

Tenants perception regarding the social housing rental flats: Case Study of Acacia Park, Aloe Ridge and Signal Hill in the Msunduzi Municipality, Pietermaritzburg, KwaZulu-Natal.

Syathokoza Portia Hlophe

(213509307)

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University of KwaZulu-Natal, South Africa, Pietermaritzburg Campus

Supervisor: Dr. Sumaiya Amod Desai

Co-Supervisor: Dr. Sphumelele Lucky Nkomo

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Student:

Syathokoza P. Hlophe

Date:

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Supervisor:

Dr. Sumaiya Amod Desai

Date:

.....

.....

Co-Supervisor:

Dr. Sphumelele Lucky Nkomo

Date:

.....

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Abstract

The right to adequate housing was first promulgated in the 1948 Universal Declaration on Human Rights. However, time and experience has shown that the realisation of this right is difficult to attain. The developing regions are the ones that suffer the most when it comes to the provisioning of adequate housing. The most obvious reason in the developing regions is urbanisation and colonialism. Urbanisation has been coupled with overcrowding, unreliable, inadequate infrastructure and services. For South Africa, the housing backlog is attributed to the apartheid government. When the new democratic government the African National Congress (ANC) won the elections, housing was one of the basic needs where there was a backlog. In 1994 a policy called the Reconstruction and Development Programme (RDP) was implemented and it was used to address the housing backlog. The RDP policy was providing free fully subsidised houses to the low-income class but in 1996 the RDP office closed due to a financial crisis. In 1996, a new policy called Growth, Employment and Redistribution (GEAR) was introduced and it was aimed at boosting the economy but it was criticised for being a neoliberal policy. In 2004, the Department of Human Settlement introduced a new housing policy called Breaking New Ground (BNG). BNG was a housing policy that was used to address the problems which were evident in the low-income (RDP) houses such as size, peripheral locations and structural defects. BNG also had a housing option called social housing. Social housing is a relatively new concept in South Africa, and it is different from the mass housing delivery which was evident in the low-income (RDP) houses. Social housing is a rental or co-operative housing that is aimed at low to middle income households who earn a monthly salary of R 1500 to R 15 000 it is provided by accredited social housing institutions in designated restructuring zones. Social housing can be in the form of flats, houses or townhouses that are located in greenfield, infill areas or inner city blocks that are purchased and renovated. Social housing rental flats tends to be located in neighbourhoods where it is close to social amenities unlike the low-income (RDP) houses which were in peripheral locations. The aim of this study is to assess whether social housing is alleviating the housing backlog and is it affordable for the low-income groups. Social housing was intended to be affordable for the low-income household and create a society that is not dependant on the government for housing. The objectives of this study were to investigate if social housing is a viable option for the low-income class, to assess the tenant's socio-economic conditions, to assess the tenant's perceptions regarding the social housing rental flats and to investigate the operating standards of the social housing rental flats.

This dissertation evaluated the three social housing rental flats in terms of their affordability, management and safety. The research study sites were Acacia Park, Aloe Ridge and Signal Hill, respectively. This study used a mixed method approach where both the quantitative and qualitative research approach was used. The quantitative research approach consisted of a structured questionnaire surveys. The statistical analysis was analysed using the Statistical Package for Social Sciences (SPSS) version 25. The qualitative research approach consisted of an interview with a social housing official. The main findings from the study revealed that respondents from the three social rental flats were struggling with their monthly rent which is coupled with their monthly utilities. The respondents indicated that the management is very poor, their concerns are not addressed, they feel dehumanised and victimised. In terms of safety the respondents indicated that the crime rate is very high as there are always burglaries. It is recommended that the rent must be increased according to a tenants monthly income, the management needs to fulfil its duties as stipulated in the social housing policy, there needs to be more security presence and there must be consistency between policy and practice.

Keywords: affordability, rent, management and crime.

Dedication

This thesis is dedicated to my grandmother who has instilled the value of education in my life, she has been my pillar of strength. This thesis is also dedicated to my late mother and uncle, whom I would do anything to see them again.

