

HOUSING IN IVORY PARK: A CRITICAL ASSESSMENT

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the degree of Master of Public Administration at the University of
Stellenbosch.




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DECLARATION

I, the undersigned, hereby declare that the work contained in this assignment is my own original work and that I have not previously in its entirety or in part submitted it at any university for a degree.

Signature: _____

A handwritten signature in black ink, consisting of a large, stylized initial 'O' followed by several cursive letters, written over a horizontal line.

Date: March 2000

OPSOMMING

Hierdie studie het die Suid Afrikaanse Behuisingsbeleid beoordeel in Ivory Park, 'n informele nedersetting in Midrand. Hierdie beoordeling het die volgende kriteria gebruik, te wete doeltreffendheid, doelmatigheid, eweredigheid, die respons van die inwoners en bekostigbaarheid deur die inwoners. Navorsing is uitgevoer deur middel van 'n literatuuroorsig en persoonlike onderhoude met Raadslede van die Midrandse Metropolitaanse Raad asook die inwoners van Ivory Park wat alreeds in hul nuutgeboude wonings ingetrek het.

Die studie het gemengde bevindings ten opsigte van die beleid binne Ivory Park opgelewer. Vanuit 'n doelmatigheidsoogpunt gesien het die beleid 'n positiewe uitwerking op die lewens van die begunstigdes uitgeoefen. Binne die groter geheel van behuisingsvoorsiening, asook die manier waarop die beleid beoordeel word deur ander regeringsfere, blyk dit egter dat die beleid slegs beoordeel word op grond van die aantal wooneenhede gelewer sonder om die ander elemente van die behuisingsbeleid te verdiskonteer. Die implementeringspoed van die beleid was die grootste nadeel vanuit 'n doeltreffendheidsoogpunt gesien aangesien die beleid teen 'n relatiewe stadige pas beweeg. Die bronne van die beleid is eweredig versprei deurdat werkloses en huishoudings met ongereelde inkomste deur die beleid bevoordeel is. Probleme is ook ondervind met die stimulasie van plaaslike boumateriaal voorsieningsindustrië binne die gebied, maar inisiatiewe is geloods om die gedeelte te aktiveer. Die respons van die gemeenskap, binne die konteks van behuisingsvoorsiening, dui ook op hul tevredenheid met die rol van die plaaslike owerheid, gemeenskapsorganisasies en die betrokke kontrakteurs. Alhoewel die nuwe behuising nie die lewenskoste van die begunstigdes nadelig beïnvloed het nie, dra die hoë armoede vlak in die omgewing daartoe by dat behuising vir vele inwoners onbekostigbaar bly.

Die studie beveel aan dat daar in die toekoms toenemend met die beoogde begunstigdes van die behuisingsbeleid gekonsulteer moet word ten einde die

sienings van die beleidmakers en die begunstigdes in ooreenstemming te bring. Ontwikkelingsindikatore en regeringsdoelwitte moet ook in berekening gebring word binne die behuisingsektor. Die plaaslike owerheid moet ook die eienaarskap van die nuwe wooneenhede navolg om te verseker dat eienaarskap nie die welsyn van die begunstigdes negatief affekteer nie, of dat dit nie lei tot die subsidiëring van die meer gegoedes in die verkryging van wooneenhede nie. Die behuisingbeleid moet ook 'n groter ekonomiese onderbou hê ten einde armoede te bekamp.

SUMMARY

This study assessed the performance of South Africa's Housing Policy in Ivory Park, an informal settlement in Midrand. The study used effectiveness, efficiency, equity, responsiveness and affordability, as criteria for assessment. Research was carried out using a literature review; and face-to-face interviews with officials from the Midrand Metropolitan Local Council, and the residents of Ivory Park who had already moved into the newly built houses.

The study found that the performance of the policy in Ivory Park is mixed. From the point of view of effectiveness, the policy has had a positive impact on the lives of beneficiaries. The bigger picture of housing delivery, and the way the policy is being assessed by other spheres of government however, has reduced assessment of the policy to the numbers of housing built, and not taken sufficient consideration of the value of other elements of the policy. The greatest efficiency drawback has been the speed of implementation. The policy is moving at a relatively slow pace. The distribution of the resources of the policy has been equitable, in that the unemployed and households with irregular incomes have been reached by the housing policy. However, there have been difficulties in stimulating the local materials supply industries in the area, but efforts have gone into activating that part. The policy has been responsive, and beneficiaries are satisfied with the role played by the local authority, community organisations and contractors involved in housing delivery. Although the new houses built have not themselves adversely affected the cost of living of beneficiaries, the poverty level in the area, would continue to make services such as housing, unaffordable to households.

The study recommends that in future, there be increased consultations with intended beneficiaries of a housing policy, in order to align the views of policymakers with those of beneficiaries. There is also a need to develop

indicators that take into account; all the objectives government pursues in the housing sector. The local authority should also track ownership of the built houses, to ensure that any change in ownership does not compromise the welfare of beneficiaries, and lead to the subsidisation of housing acquisitions of well-off households. Housing policies should have a more economic development slant, as the new services coming with housing would not have a greater impact in situations of persistent poverty.

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CHAPTER 1

GENERAL INTRODUCTION

1.1 Introduction and Overview

The purpose of this Assignment is to present the findings of a study to evaluate the performance of South Africa's evolving housing policy. Results offered in this Assignment on empirical research undertaken in Ivory Park, an informal settlement in the area of the Midrand Metropolitan Local Council.

This research was conducted in the light of the deep-seated problems in the housing sector in South Africa, which the above-mentioned housing policy attempted to address. These problems include the acute shortage of houses, poor quality of the housing stock, and the unaffordability of houses for low-income groups. It was estimated in 1995 that the housing backlog in South Africa stood at 1, 5 million (Housing White Paper, 1994). To that can also be added an estimated 720 000 serviced sites in urban areas requiring upgrading to meet minimum standards as set in the goals of the above-mentioned White Paper. In addition, many rural households lack access to the basic services that go together with housing. About 450 000 people live in the hostel sector, which requires urgent upgrading. Compounding this problem is insecure tenure. Only 58% (4,8 million) households have secure tenure. About 9% or 780 000 households live under traditional, informal, inferior and/or unrecognised tenure arrangements. An additional 18% (1,5 million) households live in squatter settlements, backyard shacks and/or overcrowded conditions with no formal tenure rights.

It was as a result of these factors that South Africa developed a housing policy in 1994. The policy aims to create permanent residential structures with secure tenure, ensuring privacy and providing adequate protection and potable water, adequate sanitary facilities, and domestic electricity supply.

South Africa's housing policy has also brought about institutional change in order to better respond to the new policy environment, introduced new financing mechanisms to improve housing affordability, and geared housing development towards serving local economies.

Since its adoption by government, housing policy has been researched from a number of disciplinary foci (see Tomlinson, 1995a; 1995b; 1996a; 1996b; 1997; 1998; Stacey, 1997; Tshoaedi, 1999; Meyer, 1997). In short, the research findings have suggested that:

- there is limited consensus amongst politicians on the principles of the policy, leading to lack of commitment;
- there are inconsistencies in the application of the policy between geographical areas;
- the policy does not in practice enable beneficiaries to optimally participate in decision-making;
- a significant proportion of the subsidy funds is being diverted to paying for professional fees and contractors, rather than being used to cover the actual costs of the houses; and
- beneficiaries are dissatisfied with the sizes and quality of the structures built.

In the light of the above, the present study has attempted to gain deeper insight into the performance of the housing policy, in order to determine whether it has achieved what it intended to achieve, and to make recommendations on what could be done to address these problems.

1.2 Problem Statement

The purpose of the research is to investigate the performance of the housing policy of South Africa in an informal settlement.

1.3 Hypothesis

The hypothesis guiding the study is that the policy is not successful in realising the goals envisioned in the White Paper on Housing (1994).

1.4 The Goal of the Study

The goal of the study is to determine the performance of South Africa's housing policy in an informal settlement.

1.5 Motivation for the Study

The study was considered significant due to the high developmental potential of a successful housing policy. Identifying and explaining factors that account for success or failure of the policy could contribute to discussions on future measures to improve the performance of South Africa's housing policy.

1.6 Methodology

Information was obtained through:

- literature review;
- interviews with members of the Housing Department of the Midrand Metropolitan Local Council; and
- interviews with respondents.

The rationale for the choice of the methodology was its reliability. In particular, the study used different sources of information in order to eliminate bias and thus improve the validity of the findings.

1.7 Focus of the Research

This study focused on the informal settlement of Ivory Park, which is part of the Midrand Metropolitan Local Council. An initial analysis of the socio-economic information of the area, showed the majority of households are poor, the legitimate beneficiaries of the housing policy. This made the area an appropriate case for testing the performance of the policy.

The next Chapter outlines the theoretical overview that informed the study.

CHAPTER 2

THEORETICAL OVERVIEW

2.1 Introduction

The purpose of this Chapter is to provide a theoretical context within which one can assess the performance of South Africa's housing policy. There are four sections in this Chapter. The first section is a general perspective that problematises the concept of housing, identifies typical problems experienced in housing in developing countries, identifies and assesses theories of the role of the state in housing, and traces the evolution of housing policies in developing countries. The second section traces the evolution of housing policies in South Africa, before the 1994 first-all-race elections. In the third section, the Chapter identifies the important features of South Africa's post 1994 housing policy. The section ends by assessing some of the evaluations done on the policy that provided the context for the study. Lastly, and against the preceding three sections, the Chapter presents an evaluative framework for assessing the performance of South Africa's housing policy. This framework has informed the research undertaken in this study.

2. 1. 1 Concepts

- **Housing:** Housing can be defined as shelter, an economic good, a social or collective good, a package of services, and a sector of the economy (Bourne, 1981). As a form of shelter, housing could be limited to the top structure. When seen as an economic good, housing is a commodity that can be exchanged in economic transactions. As a social or collective good, housing is the centre of relations in a community. It defines the social positions of different members of society and shapes interactive patterns amongst societal members. As a package of services, housing includes services such as water and sanitation, which make for habitable environments, and cannot therefore be limited to the top structure.

Housing is also a sector of the economy and defines relations of production and distribution.

- **Policy:** Policy is a statement of intent, which is an indication of what is to be done (Anderson, 1994: 4; Hogwood and Gunn, 1984: 13). Policy is often looked at in different ways. One useful way of thinking about policy is in hierarchical dimensions, alongside a programme and projects. In this approach, policy becomes the broad general statements that direct sets of activities pursued at any given point in time. Variably, programmes are derived from broad policies, and are more specifically defined. For instance, in the case of housing, there could be a subsidy programme, or a hostel renewal programme. At the bottom end of this hierarchical dimension are projects, which are specific alternatives adopted in programmes.
- **Public Policy:** Public policy is a statement of intent whose intended objects are the public and which is driven by public sector organisations (Dye, 1984: 3-4). Public policies are distinguishable by the institutions that drive them and the scale and presumed scope of their consequences. They are public in that they are initiated, driven or endorsed by public sector organisations. Public policies have public ends, in that they are often expected to apply to the overall public, as opposed to policies initiated, formulated and adopted in private organisations, which apply to members of given organisations.
- **Housing Policy:** Housing policy refers to a statement of the government of the day on the government's involvement in housing, and a financial commitment (Meyer, 1997: 150).
- **Low-cost Housing:** Low-cost housing can be categorised into conventional and non-conventional housing, using economic and/or financial criteria (Meyer, 1996: 5). Conventional housing complies with minimum building standards and health regulations. This form of housing can either be public or private. Unconventional housing does not comply with building standards and health regulations.
- **Effectiveness:** Effectiveness refers to the degree to which the policy is achieving its intended goals and objectives. It arises out of the comparison

between what was intended and what was realised. Effectiveness tends to address issues of the impact of the policy, in that it looks at whether goals that may have been intended by the policy, have indeed been achieved (Tomkins, 1987).

- **Efficiency:** Efficiency refers to the amount of effort required to produce an output (Dunn, 1994: 282). Inputs are human, financial and physical resources. Key variables of efficiency are quantity and quality. Time, that is the speed involved in producing a given output, is also an important element of efficiency. Efficiency is calculated using the service or good in question against all the inputs used in producing the good or service.
- **Equity:** This refers to the distribution of effort and effects among different groups in society (Dunn, 1994: 286). At the heart of the equity consideration is the concept of fairness in the treatment of groups and individuals. In public policy, equity is realised in a number of ways. The first is to try and give the same quantity and quality of services to all members of society. Secondly, equity can be achieved by ensuring that even if the services go disproportionately to certain groups in society, those that are worse-off are not allowed to go below a defined minimum, such as providing food stamps to ensure that the poorest households get minimum food requirements. Another way of realising equity, is by selecting members of society who are worse-off, and ensuring that in providing public services, they get a disproportionately high share – a redistributive approach to equity.
- **Responsiveness:** Responsiveness of a policy means the degree to which a policy meets the expectations and aspirations of society and the particular groups that are affected by the policy in question (Dwyer, 1975: 198).

2.2 The Context of Housing in Developing Countries

However defined, housing has a number of benefits that it accords to households, communities and whole societies, particularly for developing countries, whose problems in the housing sector, underline the importance of housing. These include the provision of shelter against humidity, rainfall,

snow, dust and wind; privacy; financial security; social status; personal responsibility; and security and awareness (Morris, 1981: 2). Housing also serves as the location instance for societal reproduction as it provides a physical basis for the raising of the young, care of the old, preparation and storage of food, rest and sleep (Mitchell and Bevan, 1992: 3). There are also economic opportunities that a house can provide for the poor, thereby resulting in the 'equitable' spread of benefits. Housing opens potential for home-based industries and thus a form of wealth generation for the poor (Spence *et al*, 1993: 29). Additionally, housing can also provide a form of collateral, in that sense enhancing access to credit by the poor, while renting out rooms can also offer some additional income for the owners. From an economic perspective, housing provides jobs in the construction and materials industries, and through the demand it creates in these industries, it stimulates their development. An argument that is often put forward is the contribution that housing can make to job creation. There is insistence that in developing countries with high levels of unemployment, technology choice should favour labour-based construction methods, but established companies are oriented towards capital intensity (Potgieter, 1990). What Drakakis-Smith (1980: 22) refers to as the popular approach to housing, encompassing self-help approaches, however, is more labour-intensive.

2.2.3 Housing Problems

While developed countries also have problems in the housing sector, these problems are more acute in developing countries. In Western Europe and North America, the housing stock forms a considerable part of investment. Nonetheless, there are several problems. The first is the growing number of houses falling below the standards set by authorities, rendering the houses unacceptable within the established norms in these countries. Second, these countries invariably have inequitable distribution of the housing stock. Increasingly, the needs of special groups have become part of the housing problems. The elderly, handicapped, single parents, problem families, the young and the poor fall within this category. Third, the issues of

obsolescence, deterioration and under-investment have emerged as problems requiring some action. Although the level of investment in the new housing stock in Western countries has grown, investment on the maintenance side has declined. This becomes clear with the growth of slums in the inner cities. Fourth, price escalation, linked to inflation rates, is rendering the housing stock unaffordable to poor households, from the perspectives of ownership and rental. Therefore, the financing of housing has become an important issue for policymakers, who have begun raising questions as to the proportion of the national income that should be devoted to housing. Equally, there is much debate as regards which sections of society should receive the state's financial support. No less conspicuous is debate on the actual impact of state intervention in housing.

