunity to ask for clarification and to raise their concerns prior to signing the consent form. Respondents will sign an informed consent before part taking in the study. The respondents will be assured of confidentiality and anonymity of their identities in the study. A copy of the signed consent form will be given to the respondents, to ensure that the identities of participants are kept confidential.

1.13 LIMITATIONS OF THE STUDY

There is a possibility that some of the participants may not expose some of the challenges or weaknesses in the implementation of the human settlement policy, simply by not answering some of the questions during the interviews. The researcher will remain neutral and unbiased, however, and not influence their responses.

1.14 OVERVIEW OF CHAPTERS

The treatise will be structured as follows:

Chapter one: This is the introductory chapter and will explain the background of the study, the research problem, and research methodology to be followed and review the primary research objectives and research questions.

Chapter two: This chapter will introduce the literature of the topic being studied. It will provide background of housing and policy theory, and legislation of the topic being studied.
**Chapter three:** This chapter will review research methodologies with focus on the chosen methodology for the study.

**Chapter four:** This chapter will do an analysis on the data collected by literature review, and face to face interviews undertaken.

**Chapter five:** This chapter will present recommendations and aspects that need to be taken for further research.

1.15 **DISSEMINATION OF RESULTS**

Results will be distributed in the form of a research study. The research will motivate the readers to want to find out more about human settlements and its implementation processes. The research study will recommend improvements. The participants will be informed that a copy of the final report will be handed to the Umzimvubu Local Municipality. The information can be published in the relevant journals.
CHAPTER 2

CONCEPTUAL AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

This chapter will explore the background of the housing backlog in South Africa. It will also go into the theoretical perspective of implementation. The literature will focus on the policy framework and how it should be implemented to ensure satisfactory housing delivery in Umzimvubu Local Municipality (ULM). This chapter will also analyse some of the policy documents relevant to the topic.

2.2 BACKGROUND OF UMZIMVUBU

Umzimvubu Local Municipality is one of the four municipalities under the Alfred Nzo District Municipality. The municipality is in the northern-eastern edge of the Eastern Cape.

The municipality has 24 administrative wards, plus the main urban centres, which are Mount Ayliff and Mount Frere. The National Road (N2) passes through the municipal area, and is a gateway to Kwa Zulu Natal Province. This makes it an area for potential economic development, as the municipality does not have a strong enough economic system and needs resources and capital.

2.3 POPULATION AND DEMOGRAPHICS

According to the Umzimvuvbu Housing Sector Plan (2011), ULM has 220 636 residents, and about 22063 residents live in the urban area. The municipal area has an immense rural population, is community-orientated and has cooperative farming. The population is dominated by young people. 62.4% of the population is under the age of 20, and only 6.9% of the population make up the residents over the age of 60 (Umzimvubu Housing Sector Plan Review 2011).

According to the Umzimvuvbu Housing Sector Plan (2011), 11.5% of the residents over the ages of 60 have no formal education at all, and 6.3% of the total population completed secondary education, while 7.6% obtained a tertiary qualification. A Community Survey that was conducted by ULM in 2007 indicated that 14.9% of
households have no form of income, and almost 50% of the households earn an income below R1600 per month. Approximately 20% of the households earn up to R3200 per month. This then justifies the 36.3% of the population that is grant dependent in the area. It is evident that there is a very high dependency rate in the area. Half of the fraction of the population is unemployed and they are not actively seeking employment. The other 22% are employed, and 18.3% are unemployed, but economically active.

The households in ULM, since 2001, have increased from 46 093 to 47 803 in 2007. There was an expected increase of households to 48 983 in 2011, and 50 189 in 2015. The high dependency percentage, coupled with low affordability makes the housing drive, like rental housing, a challenge for the municipality.

2.4 HOUSING AND DEMAND IN UMZIMVUBU

A study of Basic Services states that an estimated 17.7% of the population currently resides in rural areas, and the rest reside in urban surroundings. The most common forms of housing in Umzimvubu area are traditional structures, and an estimated number of 36 529 of the population resides in these types of structures, while 7512 of the population reside in formal houses. Informal dwellings are not very popular in this area. Only 970 informal dwellings have been reported in this area (Umzimvubu Housing Sector Plan (UHSP), 2016).

According to UHSP (2010), the municipal housing waiting list exceeded 2000 applicants for urban housing units. The Housing Sector Plan (2011-2016) suggests that not enough is known by the municipality about the rural housing demand in the area. The author (UHSP 2016), later reveals that no form of research has been conducted on the quantity and types of houses needed by the rural residents in the area. Additional to that, the municipality is not aware of the number of housing structures that need improvement.

Housing demand in Umzimvubu has been researched mostly in terms of quantity, rather than quality, by the municipality and other housing stakeholders. According to the Household Survey and Department of Water Affairs structure count found 3313 residents lived in rural housing. There are 2006 social and rental structures, 970
informal settlements and 422 children headed households needed the municipality’s full attention.

2.5 THEORETICAL PERSPECTIVE OF IMPLEMENTATION

According to Berman (1978), policy implementation is a process of carrying out government decisions. DeGroff and Cargo (2009) go on to say that policy implementation is a complex reflection of change process where government decisions are transformed into programs, procedures, regulations, and/or practices aimed at improving the lives of society members.

Smith (1973) states that a lot of people are under the impression that as soon as a policy is formulated it will be implemented, and the desired results of the policy will be near those expected by policy makers. This has proven not to be the case, especially in third world countries where governments tend to formulate broad policies, and the implementers of the policies seem to lack the capacity for implementation. Interpretations of politics in Asian and African nations have shown that third world governmental policies are the result of demands and pressures from interested parties. Scott (1969) also wrote that, “The open clash of organised interest is often conspicuously absent during the formulation of legislation in these nations.” Interest groups, opposition parties and affected citizens and groups tend to influence the implementation of policies rather than the formulation of policies, and this may be undeveloped or suppressed by official governmental action. Governments often initiate policies without consulting the affected individuals. According to Scott, the public, not having input on the eventual final decisions of government, is completely unwarranted. He goes on to say that between legislation and implementation lies a completely different political arena that has a great effect on the execution of policy.

Like most municipalities in South Africa, literature and statistics suggest that the ULM faces struggle in the implementation of the housing policy, mostly due to a lack of capacity, skills and funding.

This part of the research aims to identify the key components that make a policy effective and efficient.
According to Harold, D. L (1956), implementation is one of the phases in the policy cycle. Per the authors, the policy cycle has seven components including: intelligence, promotion, invocation; application, termination and appraisal (Jann and Wegrich 2007). As suggested by Blum and Schurbert (2009), implementation evolved, and these components were transformed into problem definition, agenda setting, decision making, implementation and evaluation.

Implementation is the point where interaction between citizens and government occurs; where the needs of the community are brought forward by the community and are delivered by the government (Aiyer 2003).

2.5.1 Policy Cycle

Where there are, policies involved, there’s always a cycle that has to be followed in order to make implementation possible. The policy cycle is made up of seven components including: problem definition, agenda setting problem identification, alternatives, decision making, implementation, evaluation and re-definition or termination (Jones 1970). The linear cycle may be the cause of many policy implementation failures in municipalities such as the ULM. The assumption that a policy always begins with a problem is not always the case. The implementers, especially those in local municipalities, may not know the purpose of the policy and how it needs to be implemented. This, because of too much focus on the “traditional” way of doing things, instead of looking at everything that could lead to achieving policy goals, without shying away from the policy cycle. The stages of the policy cycle are interrelated (Aiyer 2003).

According to Knoke (1996), implementation events are a very important part of every policy cycle.

Decision making is the most essential aspect of the policy cycle because decisions need to be made at every stage of the cycle. Agenda setting is the exercise of power in agenda setting.
Figure 1.1 below illustrates how the policy cycle works:

According to Blum & Schubert (2009), the first phase of in the policy cycle is problem identification by interest groups, NGOs and media discussions. The second phase is agenda setting. Agenda setting is when the most influential political parties or interest groups discuss the problem and make it a part of their agenda. Decision making on the problem identified is based on the political responsibility of those who are in power at the time the policy is made, and they make this decision per how they have engaged with the people on a national scale. Implementation then occurs when a law is created based on the problem that was identified as a solution to it, and is later enforced as a law in society. Evaluation takes place to measure the unforeseen problems, and to measure the level of improvement it brought to the actual problem.
It is of utmost importance to observe the political events and environment under which a policy is formulated. The way a policy is formulated is largely influenced by the national mood. Per Aiyer (2003), as cited in Kingdon (1984), policy formulation politics influence ideas to become agendas through “public mood, pressure group campaigns, election results, partisan or ideological distribution in congress and changes in administration.” These components have a great influence on agenda-setting. The Majority of the public should feel the same about a policy, or issues around it, before it becomes an agenda. This allows for good ideas to be endorsed and bad ones to be opposed. Policy makers should ensure that they have read and fully understood national mood during policy making. They should also learn to adapt to the changing mood of the nation, but at the same time use the opportunities available to influence the nation to favour their ideas (Aiyer 2003). There are several challenges that could lead to policy failures and delays as stated above, and these should be avoided at all costs.

There are two systems that can be utilized for policy design: Top-down and Bottom up approaches.

2.5.2 Top-down/Bottom-up:

Implementation is the process and interaction of setting goals, with the aim of achieving them through actions, Parsons (1995). Parsons suggests that implementation failures are rooted back in the assumption that implementation requires control, communication and resources for it to be successful. This approach doesn’t take the role of street-level bureaucrats into account during implementation. One could now suggest that it is not an effective or efficient way to conduct implementation. According to the bottom-up approach policy, implementation is set on two levels. “At macro-implementation level, centrally located actors devise a government program at micro implementation level, local organisations react to the macro-level plans, develop their own programs and implement them”, Berman (1978). This approach encourages micro-level implementers to have their own opinions about their work programs, and are able to change them to workable programs in real life situations (Berman 1978). What makes the bottom-up approach more effective than the top-down approach is the fact that “street-level bureaucrats have discretion and
know individual cases do not exactly fit established rules. Often more than one rule might be applied to the same case, resulting in different outcomes” (Aiyer 2003).

The history of South Africa, especially the inequalities of apartheid, led to the formulation of the housing policy when the country became a democracy. The national, provincial and local government should play their role and interact accordingly when it comes to the housing policy. Street-level bureaucrats should always strive to make their ideas more realistic and achievable.

2.6 NATIONAL GOVERNMENT FUNCTIONS

The White Paper on Housing (1996) sets out the national long term strategic framework within which institutional, funding and delivery arrangements for housing can be planned. According to the Housing White Paper 1996, the strategy set out actions, some of which have been implemented. The initial national housing goal was to increase housing delivery to 338 000 units per annum to ensure that the 1000 000 houses goal in 10 years was achieved.

The National Housing Strategy hoped to set broad national housing delivery goals and negotiating provincial delivery goals in support thereof; determining broad national housing policy, in consultation with relevant other national departments and provincial governments where relevant, in so far as it relates to:

Land development and use, land title and registration systems, norms and standards of national subsidy programmes. It also relates to fund allocation to provincial and national allocation to facilitate programmes.

The National Housing strategy is also responsible for mobilisation funds for land acquisition, infrastructural development, housing provision and end user finance.

Guidelines for the spatial restructuring of cities and towns and rural settlement patterns are outlined in the strategy. Adopting or promoting legislation to give effect to national housing policies. Moreover, the strategy establishes national institutional funding framework for housing and monitoring of performance, delivery and budgets for housing development. The strategy has systems in place to help negotiate increasing of budget to housing with the state.
Lastly the strategy states that national, provincial and local government are accountable to the national parliament for the performance of the sector against set targets and efficiency/effectiveness parameters (White Paper, 1996).

2.7 PROVINCIAL GOVERNMENT FUNCTIONS

The provincial government plays an important role in ensuring effective and sustainable housing delivery at a substantial scale White Paper on Housing (1996). The provincial government should be able to:

- restore dignity of people living in undesirable housing and infrastructural conditions
- ensure that delivery of housing is faster
- demolish shacks and make provision and means for alternative housing
- encourage communication with communities, provincial and national government and other stakeholders to ensure that delivery of housing takes place
- ensure urban, spatial and rural settlement restructuring
- make the creation of quality housing a social norm
- set performance criteria
- monitor the delivery of houses

The provincial government also communicates with National Ministry and Departments in respect of financial assistance towards housing, setting provincial priority lists, facilitating projects and delivering houses in the province by following the national housing policy guidelines.

Provincial government is accountable to the voting citizens of South Africa.

2.8 LOCAL GOVERNMENT FUNCTIONS

According to Bidani (2007), local government is mainly responsible for providing housing for the households who earn low incomes in their communities. They should make it their mission to identify the low-income households and assist the progress of housing developments. Local government also plays an important role in making
submissions to the housing board, and should also play an active role in terms of directly engaging in social agreements developed to submit to the Housing Board.

Local government must be encouraged to take the responsibility to provide housing in their municipal areas through:

- Capacity building, to allow them to play their developmental role
- Legislation, to remove doubt about their responsibilities
- A return to the recognition of consultative decision making.

2.9 PROBLEM AREAS

According to Bidani (2007), all three spheres of government encountered the same problems with the new housing policy. Amongst these problems are:

- Limited delegation powers from central government
- Lack of integration
- Local authorities can only play their role of housing within their respective areas, and only when lawful local government are elected.
- Local government employees are under the impression that they are mere intermediaries of provincial government, when they are, in fact, responsible and accountable authorities.
- Political disorder, vulnerability and domestic unrest in residential areas
- Provincial and local spheres are not in agreement in terms of awareness and commitment to the national housing goal and additional housing policies
- Government under spending, wasteful and fruitless spending or spending over what was budgeted for
- Residents are not informed about how the subsidy system works and the plan of housing that was developed does not reflect the reality of what the subsidy can provide.

2.10 CHALLENGES WITH PROVISION OF HOUSING

According to Cooperative Governance and Traditional Affairs (COGTA), (2009) many municipalities have made significant improvement in addressing historical housing backlogs. Urbanisation demand is currently causing a devastation in terms of
economic growth and investment capacity in local municipalities. Many municipalities are struggling with the provision of housing. Municipalities find it hard to sufficiently plan for infrastructure investment due to not knowing the housing expenditure plan from the provincial government, and, if at all, their plans to provide housing will be approved at provincial level or not.

Some of the highlighted challenges with the provision housing include (COGTA 2009):

Poor working relations and communication between traditional leaders and local municipalities due to traditional leaders allocating land to communities without consulting municipalities, depriving municipalities the opportunity to plan services for the new areas.

- Traditional land clashes with townships because of high need for land in townships
- Land is not free in both urban and rural areas to encourage housing delivery
- Vandalism of low cost houses due to the owners not living in them
- Allocation of houses is not fair and equal for all; certain communities are given preference over others
- Unlawful pursuit of RDP houses caused by delays and poor management of housing delivery
- Incomplete settlement growth rate which also requires services with scarce resources
- Old legislation, that allows subdivision of property in townships, such as the Black Administration Act, needs to be repealed
- Immense spatial development costs for many scattered villages, with very few residents, which have steep financial implications.