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Acronyms and Abbreviations

- ANC-African National Congress
- BNG-Breaking New Ground
- DOH-Department of Housing
- DHS-Department of Human Settlement
- GEAR-Growth Employment and Redistribution
- HDA-Housing Development Agency
- HWP-Housing White Paper
- IDP-Integrated Development Plan
- IMF-International Monetary Fund
- MDG-Millennium Development Goals
- NHBRC-National Home Builders Registration Council
- RDP- Reconstructive and Development Programme
- SDG-Sustainable Development Goals
- SDF-Spatial Development Framework
- SHI-Social Housing Institution
- SHRA- Social Housing Regulatory Authority
- SSA- Sub-Saharan Africa
- SPSS-Statistical Package for Social Sciences
- WB-World Bank

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Chapter One

1.1 Introduction

The right to decent housing was first recognised in 1948 in the Universal Declaration of Human Rights, and affirmed at the Vancouver Declaration on Human Settlement in 1976 (UN-Habitat, 2016). The United Nations in its Declaration stated that “*everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary services* (UN-Habitat, 1948:7). Housing is a basic need that is explained in Maslow’s Hierarchy of needs (Maslow, 1954). However, worldwide experience have shown that the attainment of this right and need is extremely difficult (Chesereka and Opata, 2011). The problem of housing is inherent in both the developed and the developing countries. In the developed regions such as Netherlands, Denmark, Germany, Canada, and the United Kingdom the housing crisis was evident after the World War II where there was deteriorating housing conditions which was coupled with urbanisation (Elbersen, 2002; Condie, 2012). In the 1960s all these countries developed social rental housing as a mechanism to assist with the housing backlog especially for the low-income communities who could not afford to purchase a stand-alone house.

Currently and for many centuries people all over the world are still faced with severe housing shortages, and this is evident by the large proportion of people living in inadequate housing (Manomano et al., 2014). To show the global crisis in terms of inadequate housing we had the Millennium Development Goals (MDGs) which were not reached in the year 2015 and then changed to Sustainable Development Goals (SDGs). The Goal number 11 of the SDGs declares the need to create cities and human settlement that are inclusive, safe and resilient and sustainable (United Nations Development Program, 2017). Sustainable cities also means that there is a need to address the issue of adequate, affordable housing and upgrading of human settlements (Smets and Van Lindert, 2016). In this study, adequate housing means housing which is more than a roof and four walls, it is housing which provides a secure and safe house in which people can live in peace and dignity. According to the United Nations Human Rights Commission (2018:8) adequate housing must meet the minimum criteria: security of tenure, availability of services, affordability, habitability, accessibility, location and cultural adequacy. Recent statistics show that over a billion people in the world are not enjoying the right to access adequate housing, and most of these people live in slums (United Nations Development

Program, 2017). The rapid growth in the cities has been accompanied by a rapid growth in the number of urban inhabitants who reside in sub-standard and overcrowded conditions (Chesereka and Opata, 2011).

The housing deficiency in many Sub-Saharan African (SSA) countries stems from the 1990s whereby urbanisation took place without any economic growth (Basorun and Fadairo, 2012). As a result of this rapid growth the urban population is encountered with an increase in the demand for land in the urban areas especially for housing (Thou, 2013). McGrathan and Satterthwaite, 2014 and Chirisa and Matamanda (2016) argue that urbanisation is the demographic process in which the rural population moves to the urban areas. Cobbinah et al. (2015) mention that urbanisation is defined as a demographic, sociological, ecological and economic phenomenon that concentrates populations in urban areas and has the potential to either impede or stimulate growth and the development of towns or cities in the developed or developing countries. Carmody and Owusu (2016) state that the urban population has been growing rapidly from 746 million in 1950 to 3.9 billion in 2014. Africa is currently urbanising faster than it did in the early 1990s and it is expected to become the fastest urbanising continent from 2020-2050 (Ntombela, 2015; Carmody and Owusu, 2016). Furthermore, the urban African population in Africa expected to double in 2025 (United Nations, 2014).