The developing countries of Latin America, Asia and Africa face problems of high urbanisation, with its increasing demands on urban services including housing; and low income levels which place a constraint on housing affordability. According to Spencer *et al* (1993: 4), 34% of people were urbanised in the developing countries in 1990. This figure is predicted to reach 53% in 2020. By the year 2025, more than three-fifths ($\frac{3}{5}$) of the developing world's population will be based in the urban areas (McCarney, 1999: 3). The global urban population would reach 4, 5 billion 20 years after the close of the 20th century. Moreover, 92% of this increase will be in developing countries (Spence *et al*, 1993: 6). The implications for the provision of services such as housing are enormous. Poor access to clean water, overcrowding in houses and lack of access to sanitation are only some of the accompanying problems. Spence *et al* (1993: 8) go on to estimate that Asia would have to devote 3% of its Gross National Product (GNP) for a minimum of 20 years towards housing in order to address the backlog. For the developing countries as a whole, some authors have estimated this figure to be about 3-5% of GNP (Meyer, 1996). What particularly complicates the picture is urban poverty, which means that the majority of these newly urbanised people do not have any resources to afford housing on their own. Governments that have ignored these factors have increasingly found it

difficult to allow the situation to develop on its own, given the vastness of the problem.

2.3 Perspectives on the Role of Government in Housing

While there is some consensus that governments can and should play a role in the provision of housing, there is a great deal of debate on the nature of such a role. Several perspectives on this issue have arisen, including the liberal, mixed and radical views.

The liberal view sees housing as the interplay of demand and supply factors, the price mechanism sending signals that correct market imperfections. The demand for housing arises from population growth and urbanisation, and thus the supply of housing grows with increasing demand. The role of the state in this instance should be to encourage the private sector to get involved in low-income housing (Meyer, 1996: 8). The state demolishes shacks as shacks deface the urban environment. Within the liberal perspective there is room for subsidies, which should focus on poor households which cannot afford housing on their own.

The mixed approach expressed in social welfare and the social democratic perspective does not reject the need for private sector participation in housing. Nevertheless, the mixed approach promotes an active role for the state. Social welfare as a perspective supports the private market, but with an important role for the public sector. This, the thinking goes, can be better achieved using subsidies to help those households that are not able to afford housing on their own. The social democratic perspective extends the role of the public sector to encompass the provision of land and finance and interventions in the labour market towards addressing housing issues.

The socialist and communist perspectives, falling within a radical ideological perspective, favour a heavy public sector approach to housing. From a socialist perspective, the public sector should play a predominant role, although the perspective also concedes that with a large private sector, there

could still be room for private involvement. However, the government should control housing production and provision. Parastatal organisations must play an essential role. At the extreme end of these perspectives is the communist thinking on housing. From a communist frame of reference, housing is a public sector activity, with a marginal role for the private sector.

These perspectives are particularly useful in understanding the role of the state in housing. The perspectives unravel some of the assumptions that underpin housing policies in both the Western and developing countries of Latin America, Asia and Africa. These perspectives have laid the foundation for successive housing policy approaches, to which the present Assignment now turns.

2.4 Housing Policy Approaches

Housing policies in developing countries have evolved from highly reactionary approaches to the challenges posed by urbanisation; to attempts at adopting Western approaches to housing provision; to indigenous approaches that are mindful of the local circumstances and realities. In the last four decades (1950-2000), there have evolved more dynamic and multifaceted approaches to housing policy.

2.4.1 The Reactionary Approach

Cities in the developing countries of Africa and Asia, and less so in Latin America, trace their origins from colonial models (Hardoy and Satterthwaite, 1989: 19). These colonial models evince characteristics of failure to deal with the challenges of post-colonialism in a number of sectors, of which housing is one. The colonial legacy influenced earlier governments' reactions to the mushrooming of informal settlements. The reactionary policy response and the alienated approach discussed below are traceable to this colonial legacy. A brief overview of this colonial inheritance elucidates this colonial influence.

Cities in developing countries derive their modern legal, institutional and physical configurations from the need to serve the political, social and economic needs of colonial governments. The layouts of the business districts, streets and designation of locations draw their infancy from these colonial intentions. Colonial economies were dependent on the supply of slaves, serfs and cheap labour. The supply of cheap labour in particular created restricted urban settlements and constricted the movements of native populations. It is important to observe also that colonial economies mainly concentrated on the extraction of raw materials in agriculture, with small manufacturing and service sectors. Taken together, this meant that the number of natives moving to the urban areas was naturally limited. Women and children had to remain in the countryside, while the men required to supply the colonial labour market went to the cities. Services such as water and sanitation, transportation and telecommunications for the few natives who did settle in the urban areas, were often limited. Expenditure budgets favoured colonisers in the urban centre cores and neighbouring suburbs. Hospitals and health care facilities also found a presence in the urban centre.

As colonialism ended, the much-suppressed demands for services became arduous for the new post-independence governments to handle. The end of racial discrimination and accompanying policies restricting the movements of natives to the urban areas led to unprecedented levels of urbanisation, which as stated earlier, continues to rise. When unemployment and urban poverty had to confront high planning and housing standards inherited from the colonial governments, the majority of the newly urbanised dwellers were immediately excluded from officially recognised development processes in the urban areas. 'Illegal' settlements ensued, and have since grown quite considerably. It is now estimated that between 30% and 60% of all settlements in developing countries are 'illegal' while between 70% and 95% of all new houses being built fall within this category (Hardoy and Satterthwaite, 1989: 12).

The reactionary approach gained fervour in the 1950s. The initial government response to the multiplication of informal settlements was generally, indifference. These settlements were seen as transitory phases in urban development. Nevertheless, as these settlements continued to grow, governments became increasingly uneasy. At the heart of this concern was lamentation over the loss of cities moulded according to colonial traditions and practices. Little thought went into the fact that the growth of informal settlements simply epitomised existing economic and social realities of urban life that also shaped the physical layout. Any long-term solution to the housing crisis therefore needed to form part of an integrated and all-encompassing strategy to transform the urban economy and its institutions so as to serve the needs of the marginalised. Slum demolition became the norm. Slum clearances took place, mainly in the 1950s, in places as diverse as Venezuela, Brazil, Chile, Nigeria, Senegal, Kenya, South Korea, the Philippines, Thailand and India to name only a few (Hardoy and Satterthwaite, 1989: 45-6).

Clearly, reactionary approaches to lack of urban housing failed to achieve what they had intended to achieve. They confirmed the endemic nature of urban housing problems, and made the need for constructive approaches necessary. The major lesson to be learnt from these approaches is that the housing problem cannot be wished away.

2.4.2 The Alienated Approach

The alienated approach followed the apparent inability of the reactionary approach to address the predicament of housing. As lack of access to housing mounted, governments' views were altered, especially from the early 1960s (Pillay, 1995: 45). An emerging viewpoint then was that informal settlements were below national standards. This view led to increased investment in public housing programmes. It is important to note that the standards set for these housing strategies were still high and unaffordable to the majority of the people in the informal settlements. Governments copied Western models of housing and implemented capital-intensive projects, using

sophisticated industrial methods (Meyer, 1996: 20; Potgieter, 1990). This policy thrust saw some limited extension of urban services especially water to poor communities. Financing mechanisms tried at the time included publicly supported or guaranteed mortgage/housing agencies.

Public housing proved difficult to sustain. Financial resources were often inadequate and were unable to reach a sizeable proportion of people needing housing. Set targets of units to be erected were habitually, not met (Hardoy and Satterthwaite, 1989: 240). In Brazil for instance, a programme benefited only 1, 5 million households, when the need for housing stood at between 8 and 11 million. The only country that has implemented a successful public housing policy is Singapore. Singapore implemented its housing policy during periods of favourable economic growth, which facilitated a generous flow of budgetary resources towards housing, a condition not applying in developing countries (Orville and Grimes, 1976: 106). The rest have had their targets turned into wish-lists, far removed from reality. Moreover, publicly provided housing also remained financially inaccessible to people in need (Keare and Parris, 1982: 62).

Alienated approaches accentuated the value of affordability as a critical issue for consideration in housing policy. They also underlined the limitations of housing policies set by the economic, social and political contexts within which housing takes place. Future housing policies therefore needed to earnestly address the affordability concern, and acknowledge local constraints and opportunities.

2.4.3 Indigenous Approaches

Growing disillusionment with publicly provided housing followed the realisation that the newly built structures were beyond the reach of the poor, and the poor continued to build new informal housing units (Mwangi, 1976: 175). The indigenous approach to housing acknowledges the determination and abilities of the poor to control the housing process (Meyer, 1996: 20). The approach

was spurred on by the writings of J.C. Turner, who argued that the poor are builders, and that state efforts should simply support those of the poor themselves, rather than replace the efforts (Van der Linden, 1986: 15). Increasingly, the advocacy of self-help as a viable policy direction became the new approach. The idea behind the policy approach is to move away from the exhaustion of scarce resources such as professional and managerial skills, money, credit and fossil fuels. Self-help approaches utilise abundant resources such as manual skills, human energies, the spare time of the poor, savings, commitment, responsibility, enterprises, local institutions, organised constructive competitiveness, co-operation and bargaining skills (Van der Linden, 1986: 21). Sites and services approaches and squatter upgrading programmes fall within this approach.

A well-known example of the indigenous approach is the sites and services programmes (Orville and Grimes, 1976: 91). Through these programmes governments identified land, subdivided it into plots, and provided households with basic services such as water and sanitation, and left the responsibility for the building of the top structures to the households themselves. Sites and services programmes take a number of forms. The first form is the provision of a bathroom and additional services such as taps, laundry and kitchen core. The other option is the provision of a floor and a roof, with the beneficiary having to build walls. Third, sites and services programmes can take the form of a full-services plot (Spence *et al*, 1993: 18). Under the serviced plot type of programme, the government provides traffic arteries, sewerage treatment plants, rules, credit, building materials and expertise (Van der Linden, 1986: 21). In real terms, sites and services programmes are the subsidisation of housing for low-income groups. Community organisations screen applications for residency and loans. There is a need to relax building standards, select better locations for the sites, loosen bureaucratic procedures and ensure security of tenure.

Sites and services programmes have showed some level of policy responsiveness (Orville and Grimes, 1976: 102). They put beneficiaries at the forefront of housing development, creating self-reliance and control over

methods of building and the speed of implementation. Nonetheless, the sites and services programmes had minimal impact. Implementation did not occur on a large enough scale to reach out to significant numbers of people, due to limited financial resources, such as subsidies. Moreover, politicians and bureaucrats were often reluctant to commit themselves fully to these types of programmes as they saw them as being below standard (Van der Linden, 1986: 64). Since the land that governments acquired tended to be cheap and under-utilised, this land tended to be situated on the periphery of urban areas. This further pushed the poor away from places of economic opportunities, thereby increasing transportation costs, resulting in the inefficient use of productive labour. The poor who had irregular incomes did not find accommodation within the institutions involved in housing finance, especially those institutions providing credit. Some concerns have also been expressed that decision-making continued to reside with the authorities, and that the poor were not materially influencing the nature of the development of the housing environment.

Disenchantment with sites and services programmes led to squatter upgrading programmes (Spence *et al*, 1993: 19). These programmes entail the improvement of existing settlements. Squatter upgrading programmes take the form of road improvements, boundary adjustments and the lifting up of wooden houses to other areas. Squatter upgrading programmes are relevant in a long-term perspective of the development of the informal settlements, which should aim to improve the financial and economic conditions of the poor. For this reason, adjustments are necessary to allow for future service installations. The method tends to work better with co-operation from organisations representing the beneficiaries. Squatter upgrading programmes have signalled the increasing recognition that people in the informal sector are part of the urban economy (Dwyer, 1975: 195). Accordingly, the eradication of slums and squatter settlements ended. Governments began to show more commitment towards providing water to informal settlements. As part of these programmes, there was an increased effort towards improving the efficiency of housing finance institutions to allow for cheaper loans as a way of improving access to credit. Also emerging

during the period were flexible attitudes towards collateral and small loans (Hardoy and Satterthwaite, 1989: 105). These programmes also saw the encouragement and support of informal and community-financing organisations to serve communities not catered for by the formal financing market. With these attitudes came the relaxation of housing standards, as these were clearly idealistic in the given contexts (Orville and Grimes, 1976: 94). Perhaps the greatest contribution that accompanied the squatter upgrading approach was the provision of tenure to residents of informal settlements (Dwyer, 1975: 198), flowing from recognition that the regulated land market was a major obstacle to improving housing conditions. There was also growing acceptance of the rights of low-income groups to define the nature of public programmes, and get involved in the implementation of these programmes (Tomlinson, 1995a: 16; Lea, 1980: 51).

Squatter upgrading programmes have had a better impact than preceding approaches, but not a large enough effect to make a significant difference as regards the improvement of urban housing conditions. Squatter upgrading approaches have a number of inherent problems. The first is possible resistance from the dwellers. Unless state institutions secure support from the dwellers, there is high potential that new adjustments will not be recognised. This in turn leads to the persistence of spontaneous settlements, which defies adjustments made. The other potential problem is the risk of overkill. In order to be really effective, squatter upgrading programmes need to be particularly mindful of the financial circumstances of the beneficiaries.

Indigenous approaches are prone to conceptual criticism. The first is that they absolve the state from addressing the shelter needs of the poor. Some commentators contend that there is an ideological basis for the popularisation of these types of approaches (Lea, 1980: 51). Governments want to make housing provision the responsibility of the poor. This removes lack of access to housing, from a complex web of the urban economy, whose patterns of production, distribution and allocation exclude the poor, making lack of access to housing a structural problem. Fundamental questions relating to the inequitable distribution of urban resources remain unanswered by policies that

leave housing provision in the hands of the poor. Sites-and-services and squatter upgrading programmes therefore become palliatives, unlikely to address lack of access to housing. Second, some people argue that through these programmes, the state serves the needs of the capitalist system (Lea, 1980: 51-2). Thus surplus labour not immediately required by the capitalist system has to perform as unpaid labour in the building process.