2.11 HISTORY OF HOUSING IN SOUTH AFRICA

The South African housing image has been tarnished by apartheid planning structures, unemployment issues and social instability related to poverty among urban and rural communities (National Department of Housing 2004).
The relevant question to ask today, however, is “whether development in the field of sustainable human settlements since 1994 has served to further the course of sustainable development, with respect to the inter-linked pillars of environmental, social and economic sustainability.” (National Department of Housing 2004)

In the 1970s, as many as three million black people were conveniently removed under apartheid instructions like the Group Areas Act, from farms and other areas that were considered too good for black individuals to reside in, or where the apartheid government saw opportunities to farm, or build industries etc., for their financial gain or leisure. Due to such policies, 22 years into democracy, the South African government is still facing serious housing challenges.

Today, South African residents still face problems such as no access to basic services, restricted, or no avenues to get housing or land for the poor, and eroded housing geographical are. These are some of the issues that have increased the housing backlog in South Africa (National Department of Housing 2004). By the time South Africa celebrated democracy, there were already high volumes of housing backlogs, municipality spending inequalities, spatial irregularities linked to what Pillay, Tomlinson and du Toit (2006) refer to as the “apartheid city.” South Africa also experienced challenges with fixing apartheid local government structures and unemployment, and therefore high poverty levels were the other pressing issues, Pillay et al (2006).

In the 1980s, failure to pay housing loans, service fees, omitting revenue payment, led to money lenders refusing to lend money to low income earning families. This, in turn, led to a deficit of end users finance. According to the National Department of Housing (2000), the idle and complicated land establishment and appropriation processes led to inadequate land to be used for housing development. Additional housing difficulties, which caused difficulties in providing affordable housing, included inappropriate infrastructure, services and housing standards.

The National Department of Housing needs to recognise that there cannot be uniformity in provision of housing products, as certain residents need housing facilities that accommodate their needs. For example, woman with special needs. Such things need to be addressed. Unfamiliar end users also face challenges with contractors
whom they feel steal their money. The National Department of Housing should therefore come up with a plan that will allow residents to build their own homes, so that they can save and not deal with contractors who “steal their money”.

The White Paper on the New Housing Policy and Strategy for South Africa outlines the background of the housing situation before democracy. It also focuses on the poor, and their living conditions. At the time, the majority of South African residents were living in urban areas, while many of the remaining South African residents resided in rural areas. Some of these rural residents, however, spent most of their lives working in the urban areas (Government Digest, 2004). According to Government Digest (2004), a large part of the rural dwellers resides in secure households, while a small percentage live in traditional/informal houses, and the remaining percentage live in squatter camps, backyard shacks, or are renting in overcrowded urban formal houses with no occupation rights over their accommodation. This adds to the housing crisis in South Africa, followed by an unequal spread of home ownership according to income, race and gender.

Since coming into power, the African National Congress (ANC) made a commitment to make amendments. One of the ways they hoped to make these changes was through the implementation of the Reconstruction Development Programme (RDP), which was the ANCs 1994 election manifesto for a democratic South Africa. The RDP was intended to deal with meeting the basic needs of all South Africans, including land, jobs, water and sanitation among other needs. To meet these needs, local government restructuring had to be done, Pillay et al (2006). In terms of housing, the RDP promised to secure tenure, land, a top structure and supply of water, sanitation and electricity (Mthembi-Mahanyele, 2002).

According to Ramashamole (2011), another major challenge was the lack of knowledge in terms of the number of households who suffer from service backlogs, their incomes, the level of services they might afford, and whether or not the government would be able to accommodate and deliver these services, and what alternative ways can be put into place to ensure that service delivery does take place. Lastly, how to make this possible with available financial resources.
To assist the poorest of the poor to get adequate housing close to areas of economic opportunities, the Department introduced the “Housing the Nation” initiative. The Departments aim was to address household needs and adequately house those who are not able to access ownership through increased access options (Government Digest, 2004).

In the late 1990s housing specialists recognised that the delivery of RDP houses was carelessly creating impractical, socially impaired human settlements, which led to the realisation that the department needed to focus on producing quality housing, rather than focusing on quantity (Charlton and Kihato, 2006).

The post 1994 housing programme has been meaningful. It has displayed that housing delivery showcases that tangible assets are being distributed to the poor. This alone has helped establish pride among the poor (Ramashamole, 2011). According to Charlton and Kihato (2006), “it is contended that the government housing programme is one of the few state interventions which places a physical asset directly in the hands of households living in conditions of poverty.” The households are now able to improve their lives and increase their human, social, natural and financial assets of life. This would be the Housing Programmes successful outcome (Government Digest, 2004). The National Housing Policy was designed to address all these challenges.

2.11.1 The Role of Housing

The RDP has played a significant role in terms of housing and in that it has helped establish that housing plays an important role in sustainable economic growth and development. Housing is the starting point of growth and development. It satisfies a basic need and at the same time works up economic growth (Hassen, 2003). Housing should also be a growth stimuli through scenarios- “with construction creating demand across sectors with high levels of employment-intensity, with limited demands on the balance of payments and with the potential, in South Africa, to be non-inflationary, since there is ample excess capacity. (Hassen, 2003)”

According to Hassen (2003), housing should be considered a “lead sector” because it plays two vital roles, it incites development and also directs government spending. Provision of housing also incites attainability of land, water, and electricity, this
reinforces magnifying effects in the economy. These magnifying effects can be perceived to function in four ways, firstly when government extends housing to the people, the demand for material to be used to build the houses increases. This leads to employment opportunities in brick supplying industries, cement and other materials will be the outcome (Hassen, 2003). Secondly increases in building houses means there will be increases in employment in construction companies. Thirdly homeowners add value to their houses in a few ways encouraging economic growth. Lastly through business development linked with agglomeration provision should be able to provide income generating opportunities (Hassen, 2003). Houses should be able to integrate cities and towns (Hassen 2003).

Government should by now can mediate in property market and eliminate apartheid spatial form through provision of low income housing.

Integrated development planning is premised on long-term sustainable planning. This planning approach states that housing delivery should be able to develop townships economically and help reconstruct urban space (Hassen 2003).

2.11.2 Housing Policy of South Africa

This section will give a background of the formulation of South Africa’s national housing policy. The main housing policy strategies, challenges and restraints facing the housing policy will be discussed.

Background to the National Housing Policy:

Prior to 1994, the National Housing Forum (NHF) was created which resulted to the birth of South Africa’s housing policy which started ahead of the 1994 elections. The NHF consisted of multi-parties, non-governmental negotiating bodies, business people, communities, development organisations and government. The negotiations led to a number of research and development of legal and institutional interventions. Which were later used by the National Unity in 1994 to formulate South Africa’s housing policy (National Department of Housing 2004).

A National Housing Accord was signed by stakeholders representing the homeless, communities and civil societies, financial sector, up and coming contractors,
established construction industry, building material suppliers, employers, developers and the international community and government in October 1994. This accord shaped today's South African Housing Policy (National Department of Housing 2000). In December 1994, the White Paper on Housing followed with a framework set out for the national housing policy, policies, programmes and guidelines. The frameworks are set out in the White Paper (National Department of Housing 2000).

The announcement of the Housing Act in 1997 was an extension of legislation of the requirements set out in the White Paper on Housing. What makes the Housing Act meaningful is the fact that it aligns the national housing policy with South Africa’s Constitution and clearly states the roles and responsibilities of the national, provincial and local governments. The Housing Act decides on the conditions of administrative procedures for the development of the national housing policy (National Department of Housing, 2000).

2.11.3 National Housing Policy Framework

The vision of the South African housing policy is to ensure that stable, sustainable and habitable residential environments are established and maintained. The vision seeks to ensure that households and communities are in areas that allow residents access to basic services and other social amenities. The vision is set out to ensure that permanent South African residents have access to tenure (The Housing Act 1997).

The South African housing policy vision clearly indicates the objectives of the policy and how implementers should go about fulfilling these objectives.

The goal of the national housing policy, however, is to deliver houses. This is “to increase housing delivery on a sustainable basis to a peak level of 350 000 units per annum until the housing backlog is overcome.” (National Department of Housing, 2000). According to the National Department of Housing (2004), this can be achieved through promoting low-cost housing by organising credit for beneficiaries and builders through the National Housing Finance Corporation (NHFC), inclusive of capital for go-betweens who are lending money to the target group, and also through the National Urban Reconstruction and Housing Agency (NURCHA) which guarantees the housing sector to have access to capital (National Department of Housing, 2004).
The National Home Builders Registration Council (NHBRC) is a warranty scheme and checks that quality housing at low-cost is achieved by following norms and standards set for the construction of low income housing. All low-income houses should, at construction, be built under the set norms and standards (National Department of Housing, 2004).

There are two Acts in South Africa that are set to uphold the right to secure tenure. First, the Extension of Security of Tenure Act (ESTA). This act protects people who live in rural or peri-urban land, with the land owner's permission, or whoever oversees the land. The second act is the Prevention of Illegal Eviction and Unlawful Occupation of Land Act (PIE). This act aims to prevent illegal evictions and illegal occupation in urban areas. Ensuring tenure is vital in the housing programme and, subsidy beneficiaries need to have tenure of their new homes. Other tenure options include rental and communal tenure as per social housing options (National Department of Housing, 2004). A lot of factors can affect housing development. The right to legal occupation of houses has a negative effect on housing development. In the sense that a lot of people occupy low cost housing illegally.

The South African Constitution is another framework document under which the housing policy is set. The housing Act and White Paper on Housing are vital frameworks for the National Housing Policy. Other documents that have dealt with provision of housing in South Africa include: The RDP, Growth Employment and Redistribution Strategy (GEAR), Urban and Rural Development Frameworks and White Papers and policy Frameworks related to local governments and the Public Service (National Department of Housing, 2000).

2.11.4 Strategies of National Housing Policy

South Africa’s National Housing Policy is based on seven key approaches namely: “stabilising the housing environment, mobilising housing credit, providing subsidy assistance, supporting the People’s Housing Process, rationalising institutional capacity, facilitating speedy release and servicing of land and coordinating government investment in development.” (National Department of Housing, 2000)
This report will focus on three of these strategies as the author feels that the ordinary citizens of South Africa are not aware of such opportunities, the investigator also only learnt about some of the strategies while preparing and reading to compile this chapter. The strategies are including: stabilising the housing environment, providing subsidy assistance and supporting the People’s Housing Process.

Stabilising the housing environment entails the creation of a secure and effective public environment. The need for housing for low-income earners market needs to be decreased by ensuring that all parties understand, fulfil and maintain their contractual roles and responsibilities of housing projects (National Department of Housing, 2000). The government hoped to achieve this through encouraging partnerships by building trust in the housing sector between beneficiaries and service providers.

Providing subsidy assistance means the government would have support households are not able to satisfy their housing needs on their own. There would be a great need for financial discipline because government is unable to provide enough subsidy funding to cover the cost of formal houses for all the South Africans in need. The housing subsidy focuses on the number of people who need subsidy assistance rather than the subsidy quantum which should be higher for larger households (National Department of Housing, 2000).

Government promotes partnerships between the provision of state subsidies and the provision of housing credit on personal resources (savings, labour etc.) because of the unfortunate realisation that the subsidy provided is not enough to provide completely satisfying housing. The South African Housing Fund allocates a budget for each provincial housing department from its annual allocation of funds from the national budget. It is then up to the provincial housing department to decide how much of the Housing Fund will be allocated (National Department of Housing, 2000).

The subsidy assistance strategy has three programmes which make up the National Housing Programme including: The Housing Subsidy Scheme (HSS), the Discount Benefit Scheme (DBS) and the Public-Sector Hostels Redevelopment Programme (PSHRP). The HSS was put in to effect in March 1994, putting the other subsidy programmes on halt. The HSS assists households earning up to R3500 per month to
acquire secure tenure, basic services and a top structure (National Department of Housing 2000).

To qualify for the subsidy one must meet the following criteria: a monthly income of R3500, must be a South African citizen, must be a permanent resident, legally competent to contract (i.e. over the age 21), married or cohabitating, single and has dependents, first time home owner and has not received housing subsidy previously (National Department of Housing 2000).

The DBS was established in terms of Section 3(5) b of the Housing Act, No. 107 of 1997 as a system to transfer free-standing houses to their qualifying residents (National Department of Housing 2000).

The PHSRP was put into pace to guide and support the upgrading of public sector hostels. A capital grant for central government funds is provided for single people and families entitled to it, and they can get a full subsidy of R15 000. This does not close doors for people to claim subsidy elsewhere unless they purchase their converted unit and use their subsidy entitlement. The policy allows ownership and rental for family or single accommodation (National Department of Housing, 2000).

According to the National Department of Housing (2000), the subsidies are for the benefit of approved individual beneficiaries. There are a number subsidy systems available: individual, project-linked, consolidation, institutional, relocation assistance and rural subsidy. The individual subsidy is for low-income households and can be used to buy property for the first time, buy an existing house including land on which the house stands. Project-linked subsidies provide for the allocation of housing subsidy funding to developers to enable them to start with approved development projects and to sell the residential properties to qualifying beneficiaries (Ramashamole, 2011)).

Developers of organisations in the private sector, public institutions, non-governmental organisations (NGOs), or Community Based Organisations manage and execute housing projects. Developers may take joint ventures between many role players or other arrangements (National Department of Housing 2000(as cited by Ramashamole, 2011).
The National Department of Housing (2000) states that as soon as suitable land and potential beneficiaries for a project are identified, the developer must be sure that the site and approach chosen will fit, and lies within the rules of how the land will be used. The developer will then prepare a project application and submit it to the Provincial Housing Development Board (PHDB) for approval.

The PHDB determines the amount to allocate to the project-linked subsidy, and the number of residential properties to be sold to beneficiaries in each of the three subsidy bands. This is based on the socio-economic profile of the beneficiary community, once determined (National Department of Housing, 2000). For the PHDB to approve a project, the developer and the PHDB should agree on how the subsidy will be paid out to facilitate the development process (National Department of Housing, 2000).

According to the National Department of Housing 2000, all projects will only be considered for approval if they promise to address the needs of disadvantaged communities. New housing developments should strive to address the basis of the Housing Policy and Strategy objectives. When upgrading less serviced settlements, or providing services to a community that is already in households, it is important to do so without violating the rights and relationships of existing residents.

Consolidation subsidy is given to people who have in the past received subsidy, live on a serviced site and wish to renovate the house. Institutional subsidies are for non-profit organisations commonly known as social institutions (i.e. churches), that want to accommodate people from lower income groups. The relocation subsidy is for homeowners who are forced by financial issues to pay home loans they can no longer afford. To qualify for this subsidy, the lender must be accredited and the borrower must have missed at least three instalments. This subsidy will help them finance a new home. The applicant should enter a relocation agreement that states that they will relocate to a more affordable house. Rural subsidy is available only on a project basis and beneficiaries have the liberty to decide on how to use their subsidies. They may use it to build a house to reside in or provide a service or do both (National Department of Housing, 2000).

According to the Cape Gate Way (as cited by Ramashomale, 2011) the PHP offers families who own undeveloped serviced property willing build their own homes training
and technical support. If the family brings forward their own labour they will be at an advantage of building bigger and better homes as they will save money from not paying for labour costs and can in turn get more housing material. PHP houses are larger than those built by council. The PHP is not a subsidy but rather an agreement between groups qualifying for housing subsidies to use their resources and contribute their labour to achieve what they wanted from the subsidy assistance, Cape Gateway 2007 (As cited by Ramashomale 2011).

Low cost housing usually disappoints occupants. Occupants are usually dissatisfied due to the quality and suitability of the houses, which is why the PHP has become a better option. The mainly focuses on objectives, and to avoid occupant's expectations of complete houses the PHP invites beneficiaries to add saving or labour to cut costs.