Urbanisation is accompanied by a change from agricultural practices to non-agricultural practices in the urban areas where there is more productivity due to the location of the manufactured goods such as footwear, jewellery, chemicals and mining products (McGrathan, 2016). This is coupled by the agglomeration of services. Rapid urbanisation is taking place in most African countries and the major factor causing this growth is rural-urban migration (Beshir and Eshetu, 2017). Rural-urban migration results from the search for real or perceived opportunities because of rural-urban inequalities in revenues (Ajaero and Onokala, 2013). This inequality or urban bias results from the overconcentration of assets, purchasing capacity, wealth, economic activities and a variety of services in the urban centre and a continued neglect of the rural areas (Knox and McCarthy, 2005; Eze, 2016).

In respect to the rural areas it is normally the youth and the able-bodied who migrate to the urban areas to study or to search for work and the older generation is left behind (Andersson and Johansson, 2013). Rural-urban migration can be divided into the 'pull' and 'push' factors. The pull factors are those that attract a person to the urban areas, and it is usually based on economic factors such as work opportunities however, there are also non-economic

opportunities such as the entertainment centres or aesthetics of the city. The push factors makes a person want to leave the rural areas it may be due to war, unemployment, environmental change and poverty (Kainth, 2010; Melesse and Nachimuthu, 2017). The urbanisation process has not integrated Africa into the global economy, it has created several problems such as poor city management, poor public services and poor infrastructure such as sewage, water, communications and road systems (Collier, 2013). The integration of South Africa into the Southern African Development Community (SADC) after apartheid resulted in an increase in rural-urban migration and urbanisation (Awumbila, 2017). Furthermore, Africa's rapid urbanisation is accelerating slums and poverty, of which recent studies indicate that about 43 percent of the urban population live below the poverty line and lack affordable housing (Carmody and Owosu, 2016). Most of the developing countries have failed to invest in infrastructure for housing and this is due to the high rate of urbanisation (Collier, 2016). Nigeria is one of the developing countries which has an acute shortage of housing due to urbanisation and this has resulted in the proliferation of slums (Jiboye, 2011). Nuissi and Heinrichs (2013) argue that slums are classified as areas which are overcrowded, predominantly occupied by poor people and associated with lack of services such as water and sanitation facilities and inadequate housing.

In 2018 there was approximately 1 billion people in the developing regions living in slums (Xinhua, 2019). The conditions of slums pose several negative effects on the slum dwellers. Slum dwellers are vulnerable to illnesses, harsh environmental conditions and they are trapped in a vicious cycle of poverty (Rijal, 2014). Slums are a huge challenge to government in developing areas as the people who live in slums have no access to basic services and there are other prevalent issues such as overcrowding, crime and diseases. In an attempt to try and decrease the housing challenges Nigeria first formulated National Policy on Housing which was launched in 1991 with a target to provide housing to all their citizens by the year 2000 (Aribigbola, 2011). In 2000, it was evident that the policy had failed. The government formulated a new policy called the Housing and Urban Development Policy in 2002 and this was aimed at providing the required solution to the housing crisis in Nigeria. This new policy realised that there needs to be greater emphasis on the citizen's participation when it comes to decision making, there must be proper monitoring and evaluation in all the programmes. Unlike Nigeria, South Africa's housing problem is not only attributed to urbanisation but also the apartheid laws.

The housing backlog in contemporary South Africa was inherited from the apartheid government that created discriminative and oppressive policies which subjugated black people socially, economically and politically (Manomano and Kang'ethe, 2016). After the 1994 elections the African National Congress (ANC) had a major challenge which was to deliver equitable services to all South Africans. South Africa's housing policy is based on the imperative notion that housing is a basic need (Sipungu and Nleya, 2016). A key national policy framework was formulated in 1994 and it was the Housing White Paper (HWP), which is recognised as the first comprehensive policy to be utilised to address the housing backlog (Khan and Khan, 2012). In addition, a new Constitution of South Africa was adopted in 1996, it guaranteed human rights and democratic governance, also promising efficient delivery of services as well as founded a number of reforms aimed at achieving equity, access and the redistribution of resources (Thwala, 2014). Section 26 of the Constitution addresses housing provision as a basic human right. In fulfilling this right, the state needs to establish reasonable legislation and other measures within its available resources (Republic of South Africa, 1996).