2.4.4 Modern Approaches to Low-cost Housing Policy

The latest approaches to addressing poor people's housing needs have become more varied and dynamic. They have a number of distinguishing features. The first attribute is the insistence that institutional change is necessary to bring about improvements in housing conditions. Legislative amendment in the area of land reform, zoning and building standards thus becomes part of the overall approach to housing policy. Second, there is the view that improving housing conditions requires a multi-sectoral approach. This should take into account health care and food programmes improving housing conditions is part of a multi-faceted approach addressing urban problems of poverty and unemployment. Third, designers of cities and government action should aim to complement the efforts of the poor rather than providing imaginary blueprints. Fourth, there is a growing assertion that government should ensure that housing resources such as building materials, sites, technical assistance and credit are made as cheap as possible. Fifth, decentralisation of housing delivery is emerging as the preferred set of institutional arrangements for implementing housing policy (Spence *et al*, 1993: 22). There is a growing trend towards strengthening the role of local government to ensure widespread provision of water supply, storm drainage, garbage removal, roads and public transport to existing and new housing developments. Alongside this is the insistence that decision-making on housing should, as far as is feasible, be exercised at the household level. Sixth, building standards have gone down while there is increasing use of advice and technical assistance to communities on health and safety standards (Mitchell and Bevan, 1992: 56). Governments are also releasing

more under-utilised public land to ensure cheap well-located sites plus the provision of public spaces and amenities. Seventh, there is also widespread public support for cheap and common accessories, such as fixtures and fittings, and supporting co-operatives for production of some of these resources. Related to this is the reform of the financing sector towards housing. The major drive is that of removing discrimination in the lending markets, towards disadvantaged people with irregular incomes. The new approaches have been more successful than preceding approaches. Also critical are the collection and dissemination of relevant housing related data, and the provision of training schemes linked to housing provision (Mitchell and Bevan, 1992: 56).

Praiseworthy as the new approaches are, they also have their own shortcomings. The first area of critique of the approaches is that they require that implementing agencies should have strong management capacity. Housing policies that are now proposed necessitate high levels of co-ordination and integration. This immediately brings in bureaucratic machinery, sending the whole process of housing delivery into a mesh of bureaucratic red tape. Housing delivery now needs the synchronisation of housing policies with water and sanitation, transportation, small business development and other policies, to create liveable settlements. As a problem, this has raised the fundamental question of whether a housing policy should essentially be an integrated policy, or a piecemeal, incremental policy that adjusts to existing possibilities and confines. What also need to be borne in mind are the impacts of an integrated comprehensive housing policy on the beneficiaries. Unless this is in line with the changing economic circumstances of the poor, then the problem of affordability may arise.

The second intricacy is that new housing policies, that aim to decentralise decision-making to the household, are politically threatening to existing wielders of powers. Housing policies have become centres of patronage amongst politicians, bureaucrats and developers, where relations of corruption and nepotism emerge and flourish (Baumann, 1998: Spence *et al*, 1993). Some studies done on self help programmes have shown that one of

the greatest causes of half-hearted commitment by governments is that they remove power from bureaucrats (van der Linden, 1986).

2.5 South Africa's Approaches to Housing Policies

2.5.1 Pre-1994

Like other post-colonial countries, South Africa's urban settlements originated from colonial influences. Urbanisation in South Africa increased after the discovery of minerals towards the end of the 19th century. A tendency had already developed during that time, for the Whites to be concentrated in the centre core, and Africans on the outer periphery. Before the 1910 Union Government, however, none of the four former provinces had a housing policy. In fact, it took the Union Government just less than a decade to develop a housing policy, which specifically focussed on Black housing. In 1914, South Africa experienced a huge tuberculosis epidemic. A Commission of Inquiry, whose brief was to investigate the living conditions of urban Africans, followed this outbreak. The Commission reported that the living conditions for Africans were appalling. It testified that the sites were ill chosen, the layouts were poor, there were no services, and the dwellings were unfit for human habitation (Morris, 1981: 13). The Commission also recounted that Africans lived on monthly tenancies and that there was no finance for the housing of Africans. In 1918, an influenza epidemic broke out, killing about 500 000 non-Whites. However, it was only in 1920 that a housing policy came into being, in the form of the Housing Act (Act 35 of 1920). The Act allowed local authorities to borrow money for the construction of dwellings. In 1930, the government introduced a scheme to provide sub-economic loans to households deemed unable to house themselves without. These loans however, provided support mainly to poor Whites, through then established Central Housing Board.

Huge industrialisation in the 1930s led to massive inflows of Africans to the urban areas, and in 1934, the Central Housing Board secured the right to

make recommendations for housing loans to "locations", which were essentially, African settlements. For a long time, there were differences in approach to housing by local authorities in different parts of the country. In Johannesburg for instance, some houses were built. In Durban, the local authority constructed migrant hostels and compounds. It was in Bloemfontein that the first sites-and-services programmes emerged in South Africa. Through this arrangement, beneficiaries purchased their own building materials and started building their own houses (Morris, 1981: 27).

The greatest influences on the situation that the 1994 Government inherited arose from the coming to power in 1948 of the National Party, which accelerated and tightened the measures introduced earlier. At the heart of the National Party's approach was the idea of the political suppression of Africans, under the ideological guise of separate development. A noteworthy point is that the South African situation only represented an extreme pattern of colonial urban management. The Group Areas Act of (Act 77 of 1957) and other measures came into full force. They restricted the movement of Africans into the urban areas. They also drove Africans into the rural areas through the pass laws, removed them from settlements deemed suitable only for Whites to the townships, and infused tribal subdivisions in the townships. Specific measures introduced during this period included the reduction of sub-economic housing loans to Africans in urban areas. Strict income limits for sub-economic loans were introduced, thereby excluding potential applicants. Gaining momentum then was the development of homeland townships (Morris, 1981).

For housing, the results were drastic. One of the immediate upshots of these measures was the rise in informal settlements. It was estimated in 1950 that the housing shortage for Africans stood at 200 000, and there were 250 000 squatters throughout the country (Morris, 1981: 60). These settlements grew dramatically and had already reached high proportions in the 1970s (Department of Housing, 1999: 1). Like other developing countries, the state's response to the growth of informal settlements was demolition. Knocking

down informal settlements in South Africa was still noticeable at the beginning of the 1990s (Urban Foundation, 1991).

By the beginning of the 1980s, serious problems in the housing sector were already discernible. First there was the acute shortage of housing for Africans relative to their White counterparts. Second, there were what Morris (1981: 136) calls the monotonous and undeveloped environments in which Africans thrived in the urban areas. Black residential areas also suffered from lack of investment, and limited tax bases. At the beginning of the 1980s, the state passed the 99-year lease arrangements. Africans obtained permission to lease properties for up to 99 years. With the coming into being of the Tri-cameral Parliament in 1983, housing became an 'own affairs' responsibility for Whites, Coloured and Indians, and a 'general affairs' responsibility for Africans. There was a presumption during the period that housing investments would occur mainly through the private sector. However, with the rent boycotts that started in the mid 1980s, banks withdrew from lending in African areas. With the abolition of the pass laws in 1986, urbanisation gained considerable momentum. This heralded an unabated growth in informal settlements. While the initial state response was that of the destruction of these settlements, as the 1980s ended, state thinking underwent minor shifts. Gaining in popularity then was the sites-and-services approach. At the heart of this approach was the Independent Development Trust, which was financing these programmes.

At the beginning of the 1990s, significant research, mainly driven by the previous dispensation but also including civil society formations borne out of resistance to apartheid policies, was conducted in earnest. Their research reports identified the following problems related to housing:

- **Huge housing backlogs and high future demands:** While housing statistics are grossly unreliable, estimates put the backlog at 1, 5 million and the statistics cited in the opening Chapter of this Assignment;

- **Fragmented institutional arrangements for housing delivery:** There were seven ministries responsible for housing, five national departments of housing, thirteen statutory housing funds, twenty funding channels, four Provincial Housing Boards and sixty national and regional parastatals involved in housing;
- **Inadequate financing and inefficient financing procedures:** Lack of freehold by Africans in urban areas led to a situation in which housing could not be an economic investment, limiting lending in Black areas. After the restoration of freehold for Africans in the early 1980s (the introduction of the 99-year lease), rent and bond boycotts further eroded private sector lending in low-income areas. With limited private sector involvement in housing, the state tried to fill the gap by providing funding for Black housing. This has resulted in dual housing finance, where the private sector provides housing for Whites, while funding for Black income groups comes from government. To achieve this, the government introduced a plethora of housing subsidies. By 1994, the following subsidies had come into being: the rental and sales formula scheme, the first-time home buyers subsidy scheme, the savings scheme, the capital subsidy scheme, and the housing scheme for farmworkers. An evaluation of these schemes by de Loor (1992: 226) has revealed that the subsidies were characterised by duplication, uncertainty, confusion and dissatisfaction. Some of these schemes, although targeting the same beneficiaries, tended to compete against each other, defeating the purpose; and
- **Problems in the building materials, construction and municipal sections:** They were related to limited penetration in the Black housing market.

2.5.2 South Africa's Housing Policy after 1994

South Africa's housing policy, developed after the 1994 elections, has a number of distinguishing characteristics. These include institutional development and change, promotion of private sector involvement through investments in housing, promotion of local economic development through

housing, acknowledgement of the contribution of the poor towards housing, and the promotion of equity in housing delivery,

The policy brought about far-reaching institutional change, while the housing development process itself would contribute to institutional development. A new Ministry of Housing, amalgamating the former national, provincial and homeland ministries, was established, whose mandate was to set overall housing policy goals, monitor policy implementation, and evaluate policy outcomes. At the national level there is also the National Housing Board, tasked with the responsibility of advising the National Department on housing policy-making.

The state also established the Provincial Housing Departments, which determine provincial housing policies, draft provincial plans, co-ordinate housing activities and support local government. Alongside these are Provincial Housing Boards whose task became that of implementing the policy through the allocation of subsidies. At the local level, the understanding has been that, given institutional capacity problems faced therein, powers to allocate subsidies would be granted on a case-by-case basis. According to this approach, the capacity of local government to participate in housing delivery is determined, and forms the basis of the decision to confer delivery powers (Tomlinson, 1995a). The policy thrusts favour optimal beneficiary involvement at various phases of the policy process. Accordingly, there is the emphasis on the role of community organisations in housing development, which is particularly feasible in local spheres. Housing development should contribute to institutional development through skills transfer in various aspects of housing such as construction; and broader capacity building that strengthens the capability of implementing institutions (PLANACT, 1998). At the local level, where implementation occurs, housing development is part of integrated development. Moreover, housing is part of the reconstruction of the Apartheid City with its concomitant spatial inefficiencies. Additionally, the provision of housing also requires an alignment of Integrated Development Planning elements, namely community participation, institutional

development, financial planning, intergovernmental co-ordination, and sectoral co-ordination.

Initially, the state saw the private sector, (financiers, developers and consultants), as active participants in housing delivery (Department of Housing, 1999). The Mortgage Indemnity Fund, whose purpose is to normalise relations with the lending sector, has been established. For more than a decade, the private sector had withdrawn from lending in low-income areas as a result of rent boycotts. Through the National Housing Finance Corporation (NHFC), the Social Housing Federation came into being to provide capacity building and technical support to housing institutions. Also formed because of the policy is the National Urban Reconstruction and Housing Agency (NURCHA), which guarantees loans made by commercial banks. SERVCON Solutions was to assist defaulters to move into alternative accommodation. The National Homebuilders Registration Council (NHBR) is to ensure that contractors meet certain minimum standards to participate in the housing development process.

The policy sees the potential of housing to contribute towards economic development. The White Paper states that housing should stimulate Small, Micro and Medium Enterprises especially those in the construction, materials supplies and related sectors, but also the stimulation of the demand for household goods and services. This could have the advantage of stimulating Black business development through contracting. Other related benefits include employment opportunities during construction and in the maintenance of housing related facilities.

South Africa's housing policy acknowledges the contributions the poor can make towards addressing their housing needs, and attempts to use the resources of the state towards supporting the beneficiaries' efforts. At the heart of this approach is the People's Housing Process. The process intends to assist communities to access land and secure tenure, services and technical assistance. Through this, the policy promotes community participation, institutionalising consensus on the standards of housing and the

final product. For that reason, it is incumbent upon the drivers of housing projects to gain insight into local housing methods and trends to ensure alignment. The People's Housing Process is a process for skill transfer and empowerment. Through this process, communities are given financial, logistical and administrative support. As an element of the approach, the People's Housing Partnership Trust came into existence, with the responsibility to assist, promote and facilitate the establishment of Housing Support Projects.

The housing policy should address equity issues. Fundamentally, the policy gives more weight to the needs of the poor, using income as a criterion (Tomlinson, 1995b: 5). The specific needs of women are paramount in the areas of employment and decision-making. Concerted efforts are in place to ensure housing benefits accrue to female-headed households as well.

The policy also tries to address financial needs that, while deemed necessary, remain unaffordable to beneficiaries. This financial assistance comes in the form of a housing subsidy scheme. The subsidy scheme is only one of the measures to address affordability problems. Others are household savings, mortgage credit, and the Local Authorities Subsidised Land Fund (National Infrastructure Investment Framework, 1996: 48).

2.5.2.1 The Implementation of the Policy

The policy started moving at a relatively slow pace in terms of funds disbursed but has since gained speed. Table 2.1 gives an indication of budgetary resources expended in favour of the policy. By the end of the 1997/1998 financial year, just less than R 2, 8 billion went towards housing (Tshoaedi, 1999: 91). It has been estimated that about 273 613 jobs were created as a result of the housing policy (Department of Housing, 1999: 15).

Table 2.1 The budgetary allocation to housing

Financial year	Amount spent
1994/5	R 12, 7 million
1995/6	R 431, 3 million
1996/7	R 1 523, 6 million
1997/8	R 2 731, 7 million

Source: Department of Housing, 1999

Some doubts have however, been cast on the housing policy. There is a view that the housing policy has failed to live up to expectations (Stacey, 1997: 86). Some people have argued that beneficiaries are particularly dissatisfied with the products coming out of the policy, that the houses are too small, for the amounts made available. The subsidy amount, the argument goes, is not able to build units of 40 m². At the heart of this is the concern that the views of beneficiaries do not receive sufficient consideration. The initial presumption of the policy, that the private sector would play an essential role in delivery, is not materialising. In her study, Tshoedi (1999: 92) found that credit-linked subsidies were reaching 34% of high-income earners, those earning above R 3500, 00 and only 2% of low-income groups, the people the housing subsidy should in fact reach.

Explaining poor implementation of the policy, Meyer (1997: 159-62) identified time, infrastructure, lack of information, resistance, red tape, unavailability of land, limited finance and lack of housing management skills as major causes of poor delivery. Given the enormity of the historical backlog, it has been difficult to address all these deficiencies in five years. Since houses only go to areas with services, huge backlogs in these services have hampered housing delivery. Lack of proper housing information, plus the unreliability of existing information, make it difficult to estimate need, and monitor and evaluate policy. The Department of Housing has established a housing database. However, this has largely been limited to counting subsidies approved, rather than the qualitative issues of the degree to which institutional transformation is affecting the development of a sustainable process of housing delivery. Resistance has come from a number of quarters including beneficiaries, who have complained about the quality of the houses.