The seven strategies are an important part of the national housing strategy. The National Department of Housing (2003) defines social housing as: “A housing option for low-to-medium income persons that is provided by housing institutions, and that excludes immediate individual ownership.” Social housing is another housing option people can explore, but it is not viable for the very poor. Social housing is for people with a formal, or informal, income and they must be able to afford rent, or any other periodic payment for accommodation.

Social housing mostly covers rental tenure options and excludes immediate ownership by the residents (National Department of Housing 2003). It is therefore not suitable for beneficiaries seeking immediate individual ownership. However, social housing does allow collective forms of ownership. Social housing contributes to sustainable housing, social housing institution and adequate private sector involvement. It addresses the concerns of urban regeneration, improves housing densities, promotes effective and efficient management of rental forms of accommodation, and this may also stimulate the economic standing. This can be done through providing regular service payments to the local municipality once the beneficiaries start using the services. Social Housing also helps to contribute to the macro objectives of promoting citizenship, democracy and good governance.
2.12 UMZIMVUBU HOUSING STRATEGY

The Housing Sector Plan (HSP) serves as a guide to local municipalities to deliver housing in a planned and coordinated manner, it allows municipalities to amend spatial differences caused by the apartheid regime and to use housing as a tool to systemize with other service providers to increase the use of limited resources economically (Umzimvubu Housing Sector Plan Summary (UHSPS) 2016).

According to the UHSPS (2016), a large number of the population in the area resides in rural communal areas in informal housing. The HSP further states that the municipality is not aware of the exact rural housing need in the area. The municipality believes this is caused by the failure of not working on the housing waiting list. The municipality, is however, aware that many rural inhabitants require housing. In the municipalities HSP (2016) it is clearly stated that an investigation should have been done to know the number of housing units required.

Considering these findings, the municipality has proposed using their Rural Housing Strategy project as a tool to address housing delivery and improving the infrastructure and quality of traditional dwellings. The municipality also proposes to creating a waiting list system that will be kept up to date, and having a database of the number of residents in need of housing in informal settlements. Furthermore, the municipality suggests that it will also use this system as a management tool to develop housing provision and eradicate housing backlogs (UHSPS 2016).

According to the UHSPS (2016), the municipality acknowledges that it is incapable of delivering housing in the Umzimvubu area in terms of finances. The municipality states that it relies on the Provincial Housing Fund (PHF) to finance housing developments.

The municipality plans to engage in partnerships with other organisations/institutions who can assist in the planning and delivery of housing in the area (UHSPS 2016). According to the UHSPS (2016), the municipality is also hoping to strengthen its relationship with sections within the municipality and the Eastern Cape Department of Human Settlements (ECDoHS), the regional Department of Land Affairs, as well as agencies and NGOs working in rural areas.
As stated in the UHSPS (2016), the municipality has no clear housing delivery vision or set objectives. To equip all stakeholders towards a common goal, there needs to be a clearly defined set of objectives and a clear vision.

According to the UHSPS (2016), the housing delivery process alignment with other departments does not have clear details. The collection of data from the population needs to be addressed. The municipality has come up with a solution to solve this by lining up the housing sector plan with the IDP.

The current municipalities planning is flawed due to the lack of developed and maintained data on the housing demand and projects and plans to address them. Current data is minimal and scattered, or in different formats for different areas, within, or outside the municipality. A systematic and uniform way of collecting data needs to be created.

According to the UHSPS (2008), the housing vision of Umzimvubu is the: “Promotion of sustainable and efficient housing delivery incorporating urban and rural communities, through coordinated efforts of all role players.” To put this vision into action, the municipality needs to promote productivity, inclusivity, good governance and sustainability. Due to the high demand for the provision of housing, a suitable Rural Housing Programme needs to be the municipalities’ priority (UHSPS 2008).

The strategic priorities of the municipality include (UHSPS 2016):

1. Determining demand and acknowledging it by:
   - Providing housing consumer education and giving consumers a voice
   - Implementing the housing need register and managing it
   - Consulting the social welfare department and Special Programmes Unit (SPU) to cater for child headed households and orphans.

2. Increase delivery of subsidy to meet housing demands through:
   - Strategic planning for housing delivery
   - Conducting annual environmental analysis to review and revise the annual sector plan

29
• Develop locally focused policies to create an environment that manages the growing housing demand

3. Project channels to be followed:

• Merging existing information on delivered, planned, implementation already taking place, and linking blocked projects into a single project that is systematic and regularly updated.
• Plan projects in line with the provincial housing sustainability criteria
• Submit projects to the province for approval and technical support

4. Land and land packaging

• Undertake a land identification and land packaging programmes
• Link land reform to these programmes
• Do feasibility studies on land from the Department of Public Works and prepare a business plan for land required and make a transfer

5. Infrastructure

• Engage with infrastructure officials to plan infrastructural housing programmes

6. Integrated Sustainable Rural Housing Delivery Programme (ISRHDP)

• Define an ISRHDP strategy that defines the rural demand for housing, infrastructural needs, top structure and tenure, and then link this to available resources to meet these needs.

7. Project development and management

• Initiate projects with contractors in terms of top structure
• Manage projects to ensure quality and completion of projects on time
• Ensure finances are available and systems to develop new projects in line with the ISRHDP strategy
• Have a programme dedicated to complete blocked projects and rectifying existing projects

8. Build durable housing structures to meet the housing mandate

9. Strengthen internal and external partnerships required by the municipality to plan, facilitate, and where relevant, implement the housing development strategies to meet housing demands in the area.

2.13 THE RIGHT TO ADEQUATE HOUSING

According to the Development Action Group (2004) (as cited by Bidani 2007), housing is a social right that cannot be implemented quickly. It is a right that takes a longer period to access.

Per the Constitution of the Republic of South Africa (1996), everyone has the right to adequate, housing but it is Article 26 of the Bill of Rights in the Constitution that states that:

• Every South African has the right to access adequate housing
• The state has an obligation to ensure that access to housing happens through legislative measures, using its available resources to progressively achieve this right
• Evictions and demolition of people’s homes is condemned.

According to the United Nations High Commissioner (2000), "the human right to adequate housing is more than just four walls and a roof. It is the right of every woman, man, youth and child to gain and sustain a safe and secure home and community in which to live in peace and dignity."

For a house to be considered as adequate it must meet the following standards: provide protection from weather, it needs to be a durable structure, it must have a reasonable living space and privacy, and there must be sanitary facilities, drainage systems, electricity or solar energy, clean water and secure tenure (RDP, 1994).
2.14 RURAL HOUSING

According to the RDP (1994), rural residents have concerns around tenure forms and trust land, the relationship with the commercial agricultural sector, inadequate or no bulk infrastructure, farm workers housing on farms, apartheid removals and resettlements, access to land and land claims procedures and processes.

Rural areas also have problems of the constant need to ensure full property and home ownership rights for women. These are greater than those of men. An action plan must be developed to deal with this issue. Government needs to pay attention to rural housing need numbers and backlogs and slowly improve the state of houses in rural areas. Labour tenants are the most vulnerable and require security of tenure and there’s a need for the establishment of legal defence and advice offices, to assist farm workers with eviction challenges (RDP 1994).

2.15 COMMUNITY PARTICIPATION

Community members should be involved in decision-making and implementation of projects at all project phases. Members of the community should also benefit from housing programmes by securing employment, receiving training, and being awarded construction contracts. Community participation also encourages capacity building and securing funding for community based organisations. Educational institutions may also be equipped with training and provision of skills needed for housing development.

2.16 HOUSING FINANCE CORPORATION

Tait (2003) states that the Housing White Paper promotes the national housing finance corporation and overlooks the RDPs idea of using the housing bank to lend money to the public and private fund to avoid high interest rates. The mobilising of consumer savings is unrealistic considering the limited disposable income of the poor people and high costs of housing (Bidani 2007). The poor simply cannot afford any form of loan. Their salaries are only there to ensure that their basic needs are catered for mainly food and clothing.
2.17 INTEREST RATES

Delivery Magazine (2005 (as cited by Bidani 2007) states that interest rates determine affordability of the housing market. The Housing White Paper overlooks this in its list of economic issues. Low income borrowers are not able to borrow money from the banks due to the high interest rates. Banks are permitted to increase these rates by the Department of Housing. The upfront capital subsidy approach of the Housing White Paper undermines the RDPs approach, which says:” government funds and private sector funding must be blended in to increase housing finance.” (Delivery 2005) (As cited by Bidani 2007).

2.18 AFFORDABILITY

Low income households require affordable adequate housing. They also appreciate government subsidies and infrastructure facilities and the provision of basic housing units (Bidani 2007). Housing comes with on-going costs such as maintenance, and service fees, which should also be affordable to irregular income households (www.housing.gov.za.content/).

Affordability, to the poor, is a myth, as they even struggle to start a house and make it a complete dwelling. To them, affordability as defined by the current policy’s low income housing delivery, contradicts the unemployment and poverty situation in the Umzimvubu area.

As defined by Agenda 21 of the United Nations conference on development, two areas need to be addressed for affordability to take place. Firstly, prominence should be given to employment and income production needs for the poor and the grant dependant individuals (United Nations Commission on Human Settlements, (UNCHS) 2002), like those of the Umzimvubu area. Secondly, even the households with an income cannot afford housing. Credit facilities must be available to improve their low incomes without causing financial pressure. Government can encourage increased affordability by ensuring that honest building codes and quality housing, sufficient building materials and technology advances are made available, that would reduce the high costs of housing for the poor (UNCHS, 2002).
Affordability prevents housing delivery in the Umzimvubu area due to many people being grant dependant or unemployed. According to Adebayo (2003), maintenance, or the completion of dwellings, does not happen with most starter houses for at least five years. The goal of a complete house is a problem among the poor as no possibility of an increase in the amount of the subsidy is visible, and the poor still cannot afford to build their starter houses. The on-going costs are also a problem even to the people who gain from the capital subsidy. They cannot afford water, electricity and rates charges etc. (Adebayo 2003).

2.19 LOCATION

One of the South African housing policy goals is to ensure that low cost housing is located close to areas with economic opportunities. People should be able to access employment and services easily. If they are not close to these areas of development they may suffer the loss of job access (Bidani 2007).

Location of dwellings should be chosen carefully. The poor should be able to view their home spaces as more than just a family dwelling, but as a promising estate for income generation activities, and an opportunity to participate in the urban economy. This means that sites should be in areas that increase the chances of making these conditions possible (Bidani 2007).

2.20 ROLE PLAYERS

According to the RDP (1994), role players in housing include: civic associations and other community groups, the public sector, NGOs, private sector developers and construction materials firms, trade unions, financial institutions etc.

Housing sector stakeholder roles must be identified and clearly defined to allow an effective and well organised housing provision. National Housing Forum work should be inspired to carry on but effective public sector participation must contribute. “Duplication, inefficiency and ineffectiveness must be eliminated.” (RDP 1994)
2.21  AN OVERVIEW OF HOUSING IN MALAYSIA

2.21.1 Malaysia Housing Strategy and Policy

According to Malpezi and Mayo (1999), Malaysia is a middle income developing country with an income growth of three percent. Most jobs in the country are in industrial and service sectors. Their social structure is identified by race and geographical location. The Malaysian government is set out on job creation campaigns for the poor, but they are not sustainable jobs and could therefore not benefit the poor on a long-term basis. Due to increases in housing demand, and a decrease in household incomes, there has been a decline in the ability of households to purchase new housing units. Rental residents and consumer prices also increase at a high percentage (Malpezi et al. 1997).

High administration costs in Malaysia are caused by inefficiency of government to process application for land and indifference to its dispensation. The private sector is not to blame for these problems and so the government should take responsibility. The private sector is not heavily involved in housing the poor. Other state corporations were heavily involved in the provision of housing for the poor because the house pricing is controlled by government since an ample number of the urban poor couldn’t afford them. Low income households cannot obtain or afford loan payments if they do qualify to get one. High house prices and squatter camps rise caused a housing backlog (Chamber, Mohd and Yusof, 1997)

2.21.2 Role of Government

According Eighth Malaysian Plan, (2001:71) “Malaysia’s public housing began in 1957, which was the same year it gained independence. The concept of public housing changed from merely providing housing for government officials to that of promoting homes to all sections of society. Low cost housing was introduced to those poor households that had an income below 300 a month Eight Malaysian Plan, (2001: 49). The government played a role, which ensured equality in the consumption of housing by means of regulation and organisation backed by some subsidies. This meant that the State ensured that people could buy housing of a size and quality, which were compatible with that income the people earned. The advent of the New Economic Policy (NEP) in 1971, as well as other economic factors in rural areas resulted in rapid
migration of the rural population to urban areas. The main objective of the NEP was to foster national unity and nation building through eradication of poverty. Native Malays urbanised to cities, and this changed the racial composition in these areas. By 1970 two thirds of people who lived in urban areas were Malays, compared to 11, 2% in 1957” (Eighth Malaysian Plan, 2001:71)

Malpezi et al, (1997) also mentioned that “the single highest housing production in Malaysia was initiated under the Public Housing Programme, although the total housing development expenditure between 1971 and 1990 had never exceeded 10% of the total national development expenditure (Eighth Malaysian Plan, 2001: 55). In 1986 the Public Low Cost Housing Program (PLCHP) was introduced to alleviate the problem of housing shortages (Malpezi et al, 1997: 376). The PLCHP had two objectives, namely to boost the economy through linkage effects and to increase the supply of houses in low and moderate income households. Although the PLCHP increased the number of houses constructed and distributed, actual progress was slow in relation to expectations. The problem that confronted the PLCHP was its implementation rather the programme itself. There was a lower demand of houses owing to inappropriate pricing, as well the fact that houses were built in less preferable locations, had poor housing designs and high costs of administration. Inappropriate pricing meant the prices were too low to make up the construction cost especially in expensive areas. Design problems were encountered when the private sector would create new inexpensive designs, which did not make immediate success in the market” (Malpezi et al, 1997: 376).

2.21.3 Role of the Private Sector

“During Malaysia’s fourth plan of housing the poor, government increased the appeal of low cost housing to the private sector by requiring the private sector to reserve 30-50% of its financing for housing development. To boost participation of the private sector, the government used new incentives by reducing infrastructure standards and increased the speed for land conversion and other regulatory matters. The government, through policy levers, prescribed the number of houses that the private sector had to build. Malaysia’s housing policy, unlike other countries, eschewed enforced account construction to enforce compliance. The role of the state was reduced to regulation of activities of private development to ensure that a certain
proportion of their house building was constructed at costs that were affordable to low income groups. The government assisted the private sector through certain instruments to keep the cost of houses down” (Malpezi et al, 1997). Eighth Malaysian Plan (2001: 56) mentions that “the government offered subsidized federal loans, which were accompanied by reductions in the size and quality of individual units. He further states that by the time it reached its sixth plan, Malaysia had completed 100,728 high cost units, which was five times the original target of 26,100 units. The private sector complained that:

- Much of the non-achievement can be attributed to slow government processing and approval of applications for land development, concessions, subdivision and issuance of titles. It stated that relative to the volume of work, offices are understaffed, hence unnecessary long delays in dealing with applications.
- Local authorities lacked professional staff and their building codes varied from one locality to another and from one state to another. These contributed to delays of more than two years before a final decision was made.
- Price increases of raw materials affected the ability of development to maintain the prices of houses and many of the houses that were built were in prime land beyond the reach of poor Malays.
- Guidelines regarding distribution of low-cost housing, which were imposed by the state to the private sector, were interpreted differently by the private sector and had affected the ability of lower income groups to own their houses.
- Credit extended by various financial establishments such as commercial banks and finance companies increased substantially in recent years. However, the bulk of credit facility for housing development tended to go to middle and upper income households rather than to the urban poor” (Eight Malaysian Plan, 2001:230).