2.6 A Framework for Assessing the Performance of Housing Policies

Against the aforementioned analysis, how does one evaluate the performance of a housing policy? Over and above policy goals set in given housing policy contexts, a generic framework for evaluating a housing policy includes assessing effectiveness, efficiency, equity, responsiveness and affordability. It is to these criteria that the Chapter now turns.

2.6.1 Effectiveness

Measurements of effectiveness are difficult and complex (Tomkins, 1987: 51). In simple terms, effectiveness refers to the degree to which the policy is achieving its intended goals and objectives. However, once the objectives of the policy are taken as given, a mistake is committed of assuming that the objectives themselves are flawless. Unless one is aware of how the goals and objectives came into being, there is the likelihood that the untested visions of policy-makers may end up being construed to be measurements of effectiveness, to the exclusion of other considerations.

For that reason, it is incumbent upon anyone assessing the performance of policy, to familiarise himself/herself with the measurement of effectiveness. These measurements have taken the form of surveys with the intended beneficiaries of the intended policy, to establish an idea of what they would count as the success of a housing policy. Information collected in this manner, then serves as the basis for establishing the goals and objectives of a housing policy.

Developing countries however, do not invest sufficient time in capturing realistic measurements of housing policies. Instead, these governments set themselves various targets for housing delivery. At the broader national level, there are goals of a housing policy. As the policy moves to implementation, there comes the actual need to specify the concrete targets that are set within

a given period, and human and financial resources. Because of the limitation of this approach, there is a debate within the housing research community on the importance of numbers of units built as a measure of the success of a housing policy. Governments set targets of units that have to be constructed within given periods. These figures are virtually never met (Hardoy and Satterthwaite, 1989: 240); due to the enormity of growing needs for housing.

This study, measures effectiveness differently. First, the study looks at the way the Midrand Metropolitan Local Council interpreted the goals of the housing policy reflected in the White Paper on Housing. Second, the study focussed on the way the local authority established their goals of a housing policy, to see how local goals and objectives originated.

2.6.2 Efficiency

Speed of implementation, occupancy of plots, the speed of the acquisition of land and basic services and the multiplicity of institutions involved are critical measurements of implementation efficiency. If the projects move too slowly, there may be high administrative costs, while this could also delay project benefits. If the projects move too fast, they may end up involving the use of high level technology, reducing the scope for the involvement of users, thereby becoming unaffordable (Keare and Parris, 1982). Moreover, housing comes together with other services such as water and electricity. The earlier these services are provided, the easier it is for the residents to move in. In particular, the speed with which authorities release land is a serious determining factor for the building of housing units. The number of units involved also affects the costs. If there are multiple institutions involved in the delivery, co-ordination costs may be higher, and depending on the systems for the financing of these organisations, the actual delivery costs may be high.

2.6.3 Equity

In the South African context, housing authorities implement housing policies with development objectives in mind. At the heart of this approach is the need to concentrate housing benefits on the poor. The South African housing policy has singled out the poor as the legitimate beneficiaries of the policy. Within this category, there is a further differentiation. Preference goes to female-headed households, families with dependants who are deemed not to be able to afford housing on their own. There are other equally valued objectives that are expected to promote equity, especially during the implementation of the policy. These include bringing resources associated with projects to the local area. Identified beneficiaries include local construction companies and other small businesses including those in the informal sector, who under usual circumstances of marginalisation, would not be able to secure these benefits, thereby needing conscious effort for accommodation (Orville and Grimes, 1976). These could include buying locally produced materials (Hardoy and Satterthwaite, 1989: 147).

In line with the above-mentioned thinking, there are often dangers that while equity goals appear in the policy, they are violated in practice. First, people other than beneficiaries may benefit, particularly if the screening process has loopholes, such as when incomes are not properly scrutinised, and where people falsify their income information (Keare and Parris, 1982: 71). Second, if earned income is the only screening device, this may exclude deserving beneficiaries with unstable incomes or those with no incomes at all. A related issue is the potential to exclude female-headed households, given the limited and unstable incomes that women face. Therefore, it is sometimes useful to start with a statistical sampling exercise before initiating a housing policy, to determine the characteristics and proportions of the poor, and avoid any risks of structural biases. Sometimes when the houses are not affordable to the poor, the poor may end up selling them to relatively well off households, thereby defeating the purpose of the policy, that of reaching the poor. Third, the management of housing policy may direct resources to stakeholders other

than intended beneficiaries. For instance, it has been argued in South Africa that housing projects that reduce the role of beneficiaries in housing development while increasing that of big contractors, end up concentrating benefits in the hands of the latter (Tomlinson, 1996b; Bauman, 1998). Again, a related factor is the time set aside for the implementation of the policy. Projects that are set within strictly defined, short periods, open opportunities for established contractors and thus run the risk of not opening opportunities for small contractors (Potgieter, 1990).

Several equity issues were looked at in the study. The first is the targeting of housing support benefits. The idea was to find out whether in the case of Ivory Park, it is the most deserving of households, who get housing support. This immediately brought to the fore, an investigation of any mechanisms that the Midrand Metropolitan Local Council may have put in place, to ensure that housing support goes to the designated beneficiaries. The second area of concern, was an investigation of the way in which the Council uses its housing policies towards broader socio-economic concerns in Ivory Park. In particular, the contributions of the policy towards the construction sector, the building materials supply sector, job creation and the broader empowerment process were objects of investigation under the equity criterion.

2.6.4 Responsiveness

Within the context of the South African housing policy, there has been a concerted effort to support the efforts of the beneficiaries to provide own housing. The process of housing development in its nature is expected to be participatory, whereby communities will be involved in decision-making processes relating to housing. The People's Housing Process addressees this issue (see above).

Responsiveness poses a few challenges for policy makers and planners. These include the dilemma caused by the insistence on consultation against the need for speedy delivery. There is also, the apparent rationality of housing policies alongside the dynamic circumstances of beneficiaries. Lengthy

consultation, while improving the acceptability of projects, may delay their implementation (Keare and Parris, 1982: 88).

From the point of view of responsiveness, there continues to be criticism of housing policies. People argue that housing institutions insist on regular patterns of work, which do not take into account the circumstances of the beneficiaries of housing policies. There is still controversy on what constitute the priorities of the poor when it comes to housing, whether beneficiaries prefer decent houses or more rooms even if the aesthetic nature of the houses may not be appealing. Even in terms of the environment within which housing development takes place, there could still be debates in terms of whether people prefer closeness to economic opportunities and amenities. Policies concentrating on reaching people may be unacceptable if they do not address the housing priorities of the beneficiaries.

An issue flowing from this responsiveness criterion formed part of the present study. This relates to how the public sector organisations responsible for housing have created a process that could solicit beneficiaries' aspirations about housing, as well as the generation of options at various stages of housing delivery.

2.6.5 Affordability

There are several ways the state can make adjustments in housing policies in order to improve the affordability of a housing policy to the state budget itself. This could include the support of beneficiaries' energies towards building own houses. It could also consist of the relaxation of housing standards to allow for cheaper housing. Equally possible would be an intervention in the land market to release cheaper land towards housing and putting houses close to places of economic activity to reduce transport and associated costs (Department of Housing, 1997).

The second level of affordability relates to the beneficiaries (Tym, 1984: 209). Beneficiaries may be unable to raise sufficient financial resources to meet housing needs due to unemployment and lack of other sources of income. They may be unable to afford housing, due to limited access to credit from financial institutions and other sources. The above issues of affordability relate to the building of the physical structures. The more critical aspect of affordability relates to the financial implications that come with housing. The South African housing policy tries to move towards integrating the provision of houses as physical structures, with other equally valued services such as water and sanitation, electricity and transport. At the local level in particular, housing is part of this integrated policy approach. Accordingly, for those communities that did not have access to these facilities, the cost of living gradually goes up as the housing situation improves. Unless the economic conditions of the households improve to accommodate the rising costs of living, improvement of housing conditions becomes a source of increasing household poverty, or reduced payment for services.

Therefore, one of the issues that was investigated in this study has been the efforts made by the local authority and other organisations involved in housing delivery to address affordability issues in the housing policy. From the side of the beneficiaries, the change in the cost of living made necessary by the new housing situation, and the way beneficiaries have responded to this change were critical issues of investigation. In particular, the study aimed to find out how beneficiaries have adjusted their monthly budgets to cope with the new financial circumstances.

2.7 Summary

This Chapter has defined housing, and identified typical housing problems in both the developed and the developing world. It has provided some perspectives on approaches to policy on housing. The Chapter traced housing policy in South Africa, both before and after 1994. It ended by providing a framework that is useful in evaluating a housing policy. Elements of the

framework that have been included in this Assignment are effectiveness, efficiency, equity, responsiveness and affordability.

CHAPTER 3

A GENERAL OVERVIEW OF IVORY PARK

3.1 Introduction

The previous Chapter provided a context for evaluating the process of housing development in Ivory Park. This Chapter focuses specifically on Ivory Park. The purpose of this Chapter is to provide information about the area, which is useful in the context of understanding the situation that prevailed before the housing policy was implemented. The Chapter first gives background information on the area, in terms of how Ivory Park originated, and influences that have shaped its development. This leads to the socio-economic description of the area. Thirdly, the Chapter examines the level of services in the area. In the fourth section, the Chapter concentrates on the state of housing in Ivory Park, before the introduction of the housing policy.

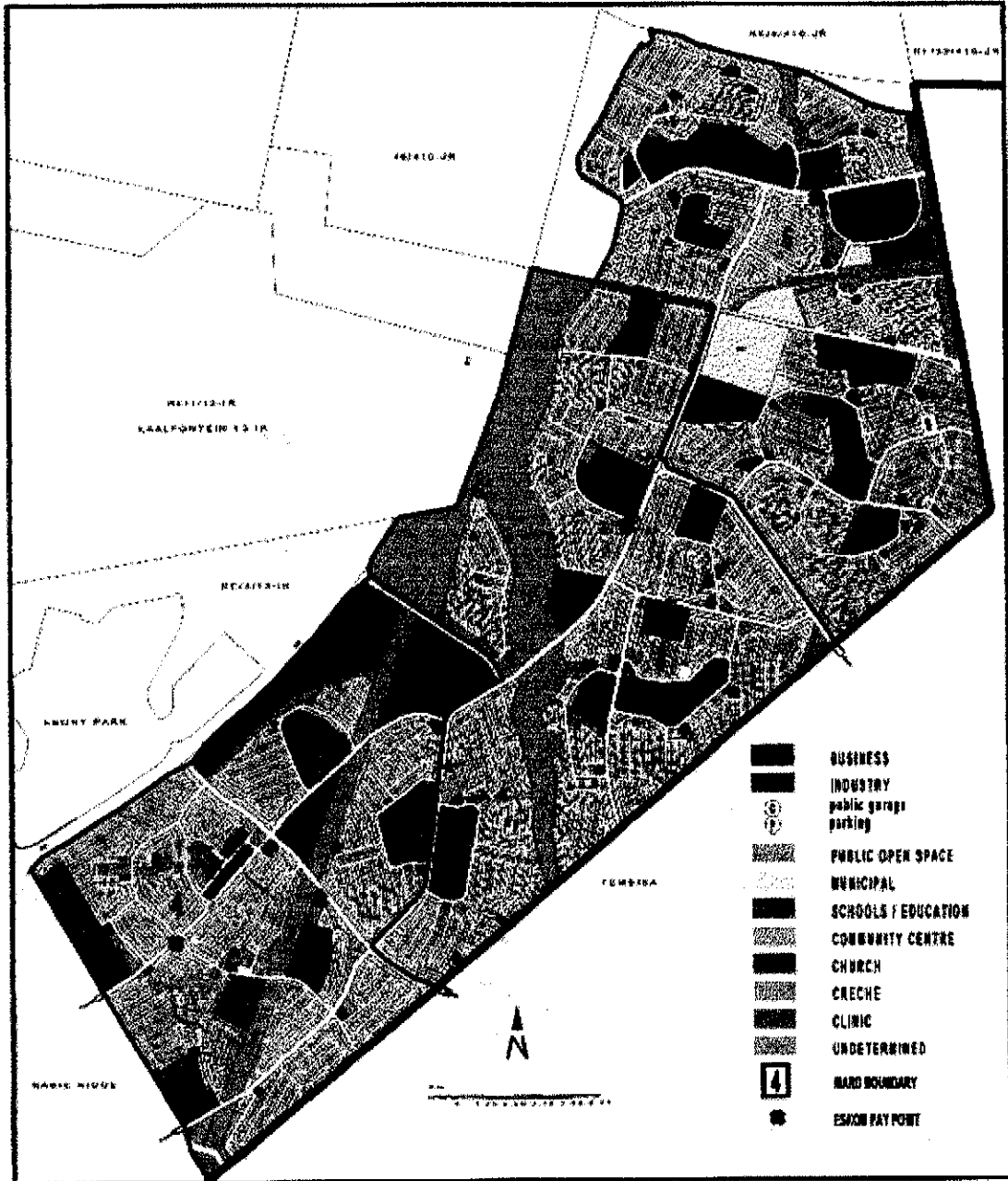
3.2 Background Information

Ivory Park represents the failure of the previous political order in South Africa to provide adequate housing for poorer sections of the South African society. It also serves as acknowledgement of the permanence of informal settlements in South Africa, experimentation with sites-and-services programmes, and attempts at the integration of Ivory Park with a well-established Municipality of Midrand. These influences have shaped both the general policy environment in the area, and the housing policy situation in particular, at the time the housing policy came into being in South Africa and in Ivory Park.

Ivory Park is an informal settlement. It is situated between Midrand to the Northeast; the industrial area of Olifantsfontein to the north; and Tembisa and Kempton Park to the east; (see map).

IVORY PARK

EXISTING ZONING



What is now Ivory Park originated from the expropriation in 1990 by the former Transvaal Provincial Administration (TPA), of 700 hectares of land. The land was intended for settlement by backyard shack dwellers, squatters, domestic workers no longer willing or able to live on their employers' residences, and former hostel dwellers from Tembisa, Alexandra and

Midrand. Using Section 6 (a) of the Prevention of Illegal Squatting Act (Act 52 of 1951), the TPA expropriated the land from Kaalfontein in the Midrand municipal area (Tomlinson *et al*, 1995). The area had initially been earmarked for the development of housing for Black high-income earners. Instead, the TPA decided to use the area as a transit camp for squatters, providing them with 'temporary services', pending their removal to another piece of land. The initial plots allocated were 10 000. The size of each of these plots was 200 m² each. After the promulgation in 1991 of the Less Formal Townships Establishment Act (Act 113 of 1991), which started the sites and services programme, Ivory Park became the first experiment with the new policy approach. Consequently, the area was provided with minimally serviced sites.