2.22 ENGLANDS HOUSING STRATEGY AND POLICY

“England is situated in the northwest of continental Europe and is the largest and most populous constituent country of the United Kingdom of Great Britain and Northern Ireland. Its inhabitants account for more than 85% of the total population of the United Kingdom, whilst the mainland territory of England occupies most of the southern two thirds of the Island of Great Britain and shares land borders with Scotland to the north
and Wales to the west. Elsewhere it is bordered by the North Sea, Irish Sea, Atlantic Ocean and England Channel" (History of England, 2006).

According to Fitzpatrick & Sheik (1999:320) “England’s government objective for housing legislation is both simple and fundamental in order to ensure a decent home for every individual in the country. Housing policy decisions have a potential to impact on a vast array of broader economic and social policy objectives; delivering macroeconomic stability; helping households to manage assets, savings and risk; meeting peoples’ housing aspirations; creating sustainable mixed communities and enabling labour market flexibility” (Fitzpatrick & Sheik 1999:320).

Fitzpatrick & Sheik (1999:15) also mentioned that, “because of the influx of immigrants from Commonwealth countries and from rural areas in England, London and other cities throughout, the country has sometimes experienced severe housing shortages. Historically, a significant proportion of people lived in public housing built, which had been by local governments. During the 1980s and 1990s home ownership throughout the United Kingdom (and particularly in England) increased significantly, as the government passed legislation, which encouraged public housing tenants to purchase their units. In the 1950s about 30 percent of homes were owner-occupied. By the end of the 20th century the figure had risen to about 70 percent. Although home ownership increased substantially in all regions, it was lowest in London (about three-fifths) and highest in the South East (about three-quarters). Still, about one-fifth of all tenants live in public housing. During the 1990s the government allocated significant resources to modernise public housing and to reduce crime in housing estates. Homelessness has been a particular problem, especially in London”. Communities and local government are working to help people and local agencies create cohesive, attractive and economically vibrant communities. The government works to ensure that communities can fulfil their own potential and overcome their own difficulties, including community conflict, extremism, deprivation and disadvantages. The aim is to empower communities to respond to challenging economic, social and cultural trends (Fitzpatrick, Sheik 1999:15).

According to Fitzpatrick & Sheik (1999), communities and local government joined hands to assist local people and local agencies to create strong, attractive and economically active communities. The government ensures that communities learn to
and can fulfil their own potential, overcoming their difficulties and empowering them to adapt to challenging economic, social and cultural changes (Fitzpatrick & Sheik 1999).

2.22.1 Sustainable Community Plan

“The Sustainable Communities Plan was launched (Sustainable Communities: Building for the Future) on the 5th of February 2003. The plan sets out a long-term programme of action to deliver sustainable communities in both urban and rural areas. It aims to tackle housing supply issues in the South East, low demand in other parts of the country, and the quality of public spaces. The plan includes not only a significant increase in resources and major reforms of housing and planning, but also a new approach to how government builds and what it builds. The programme of action aims to focus attention and to coordinate efforts of all levels of government and stakeholders in bringing about development that meets economic, social and environmental needs of future generations, as well as succeeding in the present” (Fitzpatrick & Sheik 1999:15).

2.22.2 Sustainable Community Definition

According to Edwards (2000:90) “sustainable communities are places where people want to live and work, presently and in the future. They meet diverse needs of existing and future residents, are sensitive to their environment, and contribute to a high quality of life. They are safe and inclusive, well planned, built and run, and offer equality of opportunity and good services for all. For communities to be sustainable, they should offer:

- Decent homes at prices that people can afford;
- Good public transport;
- Schools;
- Hospitals;
- Shops; and
- A clean, safe environment.

People also need open public spaces where they can relax and interact and be able to have a say in the way their neighbourhood is run” (Edwards, 2000: 90).
2.22.3 Role of Government

According to Blackby Alison, Booth & Frank (2004:25), “all councils and housing associations have been challenged by the government to meet the Decent Homes Standard. Several councillors will meet the challenge by using existing resources and retaining both ownership and management of their stock. For those that needs extra funding to meet the required standard, the government has outlined three options, which aim to deliver improved performance and services, ensuring that the extra money is spent cost effectively”

2.22.4 Decent Home

Blackby, et al (2004:55) also mentioned that, “decent homes are important for the health and well-being of those who live in them. Poor housing will assure an area of a bad reputation. The place becomes unpopular, which leads to a breakdown of communities. In short, decent homes are a key element of any thriving, sustainable community. To be decent, a home should be warm, weatherproof and have reasonably modern facilities. The government believes that everyone should have an opportunity to have a decent home. It aims to make all council and housing associations’ housing decent by 2010. It also wants to improve conditions for vulnerable households in privately owned housing, particularly for those who have children. In 1997 there were 2.1 million houses owned by local authorities and housing association that did not meet decent homes standards. Local authorities had a 19 billion backlog of repairs and improvements. Communities and local government’s aim is to standardized all social housing with decent conditions, while most of the improvements have taken place in deprived areas. Since 2001 government has reduced the number of non-decent homes in the social sector by over 50 per cent” (Blackby, 2004:55).

2.22.5 Creating an Arm’s Length Organisation

“An Arm’s Length Organisation is a company, which is created by the council to manage its homes and to make them decent. Although the council still owns the homes, it is free to focus on more strategic housing functions. If the Housing Inspectorate rates the ALMO as ‘good’ or ‘excellent’, the government makes extra money available to make the homes decent” (Blackby, 2004:55).
2.22.6 Housing and Private Sector Involvement

“Private Finance Initiatives enable the government to provide financial support for partnerships between the public and private sectors. Typically, PFI contracts last for thirty years. Although the council still owns the homes, in most cases, the private sector partner will provide management services” (Blackby, 2004:55).

2.22.7 Responsive Housing Supply

“Government’s reforms are aimed at delivering a better balance between housing demand and supply and is presented in two phases. In the first phase the government consults on a new policy approach to land supply. Key elements of the proposed new approach are:

- Requiring greater reference to housing market information at regional level in determining the level and distribution of housing provision within the region, and to tailor the delivery of housing to the circumstances of different markets;
- Extending the local authority plan horizon from 10 years to 15 years to take a longer-term view;
- Requiring that local authorities ensure that the first 5 years of this land supply is allocated and developable; and
- Introducing housing land availability assessments to require local authorities to work with developers to identify land that is developable and offers the most sustainable option for development (Housing Corporation, 2002). In a second phase of planning reform, the government will consult on a new draft Planning Policy Statement on Planning for Housing (PPPS) which will establish the broad national policy framework for housing planning. The aim will be to ensure that

England Housing Policy Aims

“The platform of economic stability, which was created by this government, has assisted it to create a wide-ranging programme of demand and supply side measures to improve affordability and access to housing throughout the country. The aim of England’s housing policy is to:

- Achieve a more responsive housing supply;
- Enhance the environment;
• Give houses to people as an entitlement; and
• Give homes to all and extend home ownership” (Housing Corporation, 2002).

2.22.8 Enhancing the Environments

• “The government is committed to increasing housing supply to deliver significant social and economic benefits. Increasing housing supply will deliver significant social and economic benefits. However, extending opportunities for people to have a home that meets their aspirations, should go hand-in-hand with protecting and enhancing the environment, both for the enjoyment of people presently and to ensure a strong legacy for the future. The government’s objective for housing policy, both simple and fundamental, is to ensure a decent home for every individual within the country. Yet housing policy decisions have potential to impact on a vast array of broader economic and social policy objectives: delivering macroeconomic stability; helping households to manage assets, savings and risk; meeting people’s housing aspirations; creating sustainable mixed communities; and enabling labour market flexibility” (Housing Corporation, 2002).

“To be effective in delivering these objectives, policy-making should be rooted in a clear understanding of distinct characteristics of houses and housing markets. These characteristics present households with a complex set of choices and risks, and carry powerful macroeconomic implications and poses significant microeconomic, social and distributional challenges. This, in turn, motivates a range of policy interventions by government on both the demand the supply side to secure its key social and economic policy objectives” (Housing Corporation, 2002).

2.22.9 Housing Entitlement

“Housing is recognised as an entitlement of all citizens. It is an important part of the right to enjoy an adequate standard of living and is essential to well-being by providing security and comfort. Government is committed to ensuring that everyone has an opportunity to access a decent home. This is not only for the direct benefit of households, but also to guarantee social cohesion and better employment prospects, improved health and education and greater economic inclusion. However, housing
provision by the private sector alone is likely to be less than is socially optimal in delivering an adequate number of houses, of an adequate minimum standard, where and when it is needed, at a price that is affordable to all. Thus, there is a case for government intervention to ensure universal access to decent housing. Such interventions are crucial to the delivery of social and equity objectives” (Housing Corporation, 2002).

According to the Housing Corporation of England (2002) “the cost of housing is usually the largest financial commitment in people’s lives. Each household may decide to spend on housing services, depending on their circumstances and preferences, but unlike general consumer goods and services, the option of opting-out of housing services is not feasible. This unavoidability and the sheer size of the total cost of housing over a person’s lifetime, make housing one of the most important financial decisions that people make” (Housing Corporation of England, 2002).

2.22.10 Extending Home Ownership

“In order to deliver effectively against a broad array of economic and social policy objectives, housing policy-making should be rooted in a clear understanding of the distinct characteristics of houses and housing markets. These characteristics present households with a complex set of choices and risks, and carry powerful macroeconomic implications, as well as pose significant microeconomic, social and distributional challenges. This, in turn, motivates a range of policy interventions by government on both the demand and supply side” (Housing Corporation of England, 2002).

2.23 HUMAN SETTLEMENTS

According to Kilian, SRK Consulting, Fiehn, Ball and associates (2005), human settlements define peoples’ existence. The Vancouver Declaration on Human Settlements (1976), defines human settlements as the totality of the human community with all social, material, organisational, spiritual and cultural elements that sustain it.

Human settlements are places, large and small, urban and rural, formal and informal where people live, learn, work and create (Kilian et al; 2005). Kilian et al (2005) also states that human settlements constitute a critical part of the integral environment,
namely, built environment. In developing countries, there is an increase in the movement of people from urban to rural areas because of employment opportunities, education, and better health passage (Kilian et al, 2005). Close to 58 % of the population is urbanised (South African Cities Network (SACN 2004). This has increased since 2004 causing pressure on the natural and human systems that establish and advance settlements (Kilian et al 2005).

a) Settlements as a system

In settlements, there should be social interaction and economic activity, to confirm how habitable a settlement is, and the influence it has on the environment (Newman, Baum, Bhatia, Brown, Cameron, Foran, Grant, Mak, Memont, Mitchell, Neate, Smith, Stimson, Pears, Tuck & Venken; 1996).

The impact on the environment is measured by viewing the abundance of resources into, and the waste of outputs from the settlements. “Settlements systems have functional and similarities to individual human systems, having inputs, throughputs and outputs (Newman et al 1996).”

Inputs include people, goods and services. Outputs include waste water and refuse, polluted water and air.

This then leads to an interest in assessing the environmental impact of human settlements.

b) Environmental impact of settlements

Settlements depend on environmental resources to exist. This explains why human settlements are situated in well-watered areas. Mineral distribution is another important factor in human settlements location in South Africa (SACN 2004). The impact of these factors is measured by the scale of settlements, the level of infrastructural development, the rate of resource consumption and types of human and economic activities (SACN 2004).

South African settlements are socially and economically divided due to the growth of informal settlements in urban and peri-urban areas (SACN 2004).
In some areas, local government has delivered services but there is pressure to meet the growing demand for basic services and reducing existing backlogs. Millions of the poorest residents still don’t have access to sufficient basic services, which exacerbates poverty levels and impairs human well-being (SACN 2004).

According to SACN (2004), human settlements that don’t receive services in rural and urban areas are vulnerable to health risks that are caused by environmental pollution. The quality of health and education remains varied and unequal, with limited access for the poor South Africans.

The settlements imprint should hopefully change in time as well as its inferences for human development and the environment (SACN 2004).

2.24 CONCLUSION

It is obvious that the apartheid regime had a serious impact on housing policy formulation. In any country, history plays a significant role in policy formulation. In the housing sector, the people in power should scrutinize how they exercise their power as this plays a critical role in policy planning. The investigator aims to review the key implementers of housing, and if their roles are politically influenced, or if the housing policy is running as it should, or maybe if it is not facing any serious problems, and that funding is the main concern. The street level bureaucrats should be using their discretion to make the housing policy more user friendly.

There seems to be lack of care as officials are not even aware of the exact numbers of people who need housing and there is no clear housing vision or goal.

It is yet to be discovered if the policy framework can address the housing backlog completely without any questionable gaps, such as the quality of structures, amongst others. Housing provision is the basis of other sectoral development such as schools and repositories.

This chapter has gone through implementation approaches and their association to housing delivery. And alternative approach, which focuses on using stakeholders and community participation in the policy process, as well as finance and subsidies and
strategies of the national housing policy, and the Umzimvubu housing strategies to address housing backlog, have been discussed.

International housing delivery framework has been reviewed, and it has revealed that there is no straightforward solution to address the housing issues faced by countries with developing economies. It has also shown that community participation can improve the state of housing delivery. Housing shortages are common in both countries. They have the same affordability issues as South Africa, and are struggling to get the private sector to get involved in low cost housing development.

The following chapters will be based on Umzimvubu area interviewees’ perceptions and opinions, and will reveal how these issues are affecting them.
CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In this chapter the researcher will explain what the study sets out to do, in terms of the questions that it focuses on, and the aims of the study. The chapter will explain the methodology that was utilised in terms of the samplings methods, data sources and data analysis. Lastly, this chapter will explain the reliability and validity of the study as well as the ethical considerations.

3.2 AIMS OF THE STUDY

The main aim of the research is to investigate the implementation of low cost human settlements policy in the ULM area. The study will also view some of the challenges of implementing low cost housing since 1994, some of the successes will also be investigated, and the procedures that should be followed to make policy implementation possible, will also be investigated. The study will address the following research questions:

- Are the low-cost housing policy procedures being followed in ULM Municipality and is the housing policy being implemented?
- Is public participation an important factor in implementing these policies?
- What are the successes and failures of the implementation of the low-cost housing policy implementation since the dawn of South African democracy?
- What are the causes of the poor implementation of low cost housing in ULM?
- How is the sustainability of housing projects measured in post-apartheid South Africa?
- What type of infrastructure needs to be put in place for housing to become sustainable?
- How have financial schemes addressed the issue of affordability?

3.3 RESEARCH DESIGN AND METHODOLOGY

The research will be a qualitative study. The study will look at issues from a subjective point of view. This means that the study is within a phenomenological paradigm. A
phenomenological paradigm believes that the personal experiences of an individual are an essential source of information (Lester 1999).

According to Lester (1999), the phenomenological approach is based on original personal experiences, judgement and abstract of individuals. The phenomenological approach highlights the importance of personal perspective and interpretation. Lester (1999), suggests that the phenomenological approach is a powerful tool to aid the understanding of an individual’s personal experience, and to achieve an understanding of people’s reasoning and behaviour. Lester (1999) continues to say that the phenomenological approach is useful for discovering what the experiences of people truly meant, and making the lives of people visible.