As indicated above, the initial intention was to move people from Alexandra and Tembisa, although Ivory Park as it is today (2000), also includes people moved from within the boundaries of the Midrand Town Council (MTC) as the Council was known before the local government elections in 1995. From the Alexandra area, the people moved did not necessarily come from Alexandra. They were people who occupied land held by the Sandton City Council. From the Tembisa side, it was residents from the Oakmoor/Plasticview area. Negotiations took place between the TPA and the Tembisa Home-Seekers Association (Thesa) which led to the movement of these communities to Ivory Park. These residents paid initial amounts of R 55, 00 to the TPA for the sites, which were given as leases. From the side of Midrand, there were 46 families who had settled on land owned by a private construction company, and other families from Second Road and Old Pretoria Road, both within the boundaries of Midrand. The Midrand Town Council had been trying to combat squatting in these areas, through the demolition of shacks. When the Council became aware of plans to develop Ivory Park, they also sent requests to the TPA for the relocation of squatters within its boundaries, initially for 500 families. Although reluctant at the beginning, TPA did allocate 312 sites to these residents (Tomlinson *et al*, 1995).

From within the former White community of Midrand, there were objections to the establishment of Ivory Park from the beginning. Residents of Midrand put

pressure on the Council to resist the establishment of Ivory Park. Residents saw the establishment of the area as the dumping of squatters (Humphries and Thulare, 1999: 13). Pressure was put on the Council to demolish the shacks. The residents also formed an Action Committee for this purpose. Nevertheless, once it was clear that Ivory Park was indeed going to be established, these residents tried to influence its creation, through seeking membership to the Technical Committee responsible for planning. The Action Committee insisted that the movement of people into Ivory Park be restricted. They also maintained that formal houses be provided, that full services also be supplied and proposed the establishment of a buffer zone consisting of middle class housing between Ivory Park and Midrand.

There was growing concern in Ivory Park about limited infrastructure development (Humphries and Thulare, 1999: 13). As a result, in March 1991, the Ivory Park Co-ordinating Committee was formed with representatives of organisations from Midrand and Ivory Park, including Midrand Town Council and the Ivory Park Residents Committee which grew out of Thesa (see above). There were also representatives from ESKOM, the Development Bank of Southern Africa (DBSA), South African Perm and the Midrand Chamber of Commerce, as well as the Ivory Park Taxi Association. This Committee took upon itself planning, owing to frustration around the pace of service delivery in Ivory Park. Several projects were therefore started between 1990 and 1993, and from the beginning there was insistence on community participation in these projects. However, it has never been clear whether residents or their representatives, were actually participating. The Committee was later disbanded due to increasing loss of interest and a perception of lack of proper representation in the community. In November 1994, the Community Development Forum was formed.

At the beginning of the 1990s, the former South African Government began to privatise the administration of informal settlements. In 1991, a company, called Urcon became responsible for the administration of Ivory Park. Urcon's responsibilities also included service provision. In 1993 however, Midrand City Council took over the administration of Ivory Park, on behalf of TPA

(Tomlinson *et al*, 1995). Between 1994 and 1995, funds were also received from the Regional Services Council towards the financing of some infrastructure projects. On 1 January 1995, Midrand and Ivory Park were formally joined and became part of the northeastern Metropolitan Local Council.

3.3 Socio-Economic Information

At its inception, Ivory Park was designed for 95 000 people in 16 656 sites, and it has been estimated that between 186 000 and 250 000 persons lived in Ivory Park in 1996 (Midrand Metropolitan Local Council Report, 1996). In 1996 therefore, 24% of the population of Ivory Park lived on non-residential land. About 80, 6% of the population were between the ages of 20 and 64. About 67% of families were single parents; 60% male-headed households while 39% were female-headed households. The whole municipal area occupies 1 063 hectares of which Ivory Park takes up 95 hectares, which is about 7% of the area of Midrand, but with about 80% of the total population of Midrand (Humphries and Thulare, 1999: 14)

The level of unemployment in Ivory Park is also high. It has been estimated that 51% of people in Ivory Park are unemployed, while 21% of the employed had unemployed spouses (Midrand Metropolitan Local Council Report, 1996). About 34% of the people were formally employed in 1996. Approximately 97% of the people in Ivory Park earned less than R 1500, 00 a month, of which 80% earned less than R 800, 00 a month. Women were involved in self-employment activities.

3.4 Services

Ivory Park had limited access to amenities (Midrand Metropolitan Local Council Report, 1996). There were 2 primary schools and 1 high school in 1996. During the same period, there were 3 farmhouse clinics, 26 community nurses and 13 health workers. Recreational land was illegally occupied for residential use. There was 1 standpipe for every 15 households, a total of 850

standpipes altogether. Water meters were being installed from 1996. 75% of the erven were electrified. Sewerage systems were installed in some areas. However, only 20% had access to waterborne sewerage. Refuse removal however, had low priority. In 1995, expenditure towards Ivory Park amounted to R 9, 1 million. Expected revenue from the area was R 9, 9 million. However, the repayment rate for services stood at 3% in 1995. Since 1995 however, the level of payment for services improved progressively, peaking at 80% in August 1997 (Humphries and Thulare, 1999: 8). Since then however, it has been coming down, and stood at 29% in July 1998. Council or research has not established why service payment levels have deteriorated so appallingly. However, it seems fair to deduce that when the housing subsidy scheme was introduced, payment for services was on a downward trend.

3.5 The State of Housing

In 1996, about 75% of houses in Ivory Park were informal (Midrand Metropolitan Local Council Report, 1996). About 45% of the households were staying free in the area; in other words, on plots they were not leasing. About 30% were paying rent for their leases. It was estimated in the same year that 93% of the families were nuclear. However, another survey (Midrand Metropolitan Local Council Report, 1996), has postulated that 85% of the sites had more than one dwelling unit.

Several studies have been conducted with residents of the area regarding the way they intend improving their housing situation. In one such study (see Tomlinson *et al*, 1995: 29), residents indicated that they intended improving their shacks. They also said that they saw their houses as a form of investment and lamented the lack of end-user finance as a serious problem. However, they were not bothered by the lack of security of tenure. It has also been an observation by residents that housing could only occur in the medium term without any assistance of some sort. An issue that has consistently come up has been unemployment; people have said that if they were able to find jobs, their housing situation could be expected to improve.

3.6 Summary

This Chapter has attempted to provide a perspective on Ivory Park before the introduction of the housing policy in the area. Ivory Park arose out of the failure of the apartheid government to provide housing to the urban poor. It is set on an area initially reserved for middle-income groups, but which was later availed to squatters who had settled in Midrand and Sandton, and people without houses from Tembisa. The land on which they lived belonged to the former Transvaal Provincial Administration, and Ivory Park represented the first example although desultory, of providing sites and minimal services, to the residents who rented the plots. Ivory Park has a considerable number of female-headed households and high unemployment, while the incomes of those who work are low in that they are below the R800, 00 income level, which the Department of Provincial and Local Government, uses as a cut-off for allocating poverty relief intergovernmental transfers). There is limited access to services in Ivory Park. There are few primary schools and limited health and recreational facilities. Electricity however, had already been extended to a number of people, and is on a pre-paid system. Sanitation is also poor in the area. Payment for services is low in the area. The majority of the houses in Ivory Park are informal. The majority of the families are reportedly, nuclear. Many plots had more than one dwelling. The greatest concern for people in the area is unemployment.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 Introduction

The purpose of this Chapter is to present in detail, the methodology used in the study. The study used a literature survey and face-to-face interviews. The respondents were employees of the Midrand Metropolitan Council, and beneficiaries. The study used questionnaires for the Midrand Metropolitan Local Council and for the beneficiaries. The questionnaire for the Council was open-ended, while the questionnaire for the beneficiaries was both closed and open ended. The study used simple random sampling to select beneficiaries. Data was analysed by means of a database package, which captured data from the questionnaire, and spreadsheet software, which was used to break down responses into clusters.

4.2 Motivation for the Study

Given the continuing housing backlog in South Africa, a successful housing policy would have a significant development impact. This study therefore tried to identify problems that are compromising the capacity of the housing policy to realise the objectives as spelt out in the White Paper on Housing (1994). At the time of writing this Assignment, even government was increasingly conceding that the policy was not living up to expectations, and was preparing for the next White Paper. Several conferences were held towards the end of 1999, whose purpose was to review the performance of the housing policy. The deliberations at these conferences were expected to lay the basis for the development of a new Housing White Paper. The study, together with other work that has concentrated on other aspects of the policy, would provide useful insights that should add value to the discussions leading to the White Paper. In particular, issues of how to determine the success of the housing

policy, ensure resources are applied prudently, and biased towards the needs of those with the greatest need, have been critical. Equally important is the degree to which the policy could respond to the expectations of the beneficiaries.

4.3 Method of Data Collection

There were both primary and secondary data for the study. Primary data for the study came through face-to-face interviews with employees of the Housing Department of the Midrand Metropolitan Local Council, and interviews with beneficiaries. Secondary data was collected from the records of the Council, housing policy literature and national policy documentation.

4.3.1 Primary Data

There are two populations from which research subjects were drawn. These are the Midrand Metropolitan Local Council, and the beneficiaries.

Two interviews took place with the Midrand Metropolitan Local Council. The initial interview took place with employees of the Housing Department. The idea was to get basic information about the area, and the Council's approach to housing provision in Ivory Park. This was an initial step towards structuring the research. This interview was unstructured. The second interview with the Midrand Department of Housing took place after the questionnaire had been distributed to the beneficiaries. Interviews with beneficiaries raised a few questions, which needed to be clarified - triangulation. Since it was already clear what those questions were, the second interview was based on a semi-structured questionnaire. A copy of this questionnaire is included as Appendix 2 of this Assignment.

Interviews with beneficiaries were based on a questionnaire discussed below, which is also Appendix 1 of this Assignment. The interviews took place after the relevant literature and national housing policy documentation, and

Midrand Metropolitan Local Council's documentation was studied. These interviews were conducted in the actual houses that had already been built and were occupied. The writer of this Assignment asked the Community Liaison Officer of the housing projects to take him to the houses. The interviews took an average of an hour each, and were extended for three days. Respondents were interviewed in the presence of other members of family and/or visitors. Although this could have compromised the reliability of the study, the writer was in no position to do anything about this situation. The writer had initially been informed about the distrust beneficiaries had developed towards strangers. Imposing any additional requirements on beneficiaries would therefore have only made the environment more hostile, limiting the number of beneficiaries who would have accepted to be interviewed. The influence of the presence of the Community Liaison Officer was minimised by assuring beneficiaries of the confidentiality and anonymity of the responses. The Officer himself was requested not to influence the respondents by either probing answers or expressing disapproval of any answers respondents gave. Although questions on the questionnaire were in English, the beneficiaries could not speak English. The writer therefore had to translate the questions into Sesotho, Setswana or Sepedi. Some of the respondents however, spoke only Zulu, SiSwati, or Xhosa. In those instances, the writer requested the Community Liaison Officer to translate further into these other languages. That could have been another source of bias and unreliability of the study.

4.3.2 Secondary Data

Secondary data was obtained in the form of official documentation from the Midrand Metropolitan Local Council, official national housing documentation, and the general literature survey. Documentation from the Midrand Metropolitan Local Council was the Integrated Development Plan for 1999/2000, and the Midrand Metropolitan Local Council Report prepared by the Council in 1996. National housing documentation was the White Paper on Housing (1994), the Housing Act (Act 107 of 1997), and the People's Housing Process document of 1997.

4.3.3 Pilot Study

The questionnaire for the beneficiaries was first developed and tested on 10 beneficiaries of the housing support programme. During the pilot study, it became obvious that certain questions were not properly understood by the beneficiaries, others were superfluous, while it also became clear that there was a need for additional questions. The pilot therefore resulted in certain questions having to be clarified, others eliminated, while others were added. Because of these pilot interviews, the questionnaire was significantly revised, especially on the qualitative side. These pilot interviews have however, been included in this study and form part of the 30 (see below).

4.3.4 Sampling

At the time of conducting the survey that is 25-27 September 1999, 200 houses had been constructed. Of these, beneficiaries were occupying 100. A sample of 30 households was selected, based on the availability of time. Households were selected through random sampling. Ivory Park has 13 extensions. The houses were constructed in 4 of these extensions. Consequently, respondents were drawn in the following manner, 8 from the first extension, 7 from the second extension, 7 from the third extension and 8 from the last extension.

4.3.5 The Questionnaires

The questions that eventually appeared on the two questionnaires were drawn from the questions asked under the section on the framework in the theoretical Chapter discussed above. The approach has been to extract broad questions from the above-mentioned section and decide whether beneficiaries or the Midrand Metropolitan Local Council could provide answers.

Once the broad questions had been determined, attention shifted to breaking them down into specific questions. It then turned out that for the beneficiaries, a semi-structured questionnaire would be a more appropriate instrument, while for the Council, an open-ended questionnaire was appropriate. Quantitative information was captured through closed questions, while qualitative information on people's perceptions on for instance the effectiveness of the policy was captured to open-ended questions. Since the questionnaire for the beneficiaries had both quantitative and qualitative elements, it had both closed and open-ended questions hence the concept semi-structured. Equally, the questionnaire to the Council was qualitative and contained only open-ended questions.

4.4 Data Analysis

Data from the beneficiaries used in the study was analysed with a database and spreadsheet software. Information was captured from the questionnaire into the database. For the quantitative information, the codes were fed into the design of the database before information was captured. For the qualitative information, the approach has been to read all the questionnaires and decide on the broader categories into which responses fell. Each of these categories was then labelled and coded. When the information was captured onto the database then, it was entered as codes. After the capturing it became clear that a spreadsheet, better than a database, could analyse the information. Once all the information was on the spreadsheet, use was made of Pivot Tables. The different data tables were produced. These tables formed the bases for Chapter 5 of the study. There was no need to use the above-mentioned software to analyse responses from the Council, except to decide on which sections of the policy goals answers fell, and integrate them with responses from beneficiaries. As will be observed in the following Chapter, each section integrates information from the two sources, and does not have separate responses from the beneficiaries, and the Council.

4.5 Summary

This Chapter has provided a perspective on the methodology used in undertaking the Study. Primary information was collected from beneficiaries who had already moved into the houses, and the Midrand Metropolitan Local Council. Secondary information came from Midrand, documents from the Council on housing, national government policy documents and the academic literature on policy and housing policy. The questionnaire, which had both the closed and open-ended sections, was piloted on 10 beneficiaries, changed and used on the 20 of the 30 that were interviewed. A sample of 30 out of 100 people occupying the houses was drawn.