However, this may not always be good for the researcher as the outcomes of the study may challenge existing beliefs and norms and prove that there are some differences from other individuals, and that these individuals see things differently to what everyone has always believed.

Per Lester (1999), phenomenological research is often insightful, and challenges some inferences that are taken for granted in society.

According to Sanders (1982), phenomenological research is a qualitative research method that aims to look at the experiences of individuals who are participating in a research study. Sanders (1982) adds that phenomenology studies the experience of individuals. The way they see it, or the way it affected them, and the impact it had on them. Phenomenology pays attention to what the individual observed, and what the experience personally meant to the individual who observed it.

Furthermore, Sanders (1982) suggests that the researcher reports his/her findings in a way that will display the point of view of the individual who went through, and lived that certain experience.

### 3.3.1 Qualitative Research Method

The qualitative research method was adapted to augment the revelation and competency of the Umzmvubu Local Municipality’s (ULM) implementation of the housing policy. Qualitative research is the process of obtaining scientific knowledge
by means of the selected methods and procedures aimed at reducing dependence on personal feelings, or opinions, by using a specific method at each stage of the research process (Welman, Mitchell, Kruger, 2005:2). According to Welman et al., (2005) these methods require drawing a sample, a data collection, the measuring of variables, and analysing and drawing the necessary interpretation.

Burns and Grove (2003: 356) deem that qualitative research refers to inductive, holistic, subjective and process-oriented method of research. Qualitative research is used to understand interpret, describe and develop a theory on a phenomenon or setting. Qualitative research is linked with words, language and experience.

Table 2 below is a representation of the qualitative research approach.

**Table 2.1: The qualitative research approach**

<table>
<thead>
<tr>
<th>Aim</th>
<th>The main aim of utilizing qualitative research is to get a comprehensive perceptive of a phenomenon or a situation investigated. Human beings are examined in their own situation. Interpretation of events is done by using value-judgements. The investigator should concentrate on the 'natural setting' of respondents. The qualitative approach is descriptive in nature.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample</td>
<td>The sample size should be limited. In most cases investigators use a purposive sampling technique. Investigators can also use a snowball or convenience technique.</td>
</tr>
<tr>
<td>Data analysis</td>
<td>Content analysis focuses on the words of the respondents, debates and body language. Thematic approach: Findings are presented as themes. The investigator exploits the narrative approach.</td>
</tr>
</tbody>
</table>

**Source:** Leedy and Ormrod (2010:146)

Qualitative research can be used successfully in describing groups, small communities, and organisations, and is presented in words instead of numbers. According to Welman (2005:188), the investigator has to understand the significances, which are congruent to the participants benefit and experiences.
3.4 SAMPLING AND DEMOGRAPHIC DESCRIPTION OF THE PARTICIPANTS

The study will use a purposive sampling process. A purposive sample is selected to suit the purpose of the study, and one should have prior knowledge of the selected population that will match the aims of the study (Sanders 1982). The selected participants need to have specific attributes.

Purposive sampling allows the investigator to reach the target sample much quicker than other sampling techniques (Babble 2001).

According to Patton (2002), purposive sampling is different from non-probability sampling techniques, and probability sampling techniques. Purposive sampling relies on how the researcher would like to select the participants to participate in the study. The sample size selected is usually smaller than probability sampling techniques. Furthermore Patton (2002) states that purposive sampling, is different from probability sampling techniques, such as simple random sampling, and stratified sampling. These techniques require the participants to be selected randomly from the given population to make comparisons to the large population.

The sample is made up of community members (home owners) and stakeholders, and employees of the municipality responsible for the implementation of the housing policy. Some of the stakeholders, and employees are also residents in the Umzimvubu Local Municipality area. The participants are black, in terms of race. The community members are part of the low socio-economic status. While the municipal employees and other stakeholders are part of middle socio-economic status.

In search of participants, the investigator approached residents from formal and informal residents, and purposely asked for participants who are black in terms of race, live in formal and an informal house in the ULM area, and are a part of the low socio-economic status.

The municipality stakeholders and employees that participated in the study consisted of two females and three males. The community members (homeowners) that participated in the study consist of eight females and two males. The municipality female stakeholders/employees ages ranged from 44 years to 60 years, while the male stakeholders ages ranged from 33 years to 57 years. The female community
member's (homeowners) ranged from ages 27 to 78 years, while the males ages ranged from 37 to 41 years.

All ten residents in the ULM, are part of the low socio economic status.

In search of the participants, the residents that were approached from formal and informal settlements purposively asked to have the above-mentioned attributes i.e. people who are black and living in formal or informal houses in the ULM area, and considered to be of low socio economic status.

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All ten residents in the ULM, are part of the low socio economic status.

In search of the participants, the residents that were approached from formal and informal settlements purposively asked to have the above-mentioned attributes i.e. people who are black and living in formal or informal houses in the ULM area, and considered to be of low socio economic status.

The residents (homeowners) participants consisted of eight females and two males. One out of the ten of the participants is married, two are widowed and seven of the participants are single. Out of all participants, only one resident has a matric and the rest have passed grade 5 to grade 11. Three of the residents (homeowners) stay in the 2 bedroomed RDP houses, and two participants rent bedrooms in the middle-class areas of ULM. The other half of the ULM residents reside in prefabs (three participants) and shacks (two participants).

Thus: Participant one female and 34 years old. She is single with no children; she lives alone. Her highest level of education is grade 11. She is unemployed. She rents a room in a formal house, in a middle-class area of ULM.
Participant two is a female, 30 years old. She is single and lives in a rented formal house with two dependents. Her highest level of education is grade 12. She operates her own business.

Participant three is male, 37 years old. He is single with three dependents who he doesn’t reside with but visits from time to time. His highest level of education is grade 11. He is employed.

Participant four is female, 41 years old. She is single with four dependents. Her highest level of education is grade 10. She is an entrepreneur.

Participant five is female, 78 years old. She is widowed with two dependents. Her highest level of education is grade 7. She is grant dependent.

The informal housing participants:

Participant six is female, 37 years old. She is single. She lives with her mother and two kids. Her highest level of education is grade 10. She works as a street vendor.

Participant seven is female, 40 years old. She is single, lives with her only daughter. Her highest level of education is grade 11. She is employed.

Participant eight is male, 41 years old. He is married and lives with his wife and four children. He is employed and has a small business. His highest level of education is grade 10.

Participant nine is female, 55 years old. She is widowed with six children. Her highest level of education is grade 5. She is a business owner.

Participant ten is female, 27 years old. She is single. She has three kids. Her highest level of education is grade 10. She is self-employed but her monthly income is not guaranteed.
3.5 DATA SOURCES

3.5.1 Data collection

According to Burns and Grove (2003:373), data collection is the specific, systematic gathering of data relevant to the research sub-problems, using methods such as interviews, observation, focus groups, narratives and case studies. Actual data collection is followed by preparation for data analysis (Polit & Hungler 1999:51). Data collection begins with the decision of where and who the data is going to be collected from by the investigator.

The researcher collected the data using semi-structured interviews, following an interview schedule which had been developed. The interview schedule was formulated to ensure that there is consistency across all interviews (See Appendix 1).

According to Smith and Osborn (2008), one of the advantages of a semi-structured interview is that it creates relationships and comprehension of data. Smith and Osborn (2008) go on to say that semi-structured interviews allow a greater resilience of coverage, and allow the interview to go into cutting edge areas, and may produce comprehensive data.

In this research, in-depth interviews were conducted. The interviewer sat one-on-one with participants. Each interview was tape recorded. The interviews were used to seek information on the Umzimvubu Local Municipality (ULM) area residents housing experiences. The aim was to further investigate if the residents were satisfied with the implementation of housing, in the area. The interviews also aimed to explore the challenges the residents faced with housing and how they coped with and overcame them.

3.6 RESEARCH PROCEDURE

Prior to obtaining an ethical clearance from the University and Department of Public Management and Leadership, the investigator wrote a letter to the Mayor of the municipality. The investigator explained the research properly in the letter. The investigator was therefore granted permission in the form of writing to interview the ULM employees.
The investigator met with each of the participants and explained the research purpose and the kind of participants required to take part in the research. The meetings were held with each of the participants prior to the actual date of the interview. This was done to see if candidates were suitable, and to find out if they were willing to take part in the research. These preliminary meetings were held to inform the participants what the research was hoping to get from them, so as not force them to do something they didn’t want to do.

There were five employees and stakeholders and available at the Umzimvubu Local Municipality. The investigator approached them, and all five agreed to be interviewed. A total of ten community members were present at their home on the first day, and all ten of them welcomed the researcher into their homes and agreed to be interviewed. The investigator then arranged for a meeting with the participants for a later date. On interview day, before the interviews commenced, each participant was requested to sign a consent form (See Appendix 2). The participants were made aware that the recordings would only be listened to by the investigator and destroyed once an analysis had been made.

All the interviews were conducted at each individual community members home in the following areas: Santombe Location, Bhonga Location and Chithwa Village. The employees and stakeholders were interviewed at Umzimvubu Local Municipality. The interview guide was prepared in English, but the researcher explained the interview guide in Xhosa to the participants who did not understand English, and the interviews were conducted in the preferred language of the participants. The interviews lasted approximately ten minutes to forty-five minutes. All interviews were conducted in the period May to June 2017. There were follow up meetings with all the participants to clarify certain issues, and to ensure credibility of the research. The follow up meetings lasted for approximately 20 minutes.

3.7 DATA PROCESSING AND ANALYSIS

Data analysis is an instrument for minimising and formulating data to produce findings that require interpretation by the investigator (Burns and Groves, 2003, 479). According to De Vos (2002:339), data analysis is a demanding and creative process characterised by a close relationship between the investigator and participants.
Interpretive Phenomenological Analysis (IPA) was used in analysing the data. The aim of IPA is to explore in detail how participants make sense of their social and personal world. The main prevalence for an IPA study is the meaning of experiences and events of participants (Smith & Osborn, 2008).

The analysis of the transcripts followed Smith and Osborn’s (2008) suggestion. The first step during the analysis of the research, was to transcribe the recordings. The interviews were done in Xhosa and English and, as the investigator was transcribing, she translated the Xhosa interviews into English. The investigator has an excellent understanding of Xhosa and English, and this ensured that the meaning of what the participants said was not lost.

The investigator first read and re-read all the data, then broke it down into smaller pieces of data, and searched for themes, line by line. Secondly, the investigator further processed the themes into patterns by further breaking down the participant’s descriptions of their experiences and knowledge, and listing them. Collections that came up from the second step were compared to categories and experiences. The third step was looking at relationships within and between categories. At this step, similar themes found with all participant experiences were written down and grouped together, and this resulted in the final themes that appear in the findings section of the research study. The categories described in these three phases contained data that was similar in terms of the participant’s experiences, motivations, challenges and coping mechanisms. At the end, the individual experiences were compared to each other and across categories (Smith and Osborn, 2008).

3.8 RELIABILITY AND VALIDITY

According to Jacob (2007: 50), validity and reliability in qualitative research is best attained by scrutinising credibility and dependability. Reliability is the extent to which an investigator can be sure that, despite various tests or number of times tested, the results will be consistent (Neuman, 2003:138). Validity deals with how sound, and effective the measuring instrument is (Leedy,1997:32).

Three measures were used to ensure reliability and validity. These three measures are: credibility, transferability and dependability (Robson, 2002).
Credibility measures how true the data is, and represents the participant’s experiences. Credibility was ensured by giving the findings to the participants, to check if they were in line with what they experienced or not. Transferability is to measure if the results can be generalised to other similar contexts, with other municipalities and communities in other parts of the country. Dependability measures how consistent the findings would be if new research was conducted using a similar interview guide and context. The research design and interview guide were used to ensure dependability in the research study (Robson, 2002). See Appendix (1) for interview guide.

3.9 ETHICAL CONSIDERATIONS

In this study, the respondents were informed about the nature, development and aims of the study because, per Burns and Groves (2001), the right to self-determination is based on the ethical principle of respect for a person. Respondents signed an informed consent before part taking in the study.

The respondents were assured of confidentiality, privacy and anonymity of their identities in the study.

Confidentiality is the investigators management of information shared by participants and should not be disclosed to others without the authorisation of participants (Burns and Groves 2001).

Anonymity is when the investigator cannot link a participant with the data provided by that person. In a qualitative study anonymity, cannot always be guaranteed (Streubert & Carpenter 1993). The investigator ensured that data was not accessed unauthorised by the participant.

Privacy the investigator maintained privacy regarding personal matters the participants had disclosed (their opinions, feelings, beliefs and attitudes). Data was protected from unauthorised persons, it was not distributed and no names were linked to the information (Burns & Groves 2001).

A copy of the signed consent form given to the respondents, to ensure that the identities of participants are kept confidential. The transcripts and tapes of the participants’ experiences were not kept with any identifying labels. Coding was used
instead of their names to ensure that no one would be able to identify the participants from of final treatise (Rice and Ezzy, 1999).

3.10 CONCLUSION

This chapter contributed to the disposition of the main aim of the study which was to investigate the implementation of low cost human settlements policy in the ULM area. The selected approach shows that qualitative research was an effective research method to use to draw out appropriate data that would allow for improvement measures and recommendations to be made. The next chapter will present the interpretation and analysis of data.
CHAPTER 4

INTERPRETATION AND ANALYSIS OF DATA

4.1 INTRODUCTION

The previous chapter outlined the research methodology used in this study to interpret the implementation of the human settlements policy in Umzimvubu Local Municipality (ULM). This chapter will look at the findings of the research. The meaning of the themes and the sub-themes will be conveyed and discussed.

The themes that were dominant in the research include; housing role-players and responsibilities; low-cost housing allocation; residential challenges and findings and challenges of implementation of the human-settlements policy in Umzimvubu Local Municipality. These themes were formulated from the interview schedule with ULM residents and stakeholders.

This chapter hopes to address the aim of the study which is to investigate the effects of the poor implementation of national low cost human settlement policy in Umzimvubu Local Municipality, Alfred Nzo District.

4.2 PRESENTATION AND ANALYSIS OF DATA

The themes that are elaborated upon in the following paragraphs are derived from the use of Interpretive Phenomenological Analysis (IPA).

4.3 HOUSING ROLEPLAYERS AND RESPONSIBILITIES

According to the Alfred Nzo District Municipality Integrated Development Plan (2015/16), the following are the stakeholders and key roles and responsibility in the development of human settlements:

1. Council

Adopts and approves process planning and are responsible for the overall management, coordination and monitoring of processes. The council also approve the municipal budget.
2. Executive Mayor

Gives direction on process plan and provides political guidance and leadership in the budget process.

3. Ward councillors

Umzimvubu Local Municipality has 24 ward councillors. Their main role is to link the process plan to their wards. They serve as a link between the municipality and the community. They are also a communication link between the community and municipality during the decision-making process. They are also responsible for encouraging public participation and consultation.

4. Municipal Manager (MM)

The MM is the strategic planner and coordinates the entire process plan, encourages participatory and oriented implementation. Ensures that there are sufficient funds and that reasonable resources are allocated and well managed. The municipal manager also records realistic projections. The MM ensures that every role player is involved in the development of housing.

5. Head of department of housing

The head of department is responsible for technical sectors and financial information, and decides on issues that should take preference.