CHAPTER 5

THE IMPLEMENTATION OF THE HOUSING POLICY IN IVORY PARK

5.1 Introduction

The purpose of this Chapter is to present responses to the questionnaires administered to both the beneficiaries and the Midrand Metropolitan Local Council. This Chapter has four sections. First, information is given on the beneficiaries, concentrating on biographical profiles. Also included in this section is a discussion of the economic and financial situation of the beneficiaries. In the second section the Chapter focuses on the way the beneficiaries have perceived the provision of housing in Ivory Park. In this section, the level of satisfaction with the way government makes interventions in housing development is presented. Third, the Chapter examines the way the actual process of interfacing with communities by the government and other intermediaries such as community organisations and construction companies during the policy implementation phases, responded to the expectations of the beneficiaries. Last, the Chapter identifies problems encountered during the process of implementation.

5.2 The Beneficiaries

5.2.1 Biographical Profile

Table 5.2 gives the biographical profile of the 30 respondents who received support as part of government's housing support programme. As is apparent from Table 5.2, respondents fell mainly within 21-45 age groups, where there are 25 (83%) respondents. Also clear from Table 5.2, is that 18 (60%) of the 30 respondents are female, meaning that the housing subsidy did reach women, and has done so quite noticeably.

Table 5.2: Beneficiaries' demographic information

Age category	Female	% of total	Male	% of total	Grand total	% of total
21-35	9	50%	4	33%	13	43%
36-45	6	33%	6	50%	12	40%
46-60	1	6%	2	17%	3	10%
61-69	2	11%	0	0	2	7%
Grand total	18	100%	12	100%	30	100%

Table 5.3 provides information on the marital status of beneficiaries. As is evident from Table 5.3, 10 (33%) of the 30 respondents are living with a partner, while 11 (37%) are married. There are fewer respondents who are single, that is 7 (23%) and negligible figures for those who are widowed (1) or divorced (1). What is particularly observable, especially when the marital statuses are viewed in gender terms, is that the marital statuses of women are spread almost evenly in the categories of: living with partner (5 respondents), married (5) and single (6). In the aggregate, 16 of the 18 female respondents fall within this category. As regards the males however, they are either living with partner (5 of the 12), or married (6 of the 12).

Table 5.3: Marital status of beneficiaries

Marital status	Female	% of total	Male	% of total	Grand total	% of total
Divorced	1	6%	0	0	1	3%
Living with partner	5	28%	5	42%	10	33%
Married	5	28%	6	50%	11	37%
Single	6	33%	1	8%	7	23%
Widow/er	1	6%			1	3%
Grand total	18	100%	12	100	30	100%

Another issue looked at was the numbers of people per household. The responses are captured in Table 5.4. Of the 30 respondents, 21 (70%) are in households with about 4-6 people in the house. The houses themselves are

40 m² with four rooms, one being a kitchen, another a bathroom and the last two being bedrooms. It is obvious that the houses themselves remain relatively small given the household sizes. The obvious point that came from this analysis is that the new houses have simply added to the choices that people have on housing, and that beneficiaries will not immediately demolish the shacks because of their new houses. When asked what they intended to do with their new houses, it became clear that beneficiaries had a long term view of housing, where they will over time improve their housing conditions. Of the 30, 22 (73%) said they would extend their houses. They do not expect the state to extend their houses; they are satisfied with the base that the state has provided for them.

Table 5.4: The numbers of people per household

People in house category	Number	%
1-3	2	7%
4-6	21	70%
7-8	4	13%
9+	3	10%
Grand total	30	100%

5.2.2 The Socio Economic and Financial Situation of Beneficiaries

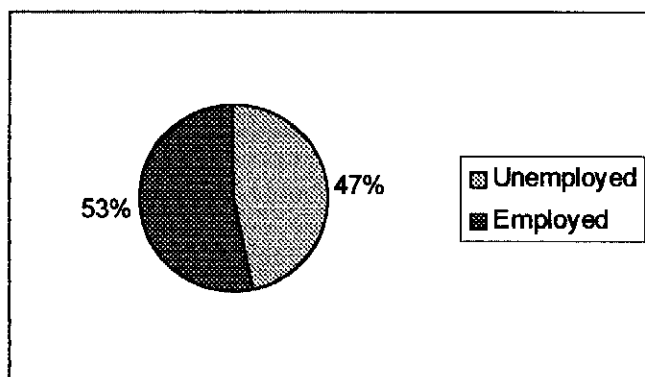
Beneficiaries were asked to indicate whether they are breadwinners of their households or not, and the results are shown in Table 5.5. Table 5.5 shows that 20 (67%) of the 30 respondents are breadwinners. It thus appears that the majority of the people in the houses are breadwinners.

Table 5.5: The breadwinner status of respondents

Breadwinner	Number	Percentage
No	7	23%
Yes	20	67%
No answer	3	10%
Grand total	30	100%

Having established the number of breadwinners, the next step was to look at the employment situation of the respondents, as well as total household incomes. Unfortunately, it has not been possible to establish incomes as there were only 5 respondents who provided information on incomes, making any generalisation based on this count, crudely inaccurate. As far as the employment situation is concerned, of the 30 that were interviewed, 14 (47%) were unemployed, as shown in Figure 5.1. Figure 5.1 becomes even dramatic when a count is done of the number of those who indicated that they are breadwinners, but are actually unemployed. There were 10 (50%) of the 20 of the respondents, who are breadwinners, and are unemployed. It is significant to note this observation for the dilemma it poses. On the one hand, the policy could be regarded as having achieved a significant equity goal, by ensuring that it is poor households that get access to housing. In other words, the concern expressed earlier that housing policies are notorious for excluding people without incomes or with irregular incomes is inapt in the instance of Ivory Park. Put differently, the selection of beneficiaries by the Council has indeed captured poor people. On the other hand however, the new beneficiaries who get housing benefits do not have a source of income, which makes the provision of housing, especially the associated services such as water and sanitation, unaffordable.

Figure 5.1: The employment situation of beneficiaries



As hinted above, the housing policy implemented in Ivory Park did reach the intended beneficiaries. The officials from the Council were asked to indicate whether they might have taken measures to ensure that it is the most

deserving who receive housing support. The officials indicated that they did ascertain that it is the poorest households that get housing, ensuring that they target those with the greatest need, but also developing mechanisms to verify the information provided. These requirements also flow from the national housing policy. Those who are eligible for housing are those who are South African citizens and above the age of 21. The beneficiaries need to be married or living with a partner. If single, they must have dependants, and if they have income it should be less than R 3 500, 00 a month for the whole household. If not South African citizens, they should have South African residence. Applicants are ranked and preference is given to women headed households, married couples or those living with partners, those with higher numbers of dependants, and those with no income or the lowest income. The Council requires birth certificates, salary statements, identity documents and marriage certificates, that serve as sources of verification. This information, once collected, is sent to the Provincial Housing Board, who also cross-check information against other sources, including the deeds register. The official in the Council has indicated that there have been cases where some applicants have been found to have houses elsewhere in the country, and therefore had to have their applications annulled.

The Council had also decided to realise equity by concentrating financial resources of the housing development process in Ivory Park itself, as a way of affecting the socio-economic and financial situation of beneficiaries. This has been a substantially difficult area. On the one hand, there has been a practice to employ local labour and about 48 people from within Ivory Park were employed. The contractors are also drawn from Ivory Park, and were 17 at the time of the interviews. The housing development process has therefore contributed to entrepreneurial development in Ivory Park, by providing business opportunities to the local construction sector. What seems not to have happened satisfactorily, is the stimulation of the local materials supply sector, through the demand for building materials created by the policy. There has been limited use of the local bricklaying sector in Ivory Park. An official from Midrand indicated that in the early stages, they attempted to examine locally manufactured bricks. He pointed out however that the bricks were of

an unsatisfactory quality. Consequently, the Council purchased building materials from a provincially designated building materials' company. The exception is window frames, which the Council buys from local manufacturers. The Council does acknowledge that there is a need for training and other forms of support for the local materials supply and other entrepreneurial opportunities linked housing development. There is thus a Council intention to establish the Housing Support Centre, which would provide skills and expertise in manufacturing housing related inputs.

5.3 Beneficiaries' Views of the Impact of the Housing Policy

Beneficiaries were asked to indicate whether they consider their present conditions, that is after they had moved into the new houses, to be better than their previous ones. Table 5.6 gives an indication of the responses of the beneficiaries, when asked whether they think their present conditions, are better than before. As can be seen from Table 5.6, 26 (87%) of the 30 respondents are of the view that their present conditions are better. Before beneficiaries moved into their new houses, they had the problem of rain in the shacks. Perhaps these sentiments were summed up better by the words of one of the respondents. "Before we moved into this house, I had problems in the shack I used to occupy. It used to rain. My wardrobe was damaged as a result of the rain. Now that I have moved into the house, I am much happier".

Table 5.6: Beneficiaries' views of the improvement of their conditions after the policy

Present conditions better	Number	%
Yes	26	87%
No	4	13%
Grand total	30	100%

These sentiments surfaced further when respondents were asked to indicate whether they think the government could have done anything else to meet their housing needs. About 20 (67%) of the 30 felt that the government has done enough for them, and that they could not think of other ways in which

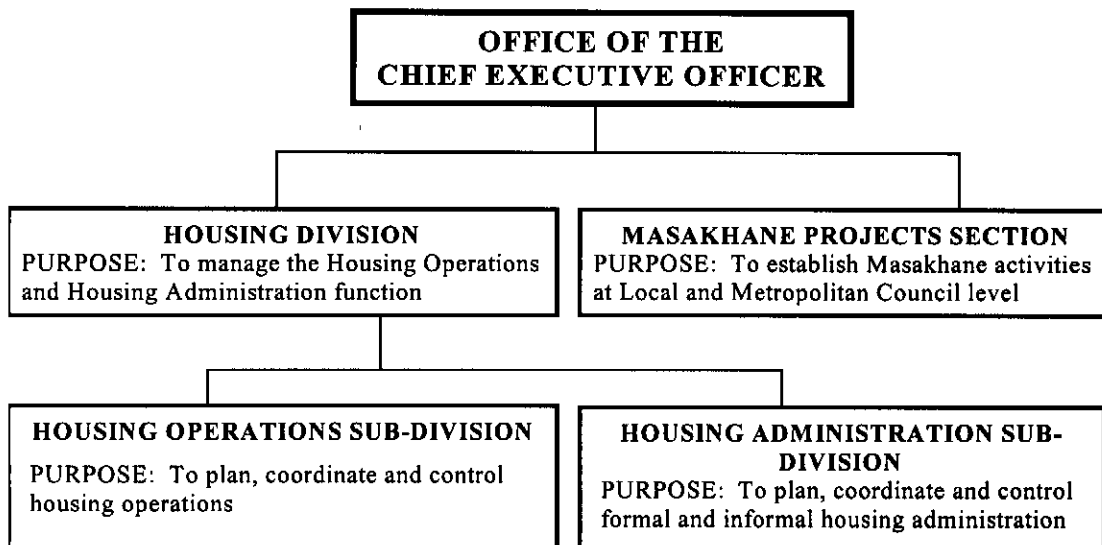
the government could have helped them to obtain better houses. They even went further to say that if the government had given them money to buy their own houses, they would have used that money to buy other things. This was further confirmed when respondents were asked to indicate whether they think the state has been successful in meeting their housing needs. As can be seen from Table 5.7, 24 (80%) of the 30 respondents are of the view that the government has indeed been successful in meeting their housing needs.

Table 5.7: Beneficiaries' views on whether the government has been successful in meeting their housing needs

Government successful?	Number	%
Yes	24	80%
No	2	7%
No answer	4	13%
Grand total	30	100%

Satisfaction with the housing conditions as a result of the housing policy is linked to the efforts made in planning the policy. The need for housing, apart from the data indicating the state of housing in Ivory Park, was first established through the Land Development Objectives process in 1996, where, in the words of the official, there was an overwhelming outcry for housing. The Council asked people to register their names, thereby applying already. This opened the way for subsequent consultative processes aimed at bringing communities into the housing delivery process. The Council established a Housing function in the Office of the Chief Executive Officer in 1996, which at the time of the research had nine people (see Figure 5.2).

Figure 5.2: The Location of the Housing Function within the Midrand Metropolitan Local Council



The Council contacted two established contracting companies. Two contractors were engaged with in 1996. Council had insisted that the houses not be less than 42 m², as they had already promised beneficiaries bigger houses. However, in negotiating with the contractors, it turned out that the contractors were not willing to go beyond 32 m². Consequently, Midrand decided against using these contractors. The route they then opted for was the People's Housing Process (which was discussed in Chapter 2). The Housing Act (Act 107 of 1997), empowered municipalities to be developers, and to establish, where possible and necessary, separate business entities to promote housing development. The Council decided to establish own Section 21 Company named Midrand Development (MIDDEV), to implement the housing policy. The idea is that the Council will handle the applications process until the Provincial Housing Board had approved the applications. The Council then gives the names of successful applicants to MIDDEV, which carries out the construction process. MIDDEV therefore plays the role of a contractor. In terms of the policy process therefore, there is a defined set of institutional arrangements. The Council initiates and formulates the housing policy. The former is done through the gathering of views from the community of Ivory Park, in order to determine the shape and content of the housing policy. Policy formulation happens through the objectives developed by Council as regards housing. Once that has taken place, the policy is then

handed over to MIDDEV, which develops action plans, implementation schedules and other related tasks. The role of Council then becomes that of monitoring the implementation of the policy through periodic meetings with and regular written reporting from MIDDEV.

Wanting to give beneficiaries a choice, the Council built 20 show-houses in 1997 within the R15 000 amount. They also invited beneficiaries to submit their own plans, but indicated that construction costs associated with the plans should be within the subsidy amounts. These plans were shown in 1997; housing construction in Ivory Park only commenced at the end of 1998, as the land first needed to be transferred from the Gauteng Provincial Government which took over from the Transvaal Provincial Administration to Midrand. The Midrand Council could then sell it to the beneficiaries. By the time construction had to start, building costs had already risen, meaning that some of the show-houses could no longer be afforded by the subsidy amount. Further recalculations of cost per unit of a house revealed that costs had risen to R 16 026, 00, an increase of 6,8%. Beneficiaries were consequently asked to make a R 1026, 00 contribution, but that those who could not afford this amount should contribute their own labour towards construction – sweat equity.

It would appear from the available information that the Council did the appropriate thing by giving beneficiaries the option of working if they could not afford the amounts. Table 5.8 gives an indication of those who paid the amount, and those who contributed own labour. It can be seen from Table 5.8 that 19 (63%) of the 30 of the beneficiaries did not have their own money to meet the shortfall, and therefore contributed their own labour towards addressing their housing needs.