6. Traditional Leaders

Traditional leaders work closely with ward councillors to identify areas of development. They are also facilitators of community consultation and identify suitable land for human settlements development. ULM traditional leaders know and understand their role.

4.4 LOW COST HOUSING ALLOCATION PROCESS

Some respondents feel that the biggest contributors of the failed implementation process were due to not following the correct measures and steps, and ignoring
principles in allocating the houses in Umzimvubu. Housing is not being allocated per due processes.

4.4.1 Housing allocation: Policy Process

Verification if the applicants to see if they qualify for a house. This needs to comply with the criteria for housing subsidy allocation before the approval of the application. Once this is done, a housing subsidy application should be captured on the Housing Subsidy Scheme (HSC). Applications must go through three electronic analyses. First analysis is to authenticate the applicants’ identity, marital status and other biographical details. The second analysis is to check if any sponsors for a subsidy have ever been granted a subsidy before. This by scrutinizing the information retrieval of National Housing Subsidy (NHS). In the final analysis, the application is compared to the Registrar of Deeds to ensure that neither the applicants nor his or her spouse have previously owned a property (Auditor-General; 1996).

Results of the searches are forwarded to the Auditor-General to verify that all processes are correct, and that the chances of corruption are eliminated.

The number of unit needs within a human-settlements project determines the number of subsidies that the provincial housing department will approve (Department of Housing; 2003). As soon as funding is made available, allocation will be made to qualifying beneficiaries.

4.4.2 Principles of allocation

According to Steyn (2004), the City of Cape Town was the first to assume the Housing Allocation Policy (HAP). There were six underlying principles in the HAP which were developed:

1. Equity:

Every application is equal and fair. Applicants should be given an equal opportunity for housing assistance without discrimination. No special deals and unjustifiable manipulation should be employed.
2. **Transparency:**

The human-settlement process and procedure must be attainable and open to close examination.

3. **Efficiency:**

HAP must be economical and practical. Practical judgement should be employed in implementing this policy in a way that preserves its intent, but which may save money, or achieve greater progress (Auditor-General, 2005:1).

4. **Social unity:**

Housing allocation shouldn’t cause conflict, but ensure that development progress is optimised.

5. **Improved housing conditions:**

HAP allows for access to housing opportunities to be improved without hindering projects and administrative stumbling blocks.

6. **Integration:**

HAP has been applied in such a manner that encourages integration of the City (Auditor-General, 2005:1).

The housing issue has also caused social conflict in Umzimvubu because people who feel they should be getting houses are not, and people who are not, are getting them. Participants claim that there is a lot of animosity amongst certain residents due to the poor administration of housing.

4.4.3 **Steps followed in the development of housing**

Per the Department of Housing (2003), these are the steps that should be followed when developing housing:
STEP 1:

Council decides on the number of units needed, based on a demand list for housing in the area. The council will select the beneficiaries in urgent need of houses. Qualifying residents are identified and funds are allocated to build units.

STEP 2:

The municipal manager and technical staff draw up a proposition for housing delivery. Land is identified and secured for human settlement development. Municipal land will be registered; this process is swift. Privately owned land is purchased; process is lengthier.

STEP 3:

An impact assessment on land is done. Environmentalists are delegated to analyse the area of development and how habitable it is; the environment and its species won’t be negatively affected. The whole process of studying the environment may take up to two years.

STEP 4:

Analysis to measure the suitability of land development:

- A general layout for development
- An establishment appeal is made
- An engineering service brief is done
- Public notice and comment is conducted
- Management of objections are listened to (if any)
- Confirmation of application
- Setting of establishment is drawn up
- Service level agreement between the developer and municipality is signed.

STEP 5:

Upon approval of the application, an assessment of the plots is done.
STEP 6:

Upon receival of surveyor general approval, a register is opened in the Deeds Registry Office, and the township is proclaimed in the Provincial Gazette. The plan is submitted to the surveyor general for approval.

STEP 7:

Municipality/human-settlements department invites tenders for contractors to bid for human-settlements development.

STEP 8:

Contractor compiles a proposal and submits it to the department for consideration and appointment. This may take up to two months. When the contractor is appointed, he/she applies for a subsidy on behalf of those who may qualify for approval.

STEP 9:

Conveyancers are delegated to transfer the title deed in the name of qualifying residents.

STEP 10:

A contractor is appointed and houses are built, and are expected to be built before/on the deadline laid down in the programme.

STEP 11:

Building inspectors oversee development regularly and inform department of human-settlements and municipality up-to-date and certify completed houses.

STEP 12:

Qualifying residents take inhabitation of the house. A “Happy Letter” is issued and signed (Department of Housing; 2003).
4.5 SECTION A: RESIDENTIAL CHALLENGES AND FINDINGS

This chapter will give a detailed analysis of the implementation of the human-settlements policy in Umzimvubu Local Municipality conducted by the investigator. The study outlines amplified summaries and findings made from the participants’ experiences and observations to standardise semi-structured interview questions. The findings obtained are discussed in detail. The interviews were transcribed and analysed by the investigator.

In this section, the attitudes and perceptions of residents regarding housing provision are measured.

Definition of informal housing: A type of non-conventional low-cost housing, constructed with non-conventional building material. These types of houses have improved over the years in terms of building material. In urban areas, the materials used includes wood and iron. In rural areas mud, rocks, iron and fire wood are used as material. Informal houses are normally not well built they are not sustainable and not conducive for living.

4.5.1 Biographical Data of Residents

Figures 4.1 to 4.9 illustrate the biographical data obtained from the semi-structured interviews.
Umzimvubu Local Municipality has 80% females and 20% males who participated in the study. This indicates that majority of the households in ULM are headed by females.

Figure 4.2: Race groups of ULM residents
Figure 4.2 indicates that majority of the participants living in ULM area are African. The researcher did not come across coloured, Indian and white people living in the ULM area during the study.

Figure 4.3: Ages of formal and informal settlement dwellers in ULM

Figure 4.3 above illustrates the ten participants who took part in the interviews. They are from age 25 and older. They have had different life experiences but have common views and needs for the provision of human-settlements, services etc.
Seventy percent of the residents in ULM revealed that they are single but with 2-5 dependents. Twenty percent of the residents are widowed, and 10% are married. Some were led to urban ULM due to homelessness and ended up getting social housing. Ten percent of the renting community move around urban ULM renting.

The deduction is that respondents have all had their fair challenges of family life. From the results, the majority of young men and women live in parental homes in ULM. Single domestic residents are common in ULM. Suitable housing for all participants is therefore important. It provides security for the family structures.
Figure 4.5: Housing Dispersion

The types of dwellings in ULM include own house (social housing); flat or room shared; informal housing (prefabs, mud houses).

Umzimvubu Local Municipality (ULM) is a small municipality, and one of the issues the municipality faces is the shortage of low cost housing, and a lack of other housing subsidies and housing schemes. ULM is mostly covered by rural areas. Rural settlements are scattered. Rural housing shortage difficulties are the same as urban settlements housing shortages.

The pie chart above shows the type of housing participants live in. The results show that 50% live in informal housing, 20% are renting and 30% live in their own houses. It is important to note that these are the numbers of the interviewed participants. Based on the results, it can be concluded that implementation of formal housing is still a huge issue in ULM. Middle class earners have become the main occupants of low-cost housing in ULM. There is a need for quick housing development.

Rural ULM participants built their own houses using homemade bricks and a significant majority live in mud houses. Residents in urban ULM who live in their own houses, bought plots from the municipality, and built their houses, and are the main supporters of the municipality’s revenue. There are a significantly small number of residents who live in shacks in ULM. Along the N2, rural ULM, there is also low cost
housing, but there are way more rural areas in ULM that have no low-cost housing and need it.

The most destitute ULM respondents who stay in informal housing in urban ULM, have no other houses to get to in the rural ULM, while the owners of low cost housing in urban ULM also have houses in rural ULM.

With a high grant, dependent population ULM only has social housing, but ULM residents have difficulties gaining access to housing.

The researcher concluded that the municipality is losing out on revenue due to a lack of middle class income housing; civil servants who could be paying rates and taxes are occupying low cost housing community. This also contributes to the housing backlog in ULM. Middle class housing should be developed in ULM. The need for low cost housing is not fairly measured in ULM.

![Employment Dispersion of Residents](image)

**Figure 4.6: Employment Dispersion of Residents**

From the interviews the investigator established that 50% of the residents are self-employed, 20% are unemployed and 30% are employed. The participants who do earn an income, earn below average salaries, and cannot afford to build or purchase plots or houses. Thirty percent of the unemployed residents are grant dependent.
The participants say their businesses would prosper if the government was to give them assistance through SMMES and other opportunities, and they would then be able to build their own homes and plots. They have made such attempts to receive assistance, but have failed.

The analysis is that the municipality is not doing enough to support community development and skills development. Some of these participants are known to have no formal skills in construction, but can build houses that stand for years and years which withstand any weather conditions. However, these skills need to be improved for them to also take part in building of the houses, and maybe they could also be offered tenders by the municipality. People in the ULM should be allowed to actively participate in their democracy. The municipality should use ULM residents as labourers to build low cost housing in the area. This would also create jobs. They could be trained through workshops to improve their skills and achieve optimal participation. The municipality should be willing to invest in programmes that would allow for local economic sustainability. With a grant the dependent population, ULM only has social housing, but ULM residents have difficulties gaining access to housing due to the high demand.

Figure 4.7: Residential findings
4.5.2 Corruption

Ninety percent of the participants revealed that the municipality’s processes in allocating housing was high in corruption and unfairness. They justified these claims by saying they went through all the correct channels of registering for housing. Two out of the five respondents who “own houses,” claim that they were deliberately excluded by the municipality when houses were allocated in the area.

They claim that ULM did not follow the correct procedures when implementing the human settlements policy. Thus, in 1998 the first RDP houses were built in ULM, specifically in Mount Ayliff. They were later demolished through the Peoples Housing Policy (PHP) because of their poor quality and were therefore not suitable for living. They were rebuilt in 2010. Residents were then removed from the houses to temporary housing while their new ones were being built. The project was completed and residents were due to move back into their new houses, but other people had occupied their homes. One hundred percent of the respondents who were interviewed, and “own” low cost houses, do not own them legally. They occupied them by force, and the houses are thus not registered in their names. Participants claim that “other people” were middle class earners who shouldn’t be benefiting from the lowest economic social group benefits. The “other people” were approved for the houses.

Ninety percent of the formal and informal housing participants claim that houses are being sold to people, some of whom pay rent to account numbers which can be linked to relatives and friends of those who deal with housing processes. They claim that there is a lot of favouritism in the housing allocation process. This was later in the study by an employee who said nothing can be done about favouritism as it is human nature. Civil servants are also a huge part of low cost housing. It is not clear how they got them or how they even extended them into modern mansions. The remaining 10% claimed that housing was fair and there was no corruption.

4.5.3 Quality of low-cost housing

In interaction with the formal (5 participants) and informal (5 participants) housing residents, the investigator found that informal housing residents feel like they are living in boxes, and some have been living in these conditions for more than ten years. This conclusion came from 100% (5) of the informal housing occupants. The “‘boxes’ are
worn-out, and when there are hail stones, the roof breaks, and during wet weather conditions the walls drip with rain, and if you look at the corners of the houses, you see through the walls outside. Mud houses and shack dwellers experience the same.

Ninety percent (4 participants) of the low-cost housing residents feel that there are some defects with the houses, and they also experience similar conditions to the informal housing residents, rating the quality of housing as very poor. The participants all agreed that the cement on the walls falls off, and cracks on the walls have been there since residents moved in around the windows corners. Between the foundation and structure there are also cracks that had occurred gradually, inside and outside the units. During windy weather conditions, it is evident that roofs were not firmly secured to the trusses. The doors of some houses don’t fit securely into their frames. There are no ceilings and the houses are not fully equipped; they have no bath tubs, or geysers, and they do not cater for the disabled.

Houses in the ULM do not allow for the residents to live a quality life. There are too many defects that contractors need to address and the municipality is challenged to find economical ways to fully equip low cost housing, to offer a quality life for all, and to ensure the sustainability of the units.

Only 10% (1 participant) favoured the quality of the houses claiming that they are better than shacks, and that if they have a roof of their heads, they are happy. From this, the investigator, could conclude that a few ULM residents do not understand the true value of a house. It is therefore the municipality’s job to educate its people on this.

4.5.4 Service Delivery

Service delivery is very low in ULM, and 90% of the community verified this claim. Rural ULM has limited attention on resources and services. Support services and departments are in the main town. Rural ULM has a poor transport system, so residents must travel long distances to access transport services. Children must travel by taxi to schools and for basic amenities. Residents face poverty challenges like any other community.

The informal housing residents in ULM are furious about their living conditions, the type of environment they live in, and the inadequate services or, lack of services.
There is no access to water; 100% of informal housing participants claim that they share one tap among 16 other households, together with group of other people who use it as a car wash tap. The other group of informal housing occupants say that they must walk 3km to collect water. There are no sanitation services, they have never had toilets in the 5 years and longer, that they have been there, and they use dongas as toilets. Participants literally walk on the sewage waste of their neighbours who live in formal housing. The investigator can conclude that informal housing occupants are the epitome of people stripped off their dignity, because housing on its own is a basic need. The issue of housing development has affected mostly the previously disadvantaged groups some of which stay in rural ULM.

One hundred percent of residents feel that they are being used for votes, and after years of consistent voting, they still live in poor housing with no services. They are planning to not vote the same government into power in the next elections.

Ten percent of the participants who claim they received services were part of the own house group (formal housing), who say that they are lucky that sometimes the municipality collects their waste, and they have access to the other basic services. They are aware that some are not receiving these services.

The analysis is that there is no equal access to services, and service standards are currently very low in ULM.

4.5.5 Public involvement

During apartheid, South Africans were deprived of their human rights. Public participation in human settlements development was a white privilege. Today, access to adequate housing is a basic right. Eighty five percent of the ULM community says public participation is low, and their reasons for this is because they do attend meetings, but during decision making and implementation, they are side-lined.

Eighty percent of the participants feel that government is deliberately failing to address some challenges because they do consult with them, but they find that appointments are not being honoured by officials, and when they do get to engage with the officials, they are disrespected, and sometimes officials laugh in their faces. They are never informed of why a certain service wasn’t offered, or the progress of upcoming projects.
Some residents say they stopped attending when they noticed nothing was really being done and all they got were promises. However, they all want to participate in housing development, but currently they are not, due to the above reasons.

The 80% who claim that the participation is low, claim that they have attended meetings where people’s names were registered for housing, lists were drawn up in their presence, but when houses were allocated, different names were there.

Ten percent said participation was encouraged by the municipality so they cannot say that it does not exist. Five percent said it exists but the ultimate decisions made, and implementation, make it close to being non-existent.

The following should be taken into consideration by the municipality to facilitate public participation and consultation:

- Participation Structuring

Direct participation is impossible in ULM with the large population size and area. According to Burgoyn (2008), when planning housing development, the following questions should be answered:

- Who should participate?
- Who will not directly participate, but should be consulted on certain challenges?
- On which issues, should direct participation and consultation take place?

Burgoyn (2008) further states that the way participation is structured allows for diversity in the municipality in terms of cultural differences; gender; language; education; rural and urban dwellers and special groups (youth).

- Participation Costs

In Umzimvubu Local Municipality, there is no budget set aside for participation costs for participants during the planning process. Participants take it upon themselves to cover these costs as they know that participation will be beneficial to them.

- Information to commuters and stakeholders
In ULM, there are formal and informal ways of communication, there’s a radio station, a local newspaper, ward committees etc. but the participant's claim that they are not informed of what is happening in the municipality after planning.

According to Rosenberger (2009), these are the accepted methods used to share information with communities and role players:

- Radio
- Press
- Community newspaper
- Adverts
- Flyers
- Ward committees
- News letters
- Church notices and
- School notices.

- Appropriate language

Umzimvubu Local Municipality is a rural municipality. Xhosa is the common language in ULM. The majority of the residents are illiterate, so sometimes, during meetings, interpreters are used.

Analysis:

Umzimvubu Local Municipality officials are not in sync with the policies that are there to guide them to be more sensitive and responsive to residents’ challenges.

The municipality should be encouraging participation and educate residents on why they need to participate in housing development.

The municipality should create appropriate conditions to allow participation to take place.

Eighty five percent of them are deprived of their right to information. The municipality and stakeholders have the responsibility of giving it to them. People should be put first.
The municipality is supposed to sympathise with citizens and offer an apology together with a detailed explanation of why service standards and expectations were not met. This is currently not happening.

4.5.6 RELOCATION

Figure 4.8: Relocation Rate

Twenty percent of the rural residents interviewed would rather stay where they are; grazing cattle and enriching their land, but would appreciate if government built them low cost housing. Rural residents feel that developers don’t consult them in terms of the sustainability of the housing structures. They would like houses they can maintain and that are shaped in a way that suits their way of living. Eighty percent (3 participants) of the, prefab dwellers interviewed, would like to be moved anywhere in urban ULM, if they will be allocated formal housing and receive basic services.

The analysis is that rural dwellers are comfortable with their current location, but would like a partnership between them and the municipality. They want to be clear about their choices of services offered. Also, prefab dwellers are comfortable with living in urban areas if they get decent housing and services. High relocation is not something that the municipality should be concerned about.
4.6 SECTION B: CHALLENGES OF THE IMPLEMENTATION OF HUMAN SETTLEMENTS POLICY IN UMZIMVUBU LOCAL MUNICIPALITY

In section B, the attitudes and perceptions of housing officials regarding public housing infrastructure, fiscal etc. are measured. This is important to confirm Umzimvubu Local Municipality strategic and operational plans in implementing the human settlements policy in its area of jurisdiction.

4.6.1 Biographical Data of Employees and Stakeholders

Table 4.1: Gender of stakeholders and employees

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<th>Gender</th>
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<tbody>
<tr>
<td>Female</td>
<td>2</td>
<td>40%</td>
</tr>
<tr>
<td>Male</td>
<td>3</td>
<td>60%</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4.1 above indicates that the majority of ULM housing stakeholders and officials were 40% females and 60% males. Females involved in the implementation of the human-settlements policy were slightly outnumbered by the males. The municipality should employ more females with relevant skills and expertise in the housing field. However, an accurate number of the total number of females involved in housing and employed by the ULM would need to be scientifically studied, and the municipality’s employment equity policies and recruitment policies. This is motivation for another study.

Table 4.2: Stakeholders and Employees Ages

<table>
<thead>
<tr>
<th>Age group</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-44 years’ old</td>
<td>1</td>
<td>20%</td>
</tr>
<tr>
<td>45-54 years’ old</td>
<td>2</td>
<td>40%</td>
</tr>
<tr>
<td>55 and older</td>
<td>2</td>
<td>40%</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>100%</td>
</tr>
</tbody>
</table>

The above table reflects the ages of the five respondents who took part in this study. The table suggests that they are healthy and their work experience is sufficient for the questions posed to them on the implementation of the human-settlements policy in
ULM. They were all part of the ULM team and susceptible to council decisions, and have policy documents and statements of the housing policy and delivery in the municipality. The group has exposure and knowledge of housing operations to validate the information collected during the literature review. All their ages are between age 30 and older.

Table 4.3: Highest educational qualifications of stakeholders and employees

<table>
<thead>
<tr>
<th>Educational level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary School</td>
<td>1</td>
<td>10%</td>
</tr>
<tr>
<td>Senior secondary</td>
<td>1</td>
<td>10%</td>
</tr>
<tr>
<td>Technical qualification</td>
<td>1</td>
<td>10%</td>
</tr>
<tr>
<td>Diploma/Degree</td>
<td>2</td>
<td>70%</td>
</tr>
<tr>
<td>Postgraduates</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Table 4.3 illustrates that 10% of the participants were educated to senior secondary level. One participant from rural ULM was educated at a primary school level (10%). One participant also living in rural ULM had completed a technical qualification. Other stakeholders were educated up to a degree/diploma level (70%). All the participants without a degree had years of working experience in the public housing field. Stakeholders are well informed and should be able to implement policy. The fact that none of the stakeholders and employees have post graduate qualification is worrying, simply because they have not improved their expertise and, in the field, and with the constant changes in the world, one needs an improvement of skills. This might be the problem in not knowing new techniques to improve housing development.

Table 4.4: Race of Housing Stakeholders and Employees

<table>
<thead>
<tr>
<th>Race</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African</td>
<td>5</td>
<td>100%</td>
</tr>
<tr>
<td>Coloured</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Indian</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Whites</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
Table 4.4 displays that all participants (100%) are Africans. The participants were randomly selected by the investigator. The researcher approached the municipality through a letter requesting permission to conduct the study, and the municipality gave permission in writing. Then the researcher approached the stakeholders and employees in their respective offices. It can be deduced that there are no other race groups with sufficient experience in the implementation of the human-settlements policy, with whom the investigator could have conducted an interview. Table 4.3 indicates that Africans in the ULM have longer years of service and work experience.

![Stakeholders and Employees' Findings](image)

**Figure 4.9:** Stakeholders and Employees Findings

### 4.6.2 Policy

Policies are also contributors to slow implementation as they have too much red tape. Though the municipality cannot do without policies, they do have a downside. The correct application of policies and processes and principle by the role players has a huge impact on the ULM housing development. Corruption in not following policies is also a major issue.
4.6.2.1 Unfairness of the policy:

From the interaction with the stakeholders and employees, it was revealed that in ULM the housing policy is being followed, but there are a lot of loopholes and red tape, contributing to housing backlog in the policy.

Firstly, in ULM it is not rare to find a household whereby the couple is married and unemployed, but the husband owns a fleet of taxis, has dependents, makes R13 000 or more a day, but will still get a house even before the most destitute.

Second scenario. The siblings (5) all work and are all middle-class earners; they all live with their mother in two 5 bedroom houses; their father passed away and was a teacher when he passed on, and left a huge amount of insurance. The mother never worked or went to school, earns a government grant of R1000 making the combined household income R 35 000 per month. The mother applies and the system approves her.

Due to the policy terms and red tape, the municipality or stakeholders are not allowed to get private funding as the province doesn’t allow this, while people are in dire need of housing. Policy can be a contributor to the housing backlog. More checks should be done on peoples’ bank accounts and lifestyles. The place where the house is planned to be built is not checked to see if there is an actual need for housing.

4.6.2.2 Sustainability

Ninety percent of the officials and stakeholders in ULM claimed that the housing in ULM was sustainable due to amenities surrounding the areas. Ten percent of the officials and stakeholders claimed that the housing is not sustainable, stating that the houses were built with defects. The evaluation team did not measure the quality of the housing well. Unsustainable housing was not identified.

The study found that low cost housing in ULM is not sustainable. There are not enough amenities, and infrastructure is poor. The houses are not fully equipped to take the responsibility of housing people as there are no geysers or solar systems to generate electricity, and these houses are not built to cater for the disabled. When natural disasters strike, there is no funding to fix them. While these houses already have
defects, there is then more damage. The style of houses built today remain the same as the houses that were built ten years ago, in terms of size, shape, structure and equipment.

There is no housing maintenance plan in ULM which negatively impacts its sustainability. There is too much uniformity in ULM housing structures. Different needs of people are not considered. Houses have no technological, economic and cultural sustainability.

4.6.2.3 Implementation

Ninety percent of the employees and stakeholder’s participants said human-settlements implementation policy and procedures were being followed and implementation is a success. However, there are challenges that make it difficult to implement policies and processes successfully outlined below:

**Finances:** According to 100% of the participants, Umzimvubu Local Municipality housing development is funded by the provincial sphere of government. Stakeholders and employees’ responses on the issue of housing finances and funds, and its impact on implementation, had the following responses; they feel that the amount prescribed for low cost housing is not fair, and should be at least increased to R250 000 per unit.

One of the employees/stakeholders’ participants described the housing implementation in ULM as deplorable and not easy. Per the employee/stakeholder, in the 2015/2016 financial year, a lot of housing units were built on a limited budget. This meant that other houses were completed, others were left halfway finished, but the intended number to be built was not built. A lot of houses were built, but not of great quality. Payments of contractors and other service providers, because of this, were behind. This meant that in the next financial year the finances had to cover costs from the previous financial year, and each year more deserving people are in line waiting to receive housing.

The investigator can conclude that the ULM subsidy quantum is not fair. Also, there is a lack of proper financial management in the municipality leading to backlog. Project management is also lacking in the ULM. The municipality favours quantity of housing over the quality of housing.
**Middle class housing subsidy:** The municipality has no housing for middle class earners. This also affects the revenue that the municipality could be collecting from them. There are no private and public partnerships to provide the province with rental stock and other housing schemes.

**Terrain:** Umzimvubu Local Municipality has mostly mountainous areas in general, and this affects implementation because these areas cannot be reached.

Terrain issues make it much more expensive for the municipality to build houses, hence the slowdown of implementation, and 100% of the stakeholders and employees agree to this. Also, the building materials are far from the municipality, making transport costs more than other areas with better terrain. Therefore, the housing quantum of R110 000 is unfair. There is a lack of proper financial management in the municipality leading to backlog. Project management is also lacking in the ULM.

**Infrastructural challenges:** Hundred percent of the respondents said that most service delivery problems were due to poor terrain. It is hard to get infrastructure going as the sources of water are far. Electricity is expensive to provide as settlements are far apart from each other. It is difficult and expensive to build roads on these types of terrain. However, even the areas that are easy to reach in ULM have limited infrastructure.

There is poor planning and lack of expertise and research skills to find cheaper ways of dealing with infrastructure backlog.

**Capacity:** One hundred percent of the Umzimvubu Local Municipality housing stakeholders and employees say one of the challenges they face is that they don’t have the capacity to develop and currently this is one of the problems they face because they must wait for the provincial sphere of government to approve projects and funds. Housing for middle class earners is also delayed.

ULM does not have a developer status due to lack of skills and expertise. If they had this status development of housing would be swift. They must wait for funds from the province which has its own its own processes and this delays implementation.
Developers: Ninety percent of the employees/stakeholders felt that contractors awarded tenders in the ULM area should be local because they are used to the terrain and that contractors currently being used are not exposed to such terrain and this sets them up for failure. According to the stakeholders these contractors leave the houses with major defects. Making it hard to classify ULM low cost housing as sustainable. Ten percent of the respondents said the quality of developers they have was of a high standard and built good houses with a great foundation.

Local development and support of local businesses is not encouraged by the municipality. Some stakeholders are not in sync with what they should be doing or the municipality operations.

Housing education: Umzimvubu municipality has a high illiteracy rate. Thus, most residents don’t understand the true value of housing, they do want better housing but to them it’s just that, shelter. It is very easy for them to sell these houses for R5000.00 in urban ULM. Some are forced to sell due to the high poverty levels and move back to shacks in other areas of South Africa. Policy allows them to sell at least after 5 years some wait for this period while others don’t. They don’t understand that their situation could change and their need for the unit will be evident. Some people sell them because they don’t really two bedrooms as they have no use for it. They don’t see how they could gain from the houses if they do not sell. An employee/stakeholder claimed that residents don’t even want to beautify their houses by planting trees and say it’s the municipalities responsibility. Even if the municipality provides the plants and resources.

Housing size needs vary from household to household in ULM. Residents in ULM have a dependency syndrome.

4.7 CONCLUSION

Having grown up in ULM, the investigator is aware of the housing policy process. The investigator conducted semi-structured interviews and listened to comments made during the interviews from 01 June 2017 to 16 June 2017. The interviews were based on funding, participation, quality of housing and sustainability. Government allocates funds to the province and local government for housing development. There are
housing structures provincially, but funding is still controlled by national government inducing bureaucratic complications in getting funds for housing development in local municipalities.

There is housing development in ULM, but it is very slow. Due to the high illiteracy rate, in the rural ULM, one will find that residents don’t even know what a subsidy is. There is a great need for more housing and it is not rare to find seven to ten people living in a one room mud house, or prefab in ULM. Rural councillors should take note of this and offer more assistance and a listening ear, as they are closer to the community, and some even stay in the same areas as the most destitute. There is limited community consultation about their needs. The communication methods should be utilised for people to give their views and opinions.

This chapter dealt with data analysis and interpretation. Several issues outlined indicate that there are challenges in the provision of services in ULM. This is due to poor participation and consultation structures, a lack of funding, corruption, unfairness of the policy, the awarding of tenders, a lack of capacity and terrain challenges, amongst other challenges. Recommendations are provided in chapter 5.
CHAPTER 5
FINDINGS AND RECOMMENDATIONS

5.1 INTRODUCTION

The research investigated the implementation of the human settlements policy in Umzimvubu Local Municipality. The preceding chapter (chapter 4) was comprised of data collection. The research study found that there are indeed challenges that affect the implementation of the human-settlements policy in ULM.

Chapter five will focus on the findings and recommendations and conclusion of the investigation. The following section presents the summary and key findings of the study. The recommendations and conclusion will follow.

5.2 SUMMARY OF THE STUDY

Chapter one presented the background and justification of the study, the research problem, the research question, and outline of the research methodology and the chapter outline.

Chapter two dealt with an in-depth conceptual and theoretical framework relevant to the implementation of the human settlements policy in Uzimvubu Local Municipality.

Chapter three deliberated on the research methodology employed in depth for the prospect of the research. The qualitative approach was used. The data collection tool, and its reliability and validity, were explained. The sample for the study was indicated and the target population was discussed.

Chapter four addressed the interpretation and analysis of data. The challenges identified were tabulated as challenges of the implementation of the human-settlements policy in ULM.

Chapter five provides the findings and suggestions on how the implementation of policy in the development of human-settlement can be refined in Umzimvubu Local Municipality.
5.3 KEY FINDINGS

The implementation of the human-settlements policy in Umzimvubu Local Municipality is a challenge. The following findings are identified:

- Lack of access to basic services. The researcher concluded that the provision of services is not properly controlled in Umzimvubu Local Municipality, as some residents have access to some limited services, and the rest don’t receive services at all, but are all in the same area. South Africa is twenty-three years into democracy, yet there are still individuals travelling kilometres and kilometres to collect water. There is a portion of the community with no access to sanitation services at all. This unequal provision of services causes a lot of social instability as well, and this has brought a lot animosity amongst citizens. This shouldn’t be the case as the Housing Application Process requires administrators and stakeholders to ensure that housing allocation should lead to social unity.

- Eviction without due process. Section 26 (1) of the Constitution states that “No one may be evicted from their homes, or have their homes demolished, without an order of court made after considering all the relevant circumstances. No legislation may permit arbitrary evictions.”