Table 5.8: An indication of the way beneficiaries met the shortfall

Settlement of the shortfall	Number	%
Financial contribution	9	30%
Sweat Equity	19	63%
No response	2	7%
Grand total	30	100%

While beneficiaries are satisfied with their present housing situation, the bigger picture of the overall housing policy and the way it is being seen at the provincial government is more complex. Midrand based its number of units to be built on the number of households, drawn from the Midrand Metropolitan Local Council Report referred to above. They had intended to build 16 000 units in 5 years. They planned the construction process in four phases. The phase being reported here is the first phase. In this first phase, it has been expected that 2000 units would be built, and the allocation from the Provincial Housing Board is for these 2000 units. A problem is likely to arise at a later stage. While Midrand planned its housing development process on a five-year basis, allocations from the Provincial Housing Board are done annually. Every year the Council has to apply to the province for further funds. The Provincial Housing Board's allocations for the subsequent year would have to be applied for separately, and the Provincial Housing Board, in making further allocations, would rely on a number of criteria, including performance. For this first year (1999), the plan had expected that the contractors would build 100 units a month, which was expected to increase progressively to 300. However, by September 1999, which was the time the interviews were conducted, only 200 units had been built since the beginning of the phase in December 1998. In other words, the policy is moving at a relatively slow pace, in the light of the delivery targets that the Council had set. Partly in anticipation of reduced or no further allocations from the Provincial Housing Board, one of the tasks Midrand gave MIDDEV, was the further mobilisation of financial resources from other sources, towards housing. In the words of the official however, this fund-raising activity has not been noticeable.

In the light of this, it can be inferred that beneficiaries are satisfied with the houses built, but that the houses are being built at a slow pace, so that the impact of the policy remains confined within a small group of households.

5.4 The Beneficiaries and the Housing Process

Asked whether they are happy with the role played by representative organisations, 23 (77%) of the 30 respondents said they are happy with the role of these organisations, as is visible in Table 5.9. In the remaining 7, 6 said they were not happy, while 1 chose not to say anything on this issue. One of the 6 who are unhappy said: " I am not happy with them. They call us for meetings, promise this and that, even things they know they cannot deliver". Asked whether they feel the local authority has been supportive of processes aiming to meet their housing needs, an overwhelming 28 (93%) of the 30, said they were happy, but 2 chose not to answer this question.

Table 5.9: Beneficiaries views on the roles played by organisations involved in housing delivery

Views	Number	%
Satisfied	23	77%
Dissatisfied	6	20%
No response	1	3%
Grand total	30	100%

The above-mentioned responses are consistent with beneficiaries' views on how informed they believe they were about the housing process, and the ease with which they could apply for subsidies. Of the 30, 24 (80%) felt that they were well informed about the housing development policy processes. Of the 30, 29 (97%) said they did not have any trouble with the subsidy application.

The more complex issue concerns views on the actual products. While beneficiaries appreciate the fact that the government built houses for them, when asked whether there was anything about the houses that they were not satisfied with, 18 (60%) said there were a number of problems, as is evident

from Table 5.10. The major complaint however, has more to do with the workmanship than with the representative organisations. Beneficiaries complained about leaks on the roofs. Others complained about the absence of toilets, baths, ceilings and the fact that the structures are not plastered. Some beneficiaries complained that what they eventually received as units, were not the ones that they had selected, when they were shown the show-house.

Table 5.10: Beneficiaries' views on the houses as products of the housing policy

Problems with some things in the houses	Number	%
Yes	18	60%
No	9	30%
No response	3	10%
Grand total	30	100%

When specifically asked about their views on the contractors, 20 (67%), said they were happy with the contractors and 9% (30%) said they were not happy, while 1 chose not to answer the question, as is shown in Table 5.11. However, complaints about workmanship are only part of the dissatisfaction. Beneficiaries protested about contractors trying to get money out of them, in addition to the payments they receive from MIDDEV. Others complained about contractors abusing them verbally. In one instance, the contractor left before completing the structure.

Table 5.11: Beneficiaries' views on the contractors

Views	Number	%
Satisfied	20	67%
Dissatisfied	9	30%
No response	1	3%
Grand total	30	100%

Respondents were asked to indicate whether they think that they are situated near to facilities. Table 5.12 gives an indication of the responses. As can be seen from Table 5.12, 18 (60%) of 30 felt that they were close to a clinic. The figure for the Post Office is 25. As is evident from a look at other facilities,

there is a consistent feeling that beneficiaries feel closer to social amenities. However, there is a clear deviation from this perception as regards closeness to work. Table 5.12 shows that 14 (47%) of the 30 respondents were unemployed. Of the remaining 16, 11 said that they live far from work, while only 5 felt that they are closer to work. This is a significant finding, since one of the goals of South Africa's housing policy is to bring people closer to their places of work.

Table 5.12: Beneficiaries' perception of closeness to facilities

Facility	Close	Not close	No response	Totals
Clinic	18	12	0	30
Post Office	25	5	0	30
Work	5	11	14*	30
Businesses	14	12	4	30
Schools	18	7	5	30
Other facilities	2	3	25	30

**Note that 14 respondents are unemployed and cannot therefore answer the question.*

5.5 Problems Encountered during Implementation

There are several other problems related to the speed of the policy implementation that have affected the final outputs. These include Council's insistence that top structures only be put up in areas where services are already available, delays in the delivery of building materials, lack of sufficient local contractors, poor workmanship and untraceable beneficiaries.

It is the policy of Council not to put in extensions of Ivory Park where water and sanitation services have not been installed. Of the 13 extensions of Ivory Park, services had been fully extended to 4 extensions and it was in these extensions that top structures had been built. Asked why Council had not extended services to other parts of Ivory Park, officials from Council indicated that lack of funds was the reason services have not been extended. Accordingly, the picture as regards future projections is that the Council's inability to secure funds to extend services to other extensions of Ivory Park, would limit the wider coverage of housing in the area.

Another factor that has affected the speed of delivery, has been the supply of building materials. This has been such a serious problem that several meetings have had to take place with the company supplying the materials. The company had promised to expedite delivery but this did not happen. At the time of the interviews, Midrand was in the process of changing the suppliers.

Some other reasons for slow building relate to the policy route chosen by the Council. The Council experienced difficulties obtaining contractors. There was also the problem of poor workmanship. An inspector from the Provincial Housing Board regularly comes to inspect the structures during and after the construction process. They have not been particularly happy with the quality of the roofing in particular, and some of the work has therefore had to be redone.

The last sets of problems that delayed the delivery have more to do with beneficiaries. Some beneficiaries could not be traced. Some beneficiaries who could not raise the R1026, 00 were reluctant to contribute towards sweat equity.

5.6 Affordability of Housing

It has not been possible to establish beyond reasonable doubt, the affordability of housing for the beneficiaries, owing to movement into the new houses. The first point that can be made, however, is that beneficiaries live in areas where payment for services has been particularly low; non-payment for services is traceable to other factors, of which unaffordability is one. For reasons explained below, it has not been possible to establish within the context of this study, the degree to which unaffordability is responsible for the low level of payment for services.

However, there are several pointers illuminating on this issue, coming out of this study. The first is the high level of unemployment amongst beneficiaries. As indicated, 14 of the 20 who are breadwinners respondents were, at the time of the interviews, unemployed. The government has introduced the equitable share, which is meant to pay services for families earning less than R 800, 00 a month. As it turned out however, only one of the 14 who were unemployed registered as an indigent at the municipal offices, thereby becoming entitled to the equitable share. The rest have not taken this step. It appeared from the interviews that the respondents were either not aware of the existence of an arrangement by which they could register as poor people needing state support, or are not sure of its purpose. In some instances respondents avoid registering for fear of incriminating themselves. In one example of this, the respondent, after having asked the writer of this Assignment what registration at the Council was for, indicated that she would go there the following week to register as an indigent.

One weakness of the present study is that it has not been able to establish the income of beneficiaries who are working, as some are reluctant to disclose this type of information. This is due to the fact that the majority are unemployed, and rely on relatives for survival, or do not keep track of how much they spend on household items. This makes information provided grossly unreliable, and is thus no basis for firm analysis and inferences. What needs to be noted, however, is that beneficiaries' inability to pay for services is not due to the fact that they now possess new houses. Before the introduction of the new houses, the land on which they lived belonged to the Transvaal Provincial Administration, from which beneficiaries leased. Under the new arrangement, Midrand Metropolitan Local Council, bought this land and are selling the sites to the beneficiaries. The amount for the land is a once-off payment and is part of the subsidy amount, together with the capital payment for services and the top structures, as is shown on Table 5.13. Beneficiaries consequently have to pay R35, 00 a month. The general point that can be observed is that the monthly payment services is unsatisfactory, in that 29 (97%) of the 30 that were interviewed indicated that their monthly payments are irregular.

Table 5.13: The breakdown of the subsidy amount

Item	Components	Amount (R)
Land acquisition	Payment to TPA –to cover the cost of land and improvements	1500, 00
	Payment to Midrand – to cover cost of land and improvements	3380, 00
	Consulting fees	550, 00
	MIDDEV administration and facilitation	400, 00
	Engineering inspections	200, 00
	Accounts administration	100, 00
	Subtotal	6030, 00
Top Structure	Including Sweat Equity and VAT	9996, 00
Total		16026, 00

5.7 Summary

More females than males have received housing support in Ivory Park. Most of these beneficiaries are either living with a partner or married. The households themselves are relatively big, at least when taking the sizes of houses into account. As a result, beneficiaries are intending to extend the houses on their own, and are not expecting government to assist them in that regard. While many of the beneficiaries are breadwinners, a significant proportion is unemployed. The Council took measures to ensure that it is the poor people of the area who receive state housing support, taking into account national guidelines. There have however, been difficulties in stimulating the local materials supply industry in Ivory Park, during the implementation of the policy. Regarding the impact of the policy, the majority of the beneficiaries believe that their living conditions have improved, and that the government has been successful in providing housing support. Nevertheless, delivery itself is moving at a relatively slow pace, at least when the delivery targets set by the Council are considered. The Council took

measures to ensure that beneficiaries participate in the housing development process, and beneficiaries feel that they have been adequately consulted. Several problems arose during implementation. These included insistence that houses only be put in areas that do not yet have services, availability of building materials, installation of housing-related infrastructure; lack of adequate numbers of local contractors and untraceable beneficiaries. While movement into the new houses has not itself raised the cost of living for beneficiaries, the general level of unemployment in the area would still make housing and related services unaffordable.

CHAPTER 6

FINDINGS, RECOMMENDATIONS AND CONCLUSION

The question asked by this study was whether the national housing policy, implemented by the Metropolitan Local Council in Ivory Park, has been successful. In particular, the study purported to test the performance of the policy against the criteria of effectiveness, efficiency, equity, responsiveness and affordability. In attempting to answer the question, the study first tried to develop a working definition of what housing is, so that it is possible to gauge whether the beneficiaries have in fact been given housing as suggested in the definition. The study went further to look at the different ways in which the role of government in housing can be conceptualised. This was followed by an assessment of the different policy approaches that have been tried in the area of housing in order to place South Africa's housing policy in context and briefly examine the history of housing policy in South Africa, including lessons that could be learnt from the history. From all the discussion descended a list of key considerations, mentioned in the Assignment as the criteria against which the performance of a housing policy can be assessed.

6.1 Findings

From the way the research was structured, the following would appear to be the major findings of the study:

6.1.1 The Concept of Housing

A general point that can be made is that the Midrand Metropolitan Local Council sees housing to be more than just the top structures. Rather, they insist that top structures be put in extensions of the settlement where services have already been installed. Of the definitions of housing outlined in Chapter 2, that which sees housing as a bundle of services seems more applicable. However, whether housing as it is being developed in Ivory Park could be an

economic investment is dependent on the response of financial institutions towards low-income housing, specifically in Ivory Park.

6.1.2 The Policy Approach of Council in Housing

The case of Ivory Park is an example of experimentation with the latest approaches to housing, and for that matter, represents one of South Africa's attempts to modernise its approach to housing. In a way, it is also a reflection of some of the problems that these modern approaches pose to those who try to adapt and implement them. The Council attempted to make housing policy part of institutional transformation by introducing new structures within Council and is continuing to develop other institutions such as MIDDEV and the Housing Support Centre.

6.1.3 Effectiveness

As shown in Chapter 2, a few lessons can be learnt from previous approaches to housing policies. The lessons are vivid in the case of Ivory Park. These are the need for institutional reform as part of housing development, the importance of land availability to housing policy, integrated infrastructure provision, the development of housing finance, development of the building materials industry as part of housing policy development and stimulation of the construction industry. In the South African housing policy, one clearly sees the expressed need to intervene in these matters. A closer look at the translation of these broader national housing policy statements into a local housing policy in the case of Ivory Park reveals a more complicated picture.

The beneficiaries are obviously satisfied with the houses they end up inhabiting. The sizes of these houses however, are dependent on a chosen policy route. This route has entailed using local resources, i.e. small contractors, who have historically been excluded from housing delivery, essentially making the housing delivery a slow process. These complexities are however compromised by the obvious bias of the policy towards counting the number of units. Within the broader context, it is important to note that

South Africa's housing policy is in line with the latest approaches to housing policy. It is part of an integrated framework. Housing development is thus an ingredient of a broader process of institutional, economic and social change, and the number of units should not be predetermined by policymakers at the national level, but should be the outcome of broader processes of change at the point of delivery. It is a policy developed to bring about reforms in housing finance. The integrated nature of the process essentially makes the process of delivery complex. A better way of measuring this kind of policy is to develop a multifaceted set of measurements that begin to operationalise the concepts of institutional change and economic empowerment, and integrate housing policy with other elements like service delivery. While these elements receive attention at the conceptual stage of policy, as the policy moves towards implementation, they gain a lower profile and the number of units built takes precedence.

Related to the point raised above is that the Ivory Park case study is a further testimony to the intractability of a sustainable process of institutional change in housing policy. The Midrand Metropolitan Local Council brought about institutional change within its own structure (through the establishment of the housing division in the Office of the Chief Executive Officer). Moreover, as part of the process, the Council established MIDDEV as an implementing agency, and is working towards building the Housing Support Centre to help develop the materials supply and construction sector in Ivory Park. This would enable Council to respond positively to the provision of housing in line with the national housing policy. The effectiveness of these structures however, remains a difficult goal to achieve. As argued above, there is particular dissatisfaction from the side of the Council as regards the capacity of MIDDEV to implement the policy. The Housing Support Centre has not yet been set up, and the need for its establishment is clearly underlined by the limited effort going into developing the materials supply and construction sectors. Interestingly, concern with the number of units put up has overshadowed the need to concentrate on institutional development.

6.1.4 Efficiency

Speed of implementation is probably the greatest drawback of the policy, but perhaps understandably so. The Midrand Metropolitan Local Council has had to wait for two years before the land could be proclaimed and therefore sold to the beneficiaries. Certain sections of Ivory Park, which do not yet have services, are not yet able to access the subsidy amounts. Council policy is that top structures should only be put in areas that already have services. The situation in Ivory Park mirrors some of the challenges relating to implementing integrated policy approaches in situations of weak institutional capacity, especially during times of transformation. Because the policy is reliant on the availability of land and the provision of services, progress on the housing policy is reliant on development on land reform policy and water delivery and other policies. This integrated development is occurring at a time when all other sectors are undergoing far-reaching transformation. One of the important issues that evaluations of South Africa's housing policy have not yet appreciated is the impact of institutional change on the speed with which integrated development processes, with enhanced co-ordination and integration costs, can be executed.