- The majority of the participants who were evicted from their homes were evicted for development purposes. For example, where streets had to run through where their shacks were built. This is the same race group that was systematically deprived of formal access to land in the past, and therefore have no other place to go through after being evicted. It is the case with ULM only that temporary housing was provided, but it has been over 10 years and people still live in now worn out prefabs. These prefabs do not meet the constitutional standards of accommodation. Moreover, participants are living in deplorable conditions. In one case, the resident was not even aware that she was being evicted and only learnt of this when coming back from work and a bulldozer was demolishing her home with all her belongings inside. There was no proper notice of the eviction.

- Poor consultation and provision of information to residents.

- Corruption and favouritism in allocating of housing prevails in ULM.
• There is a lack of knowledge of the housing processes and procedures amongst the community. Educating them on housing systems is necessary.

• Lack of maintenance plans for the low-cost housing.

• Quality versus quantity challenges. Another reason for the backlog is the issue of quantity over quality. Many houses are built with major defects leading to the stoppage of projects half way through completion, due too funds running out.

• Lack of capacity, ULM does not have a developer status currently. The municipality does not have enough employed, skilled individuals with required expertise in housing, to make a generous contribution to housing development in ULM.

• The subsidy quantum should also consider the issue of maintenance. ULM should cater for the maintenance of the low-cost houses that have already been built. This maintenance plan should also consider the natural disasters that always occur in ULM.

• No housing for the middleclass. The middleclass residents in ULM currently stay in low cost housing and this also contributes to the housing backlog in ULM. The middleclass are also one of the biggest generators of revenue in any economy, and the municipality would get a lot from them if they were moved into areas where they could be easily identified for revenue providers.

• There is a housing backlog in ULM, and there are several issues that have contributed to backlog. Some are administrative issues, such as the unfairness of the subsidy quantum, and policies are too permissive even to households where the house is not really needed; land issues, or rather lack of land issues, for development and terrain challenges etcetera; it is much more expensive to build houses in ULM rural areas where it is hard to get building material transported and bulk infrastructure.

• Poor management of finances and project management skills. A lot of poor financial decisions are made by the employees/stakeholders of ULM. This indicates that their project management skills as very limited.

• Poor treatment of residents by employees when approached for assistance.

• The study found that ULM low-cost housing is a one size fits all.

• Some councillors are not in sync with what they should be doing or the municipality operations.
5.4 RECOMMENDATIONS

• The system the municipality uses to provide services should be improved to make sure that all residents have access. The municipality has a lot of unemployed graduates with expertise in how the municipality should operate, such as in plumbing and electrical engineering etcetera, and it could employ them at an acceptable salary to ensure the smooth running of service delivery. Theses graduates could do research and focus on the technicalities of service provision, such as fixing the sewage defects.

• ULM should understand the housing rights in a social and historical context. The Prevention of Illegal Eviction from, and Unlawful Occupation of Land Act 19 of 1998 (PIE), is the primary legislation governing the eviction of unlawful occupiers from their homes. This legislation could guide the municipality’s actions. The municipality should consider that these occupiers are vulnerable to homelessness. The standard of temporary accommodation should be addressed, and basic services should still be provided to these occupants. There should be a different process to be followed for access to permanent housing for these residents. It should be effective, efficient and quick. The municipality should consult residents before demolishing their homes and provide written court orders.

• Applicants should be consulted about changes in decisions and plans. They should also be informed of delays with reasons for delays and how long it may take to get low-cost housing. The investigator recommends that employees of the municipality are always available to keep residents informed.

• National government should ensure that responsible public administrators respect the people they serve, and their democracy, in creating favourable housing development, economic development and social development. The national office should be responsible for auditing the processes of the Department of Human-settlements allocation of housing. The computer system should also be monitored to see who makes it in and out of the list, plus when and how.

• The municipality should provide active support in providing an understandable interpretation of the service provision system they use to residents. This is very
important as conflict may arise between the municipality and the residents due to a lack of knowledge from the side of the residents.

- To ensure the sustainability of the low-cost houses in ULM, there should be a clear maintenance plan that has been budgeted for prior to the houses being built. Planning is very important for sustainability to be effective. The municipality can also create awareness and willingness for residents to maintain their own houses through campaigns and competitions. Residents can be awarded for beautifying their homes.

- To provide quality housing funds must be used effectively so that each financial year a different group of qualifying applicants are allocated quality completed adequate housing rather than building thousands of houses with defects that municipality cannot afford. The municipality should focus on managing funds well to avoid having to go over budget due to backlog pressure. Monitoring and evaluation of inadequate housing should be done by management during the building phase so that defects can be identified and corrected on time.

- The municipality should get a developer status from the national and provincial government but to do that the national and provincial government should allow for such to happen so they can employ staff with adequate skills. It is time for local government to be allowed to be developers this would also reduce the delays and improve accountability

- The National and Provincial government should consider increasing the subsidy quantum in areas with difficult terrain issues. Because policies have too many formalities, and they should give leeway to people from households who can afford housing themselves, or don’t need housing. Scrutiny should be applied at greater depth when making checks for applicants. The government should partner up with banks and SARS to check the bank accounts of the applicants and this way determine whether there is a need for low-cost housing for that specific applicant. The dependents incomes should also be checked and combined if they live in the same household. The location in which the house is to be built should be visited constantly to measure if there is a need for another structure.

- Coordination of funding should be improved between government departments at all levels, as well as the private sector, so that integrated development of
sustainable communities is achieved. The private sector could also be more involved in providing rental stock for the municipality for middle class earners. Supply of adequate housing for middle class rental and broaden the housing consumer choices for the middleclass earners.

- Clear systems must be created to eliminate any remaining backlogs. Financial and project management are the two systems that need to be focused on to achieve optimal results. ULM should also consult other municipalities and find strategies of how they make it possible to reduce backlog. The issue of land should be communicated with traditional leaders through the correct channels.

- Project management, and financial management employees with the relevant expertise, should lead the housing development in ULM to provide the facts and limitations of a set budget. Realistic budgeting should be practised in ULM, but only people with expertise in finance and project management can make this possible.

- Policies are there to guide municipalities and ward councillors to be sensitive and responsive to local challenges of residents. The municipality must work together with the community to combat these issues. Employees should also be introspective to establish why they behave the way they do towards residents. The municipality should encourage employees to go out of their way in assisting residents and reward them for such.

- The needs for housing are not the same, whether in size, or structure, but especially with individuals with disabilities and rural dwellers. They have different needs. The municipality needs to do checks on the housing needs. Not everyone is satisfied with the housing structures, so residents should be consulted on the types and sizes of houses that suit them. This could also assist in sustaining communities and the houses, because residents would be able to maintain the houses that best suit their needs and not need so much of the municipalities input. The issue of housing for people with special needs to be addressed.

- Councillors should be held accountable by communities regarding housing development in ULM. When the ruling party elect’s councillors, they should elect individuals who are in sync with municipal operations. Ruling parties should provide training for newly elected councillors. Alternatively, parties
should elect councillors who are educated and can represent the organisation well with informed facts.

5.5 CONCLUSION

This study has found that the implementation of human settlements and development is impossible where there's corruption, inadequate services, inequality of service provision, a lack of sustainability of housing, a lack of adequate finances, poor consultation and information to residents, and failure to follow proper policy procedures, guidelines and principles.

Umzimvubu Local Municipality should support businesses of the destitute by providing funds. This would also assist residents with building their own homes. ULM has not tried to address this issue, as many of the poor participants have a skill. ULM has not invested in their own people.

Umzimvubu Local Municipality has a backlog and delays. Project stoppages and delays need a special policy as they are not being addressed quick enough.

Delays in housing development compromise the integrity of the municipality to the residents. Policies should always be revisited to assist with such challenges. This has a negative impact on the municipality’s implementation procedures.

Provision of services is deplorable in ULM. The poorest of the poor in ULM live in an environment where sewage runs through their yards. Their living conditions are very unhealthy, and this could be harmful, especially to children.

The researcher concluded that once a tap is installed, drainage systems are built, roads etcetera, the municipality doesn’t go back to see how they change after an entire community starts using them. Basically, existing services are not designed or built to accommodate an entire community. The quality of all services has a defect in ULM. Maintenance of housing is very important. It helps communities develop. The lack of maintenance plans will lead to unsustainable communities. Educating residents on how they could assist in maintaining their homes would be beneficial to the municipality.
It is very important to note that everything listed above reflects poor management, from the Mayor down to the day to day officials, and every other person responsible for monitoring and evaluating the final product. Failure in monitoring and evaluation, during and after implementation means that the officials are not doing their work properly and, if they are, they lack the capacity to do their jobs. The provincial government is not putting enough pressure on them to be accountable for the management of the overall projects. Whatever method the ULM is currently using for monitoring and evaluating services, it is currently failing.

Changing plans made by communities during meetings is very common in the ULM. This has discouraged residents. It has led to residents to not taking ownership or trusting any projects that the municipality introduces. Residents have decided that only friends of the officials will benefit from every project whether they attend meetings, or not.

Lastly, and most importantly. Officials should always put people first and be sympathetic about their challenges. This is currently not the case in ULM. A lot of self-evaluation needs to happen with each official. Officials need a reminder of what it means to serve the people. The municipality is not doing enough to address behavioural issues and encouraging professionalism.

Overall, residents in ULM are currently unhappy with implementation of the human-settlements policy. This puts pressure on the government as they are at the risk of losing support.
REFERENCES


Mthembi-Mahanyele S. 2002 Keynote address to the Round Table on Sustainable Development African cities. WSSD. Crowne, Plazza.


Umzimvubu Housing Sector Plan 2010-2016. pp 19-88


APPENDIX 1: INTERVIEW SCHEDULE

*Umzimvubu Local Municipality (Employees and Stakeholders):*

1. Does the municipality have any sort of communication with the Provincial Housing Department?
2. Does the municipality receive funding from national Department of Housing or any other sphere of government?
3. Are there any delays when it comes to receiving funding from sponsor or subsidisers?
4. If you don’t receive funding nationally or provincially has funding ever been refused?
5. Do you receive any other funding?
6. Do you have a representative from national or provincial level on your board?
7. Does provincial government exercise any power over the implementation process in ULM?
8. How would you describe the implementation process in the housing field in ULM area?
9. Can you see any changes in the running of government since 1994?
10. Do you believe these changes are for the best?
11. Do you find the amount prescribed for the housing subsidies fair?
12. If not, how much in your opinion should it be increased by, to better help with the delivery of the low-cost housing?
13. Are the low-cost housing policy procedures being followed in ULM Municipality and is the housing policy being implemented?
14. Is public participation an important factor in implementing these policies?
15. What are successes and failures of the implementation of the low-cost housing policy implementation since the dawn democracy?
16. What are the causes of the poor implementation of low cost housing in ULM?
17. How is the sustainability of housing projects measured in post-apartheid South Africa?
18. What type of infrastructure needs to be put in place for housing to become sustainable?
19. How have financial schemes addressed the issue of affordability?
Interview Questions

Umzimvubu Local Municipality Residents

1. Do you own the house you live in?
2. How many rooms do you have in your house?
3. Did you buy the plot onto which you built your dwelling/shack?
4. What stages do you go through to access a plot?
5. Do you own property elsewhere? If yes, where?
6. Do you receive subsidies from government? If yes, how much?
7. Would you like to be relocated elsewhere? Why?
8. Do you have dependants living with you? How many?
9. Do you pay a monthly rental? How much?
10. Give reasons as to why you pay rent?
11. How long have you lived in this area?
12. What are your feelings and views about the environment you are living in?
13. How do you feel about the services you receive?
14. How do you want the government to help you?
15. Do you think the government is doing enough to address the housing problem?
16. What role can you play to resolve the housing backlog?
17. What is your monthly income?
18. Do you have an alternative source of income? How much and for what service?
19. What type of transport do you use?
### APPENDIX 2: NELSON MANDELA METROPOLITAN UNIVERSITY

**INFORMATION AND INFORMED CONSENT FORM**

#### RESEARCHER’S DETAILS

<table>
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#### A. DECLARATION BY OR ON BEHALF OF PARTICIPANT

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#### THE FOLLOWING ASPECTS HAVE BEEN EXPLAINED TO ME, THE PARTICIPANT:

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<th>2.2 Possible benefits: As a result of my participation in this study there will be no financial or other benefit to me.</th>
<th>Initial</th>
</tr>
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<thead>
<tr>
<th>2.3 Confidentiality: My identity will not be revealed in any discussion, description or scientific publications by the investigators.</th>
<th>Initial</th>
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<thead>
<tr>
<th>2.4 Voluntary participation / refusal / discontinuation: My participation is voluntary</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<table>
<thead>
<tr>
<th>My decision whether or not to participate will in no way affect my present or future care / employment / lifestyle</th>
<th>TRUE</th>
<th>FALSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signed/confirmed at</td>
<td>On</td>
<td>20</td>
</tr>
<tr>
<td>---------------------</td>
<td>-----</td>
<td>----</td>
</tr>
<tr>
<td>Signature or right thumb print of participant</td>
<td>Signature of witness:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Full name of witness:</td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX 3: REQUEST FOR PERMISSION TO CONDUCT STUDY

29 February 2016
The Municipal Manager
Umzimvubu Local Municipality
813 Main Street
Mount Frere
5090

REQUEST FOR PERMISSION TO CONDUCT STUDY WITHIN THE MUNICIPALITY.

Dear Sir/Madam

My name is Makhwezi Ntshobane, and I am a Public Administration student at Nelson Mandela Metropolitan University in Port Elizabeth. The research I wish to conduct for my Masters Treatise involves the “An investigation on policy implementation effects on service delivery: with reference to Umzimvubu Municipality.” This project will be conducted under the supervision of Dr S. Maclean (NMMU, South Africa).

I am hereby seeking your consent to approach you and a number of employees within Umzimvubu Local Municipality to be participants for this project. I would also like a formal letter from you granting approval for my study.

I will provide a copy of my proposal on request.

Upon completion of the study, I undertake to provide the municipality with a bound copy of full research report. If you may require any further information, please do not hesitate to contact me on 079 056 64 64 email: s215045734@nmmu.ac.za/makhwezintshobane@gmail.com. Thank you for your time and consideration in this matter.

Yours sincerely,

Makhwezi Ntshobane (s215045734) Nelson Mandela Metropolitan University
TO: Nelson Mandela Metropolitan University

Dear Sir/Madam

Umzimvubu Local Municipality acknowledges and encourages the research as proposed, I therefore on behalf of the municipality welcome and appreciate the interest shown by Miss Makhwezi Ntshobane by choosing our Municipality as a study area. We are aware that she intends to conduct her research by administering interviews to our employees.

As Manager of Building and Housing I grant her permission to conduct such a research at our organisation.

If you have any questions or concerns, please feel free to contact my office at 039 254 6000.

Yours Faithfully,

[Signature]

MR. B. PHIKWA
MANAGER: BUILDING AND HOUSING
APPENDIX 5 LANGUAGE AND EDITING

BRUCE WESSON - NMMU Language Editor
8 Quay One
Mitchell Street
SOUTH END 6001
25 July 2017

Email  bruce@wesson.co.za
Mobile  082 555 5204

TO WHOM IT MAY CONCERN

I, Bruce Wesson, hereby declare that I have proof read and copy edited the research paper given to me by Makhwezi Ntlalontle Ntshobane (Student No: 215045734)

I declare that the content remains solely that of the student, and that any changes made, were only to language and grammar errors.

Yours faithfully,

[Signature]

BRUCE WESSON
NMMU Language Editor