What also needs to be mentioned is that the work done by contractors has its shortcomings, and is responsible for some of the delays, further underlining the well accepted need in housing policies, to specifically concentrate on strengthening inter alia, local construction and related industries. This also brings into focus one of the dilemmas of a housing policy. On the one hand, there is insistence that a speedy process be introduced so that benefits are not delayed. This favours mass production, driven through capital-intensive projects. On the other hand, there is a pressing need to develop the local construction sector, which cannot produce at a large scale, or who may not necessarily do a perfect job, thereby reducing the speed of delivery.

6.1.5 Equity

Some of the risks of inequitable access to housing benefits, especially to the poor, do not seem to apply in the case of Ivory Park. First, the policy is reaching out to the poor people. Second, access is not solely biased towards people with regular incomes, which makes it possible even for unemployed people to get support. What can even be said is that contrary to what is usually the case in housing policies for the poor, housing benefits do reach the poor, and female-headed households are indeed receiving support. At the time of undertaking the study, it has not been possible to establish whether in the long-term, housing benefits may end up going to beneficiaries other than the poor. The danger remains that of beneficiaries selling houses to well-off families. According to the Council, this is already happening in other areas, and the Council itself does not yet have mechanisms to counteract it. With its insistence on using local contractors, the policy has ensured that resources associated with the policy flow to the local people.

6.1.6 Responsiveness

The policy was implemented in a Council that creatively worked through an extensive participatory approach to development. The challenge of speed versus participation seems not to have been a problem for Midrand, as far as beneficiaries are concerned. There is a view on the part of the Council that the benefits of beneficiaries identifying with the completed units due to their having participated in the policy outweigh the costs of the slow pace of delivery.

6.1.7 Affordability

From the point of view of affordability there are dilemmas. On the one hand, the policy has actually brought down the costs of housing by purchasing land on a once-off basis. This is certainly beneficial to poor communities. This has essentially brought the costs of services down. Nevertheless, this policy is

being directed at mainly unemployed people, to whom even the cheapest of costs are not affordable, hence the high level of non- and irregular payment for services. Again a point confirmed, and raised in Chapter 2, is that housing policies on their own, and unaccompanied by broader strategies of socio-economic development, are not likely to significantly improve the living conditions of the poor. Housing policies only make a significant difference when the actual economic conditions of the poor improve.

What can therefore be said in the light of the above is that the Midrand Metropolitan Local Council has not been particularly successful in realising the goals of the national housing policy, as envisioned by national policy makers. However, they have been careful to communicate with the local communities, in ways that have resulted in the work being appreciated locally. Delivery itself has moved at such a slow pace that the Council has not realised the schedule it set for itself. Rather than as a point of judgement on the Council, the slow implementation is only testimony to the little information the Council had about local capacity. Where measurable success seems obvious, is in ensuring that it is the most deserving of beneficiaries who get access to housing coming as part of the state's support. Within the broader discussion of equity issues in housing, while an effort has been made to employ local contractors, no equal effort has gone into developing the local materials industry. Lastly, while the new houses have not themselves endangered the affordability status of beneficiaries, the fact that the housing policy is not part of a broader economic development strategy in the area, would mean that beneficiaries remain poverty-stricken.

6.2 Recommendations

In the light of the above, it seems that the following might need to be considered in future efforts to improve the housing policy to enhance benefits for beneficiaries:

6.2.1 Recommendation 1: Goal-setting

In future, the methodology for determining the goals, objectives and principles of a housing policy be changed to reflect the expectations of beneficiaries. As has been noted in the literature survey, the process of determining the effectiveness of a policy through goal determination has reached a stage where useful methodologies have been developed. What national government needs to do is to conduct carefully designed surveys that determine people's aspirations in the area of housing. This would enable national government to foresee challenges likely to confront implementers.

6.2.2 Recommendation 2: Planning

Local authorities should improve the planning of future housing projects. What is needed is the improvement of constraints identification and moderation. Policies are about choices. They are about choosing whether to take the route of established contractors as opposed to emerging contractors. As seems the case, under the current circumstances, there is a greater justification for using emerging contractors, either from the perspective of black economic empowerment, or local economic development. However, the whole area of work under emerging contractor routes is less understood, making it difficult to plan housing policies with a clearer foresight of possible problems, and ameliorative measures. In the case of Midrand in particular, the formation of the proposed Housing Support Centre is all the more urgent at this stage, to provide capacity to emerging contractors.

6.2.3 Recommendation 3: Indicators

There is a need to develop, at the national and local levels, comprehensive indicators derived from all the goals, objectives and principles of a housing policy. For instance, one of the goals of the policy is institutional development. What this means in practical terms, and what are the indicators of this goal, and how often these should be measured, need attention as critical areas.

This could help develop a composite set of indicators, which should avoid preoccupation with the number of houses built, to more substantive issues at the heart of policy. At the time of writing this Assignment, the National Department of Provincial and Local Government, was passing legislation on the introduction of performance management in local government. While it is the responsibility of local government to develop these indicators, there is a need to develop sector-based indicators that capture sectoral particularities. The critical point that should underlie this approach should be the understanding that the role of the state is to influence the behaviour of the different role-players involved in housing delivery towards addressing housing needs, and not government building houses. Therefore, the success of a housing policy is not how many houses the state builds, but what capacities it in reality building for other role-players.

6.2.4 Recommendation 4: Ownership

Local authorities need to carefully track ownership of houses built under the housing subsidy amounts. As indicated, there is often the danger that, pressed by immediate needs, beneficiaries may sell the houses to well off families, in reality subsidising housing acquisitions of middle-class families. This point requires some careful consideration. On the one hand, a house provides an asset base for a household, which like any other assets, can be used to meet needs, including selling it. From that perspective, members of a household are free to do whatever they want to do with their houses, especially as this is in line with the property rights clause enshrined in the Constitution. A closer look at the way housing policy is conceptualised reveals a slightly different picture though. Financial and other support by the Government towards housing is based on the perception of the poor not being able to afford housing on their own. For that reason, relatively affluent families are theoretically excluded from these types of support. However, if a situation arises wherein these poor families sell houses to rich families, then the outcome is that these latter families who the state had not intended to provide assistance to, actually receive it indirectly. The irony of this scenario may be

that these houses may end up being rented out to these poor families at exorbitant rates. This issue therefore needs to be tracked.

6.2.5 Recommendation 5: Local Economic Development and Housing

Local housing policies should be accompanied by carefully designed local economic development strategies. One of the reasons beneficiaries are tempted to sell houses even when they do not have alternatives, is the poverty trap. Any measures that attack this trap therefore help reduce the risk that beneficiaries would sell houses and go back to shacks. The other obvious point however, is that houses and related services offered to poor communities when these communities are direly poor, are not sustainable on their own.

6.3 Conclusion

The following conclusions can be reached about the case of Ivory Park:

The performance of South Africa's housing policy is mixed, and the success or failure depends on the criterion being used. From the point of view of equity, the policy has been particularly successful at ensuring that it is the poor households that get access to housing.

Those households that have already received housing support are satisfied with the support given by Government, and believe that their lives have changed for the better. However, the policy has suffered from too much concern being placed on the number of units built, at the expense of the other objectives of the policy. This makes it difficult for those local authorities such as Midrand who have decided to take a broader view of housing, and have rooted their housing development strategies within institutional transformation and the development of the local construction and materials industries. As a result, the higher levels of government do not appreciate these other efforts of local authorities. As a result, it is not even clear whether Midrand would

continue receiving housing support, despite the heavy strides they made in taking a broad view.

The policy has been successful in enabling beneficiaries to participate in housing delivery. Midrand rooted its housing development process within a framework that interfaces with community structures, but also with communities themselves.

The policy has not made the cost of living unaffordable to the beneficiaries. Nevertheless, the policy is being implemented in a community where poverty is rampant, and services, irrespective of whether there is a new housing policy, remain unaffordable.

For understandable reasons, the policy has moved at a slow pace, and the pace itself is linked to the Council's insistence that institutional development, and the development of indigenous sector be part of housing development. Perhaps the current slow pace is a foundation for a sustained process of housing development in the future.

This study hypothesised that the South African housing policy has not been successful in meeting the goals and objectives. The conclusion of the study is that in the case of Ivory Park, the policy has been successful.

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APPENDIX 1 THE QUESTIONNAIRE ADMINISTERED TO THE BENEFICIARIES

SECTION A

BIOGRAPHICAL PROFILE (Mark with an (x) in the appropriate boxes)

1. Female Male

2. Age	0-20	<input type="checkbox"/>
	21-35	<input type="checkbox"/>
	36-45	<input type="checkbox"/>
	46-60	<input type="checkbox"/>
	61-69	<input type="checkbox"/>
	70+	<input type="checkbox"/>

3. Marital Status	
Married	<input type="checkbox"/>
Living with a partner	<input type="checkbox"/>
Single	<input type="checkbox"/>
Widow/er	<input type="checkbox"/>
Divorced	<input type="checkbox"/>

4. How many children do you have?	
0-2	<input type="checkbox"/>
3-5	<input type="checkbox"/>
6+	<input type="checkbox"/>

5. How many people are staying in this house?	
1 – 3	<input type="checkbox"/>
4 – 6	<input type="checkbox"/>
7 – 8	<input type="checkbox"/>
9+	<input type="checkbox"/>

6. I live close to:	Yes	No
Clinic	<input type="checkbox"/>	<input type="checkbox"/>
Post Office	<input type="checkbox"/>	<input type="checkbox"/>
Work	<input type="checkbox"/>	<input type="checkbox"/>
Businesses	<input type="checkbox"/>	<input type="checkbox"/>
Schools	<input type="checkbox"/>	<input type="checkbox"/>
Other facilities	<input type="checkbox"/>	<input type="checkbox"/>

7. Where did you live previously?

8. Are you the breadwinner in the house?

Yes No

9. How often do you earn your income?

Monthly	<input type="checkbox"/>
Weekly	<input type="checkbox"/>
Daily	<input type="checkbox"/>

10. How do you earn your income?

Full time	<input type="checkbox"/>
Self-owned business	<input type="checkbox"/>
Pensioner	<input type="checkbox"/>
Grant	<input type="checkbox"/>
Other, please specify	<input type="checkbox"/>

11. What is your monthly income?

0 – 300	<input type="checkbox"/>
301 – 800	<input type="checkbox"/>
801 – 1 000	<input type="checkbox"/>
1 001 - 1 500	<input type="checkbox"/>
1 501 - 2 000	<input type="checkbox"/>
2 001 – 2 500	<input type="checkbox"/>
2 501 – 3 500	<input type="checkbox"/>
3 501+	<input type="checkbox"/>

12. How many people in the house are earning an income?

13. How much do you spend on the following?

Rent/Bond payment	<input type="checkbox"/>
Electricity	<input type="checkbox"/>

Telephone	<input type="checkbox"/>
Furniture	<input type="checkbox"/>
Food	<input type="checkbox"/>
Other, please specify	<input type="checkbox"/>

14. How do you pay your rent?

Stop order	<input type="checkbox"/>
Cash Payment	<input type="checkbox"/>
Housing Office	<input type="checkbox"/>
Community Centre	<input type="checkbox"/>

15. What do you think are the most pressing needs of people in Ivory Park?

16. What are the things that you would prefer that a house should have?

17. Are your present conditions better than before?

Yes No

Please explain

18. Is there any place that you would have preferred that your place be close to?

19. Do you prefer bigger less beautiful houses or smaller but more beautiful houses?

20. Are there things that you are not happy about regarding your housing situation presently?

Yes No

Please explain

21. Besides what you received, is there a way in which you think the state could help you get access to better houses?

22. Do you think that the government has been successful in meeting your housing needs?

Yes No

Please explain

23. Compared to other people who also received houses, is there any way that you think you have been treated unfairly?

24. In the long-term, what are you intending to do with your house?

SECTION B

PROJECT INFORMATION

25. Were you well informed of the process towards the actual building of the houses?

Yes No

If no, why not?

26. Did you make any financial contributions during this period?

Yes No

Any comments?

27. Did you have trouble with the requirements for your subsidy application?

Yes No

28. Did you approve of the area where the houses were going to be built?

Yes No

29. Are you satisfied with your dwelling?

Yes No

If no, why not?

30. Is the dwelling already transferred in your name?

Yes No

If no, why not?

31. Are you satisfied with the manner in which the contractor handled the affairs of the project?

Yes No

If no, why not?

32. Do you feel that the local authority was supportive towards the project?

Yes No

Any comments?

33. What is your view of the involvement of other organisations in Ivory Park in these projects?

Positive Negative

Reasons

GENERAL COMMENTS

**APPENDIX 2 QUESTIONNAIRE ADMINISTERED TO THE MIDRAND
METROPOLITAN LOCAL COUNCIL**

QUESTIONNAIRE

1. EFFECTIVENESS

1.1 When did the Midrand City Council start getting involved in the housing development process in Ivory Park and what were the approaches and strategies used?

1.2 How did the introduction of South Africa's housing policy affect Midrand's approach towards housing development in Ivory Park?

1.3 How were the goals and objectives developed in line with the new housing policy?

1.4 Who was involved, both within and outside the Midrand City Council, in developing the housing policy for Ivory Park?

1.5 What were the criteria used in determining eligibility for involvement in the determination of policy goals?

1.6 Are the delivery targets as specified in the policy being met in the actual implementation?

2. EFFICIENCY

2.7 How long does it take a house to be built from the time an application is lodged? Please also comment on the implication of the speed on the costs of the projects, and the use of technology.

2.8 Please comment on the way in which the delivery of related services such as water, land acquisition, etc. have affected the speed with which housing delivery can be achieved.

2.9 Are there ways in which the number of institutions involved in housing delivery affects the speed of housing delivery?

2.10 How long does it take once the housing has been completed, for the residents to move in?

3. EQUITY

3. 11 How are beneficiaries selected?

3.12 Are there any measures taken to ensure that it is the most deserving that get housing support? If there any, please describe them

3.13 Where are building materials purchased? What are the reasons for purchasing them where they are being purchased?

3.14 Are there ways in which local businesses, including those in the formal sector, benefit from the housing development process? If so how?

3.15 What role do local contractors play in the housing delivery process?

4. RESPONSIVENESS

4. 16 Please comment on the different ways in which the views of beneficiaries are solicited in the housing delivery process.

4. 17 Are there ways in which participation may have affected the housing delivery process and the process outcome?

4. 18 Could there have been any way in which the social and cultural characteristics of beneficiaries affected the process and outputs of housing delivery? Such as family structure?

4. 19 What kind of options was presented to communities in the housing development process? Also comment on the way in which the process of developing options was carried out.