The constitutional provisioning of housing is guided by the HWP which provided the necessary means for housing delivery, it also supported the Housing Act (Act No 107 of 1997) which forms the legislation upon which delivery must be based (Khan and Khan, 2012). One of the housing delivery approach post 1994 was the Reconstruction and Development Program (RDP) however, due to the peripheral location and poor quality of the houses a new housing approach was created called Breaking New Ground (BNG). BNG has several housing programmes and social housing is one them. Social housing is a rental or co-operative housing option in urban areas for low-to-middle income households that have a monthly income of R3500- R 7500 per month (Department of Planning, Monitoring and Evaluation, 2016). However, in 2017 the former Minister of Human Settlements Lindiwe Sisulu mentioned that the income bracket would be increased to R 15 000 since there is an increase in the gap market as this would allow for the integration of both the low and middle income communities in well-located cities (Writer, 2018). The gap market are those individuals that are considered to be 'too rich' to qualify for a state subsidy house and are also 'too poor' to qualify for a house in the private market (Sipungu and Nleya, 2016).

In South Africa there is a lack of affordable rental housing for the low and middle-income citizens. The problem of rental default is one of the main problems that the social housing institutions in South Africa are facing (Onatu, 2012). While still battling with the absence of affordable rental housing, these low-to-middle income earners usually reside with family

members in inadequate accommodation or they reside in shacks or informal settlements (Siphungu and Nleya, 2016). Affordable housing is not meant to cost more than 30% of the monthly income of the individual (Li, 2004). Over the past decades rental housing was defined as affordable if it did not cost more than 30% of resident's monthly income (Lee, 2016). However, what is evident is that in almost all the parts of the world the rent in social housing units is costing more than 30 percent of their monthly income (Dewan, 2014). The high rent from the low and middle income communities makes them to compromise their spending on essential services such as education and health care services (Dewan, 2014). For example, Dewan (2014) mentions that low income communities that spend more than half of their income on rent spend a third less on food and clothing. Those who earn too little find themselves in a situation where they cannot afford to pay rent and they return to the informal settlements (Siphungu and Nleya, 2016). Social housing is meant to be an affordable housing option for the low-income citizens but what is evident is that those citizens are not coping with their monthly rent and some get evicted (Swengler and Roeland, 2017). In South Africa there is inadequate research as to why there are rental defaults on social housing thus the study aims to investigate the root causes of the tenants' rental defaults and the affordability problems experienced by tenants in social housing institutions.

1.2 Aim of the study

The aim of this study is to assess whether social housing is alleviating the housing backlog and is it affordable for the low-income groups. Social housing was intended to be affordable for the low-income household and create a society that is not dependant on the government for housing. However, it has been unaffordable in the past five years and this has been due to the rising construction costs, inflation and the increase in contract rather than permanent jobs where there is no job security and stability resulting in tenants not being able to pay the monthly rent (Department of Human Settlements, 2016). The rising unaffordability has been coupled by high rental defaults, which is coupled by rising utility bills and evictions as the rent no longer becomes affordable for the low-income tenants but it ends up only being affordable for the middle-income tenants.

1.3 Objectives

- To investigate if the social housing rental flats are a viable option for the low-income class.

- To assess the tenants socio-economic conditions.
- To assess the tenants perception regarding the social housing rental flats.
- To investigate the operating standards of the social housing rental flats.
- To forward possible alternative strategies and recommendations aimed at assisting with the affordability as well as a decrease in rental defaults among social housing institutions.

1.3.1 Research Questions

- Are social housing rental flats affordable for the low-income class?
- Are the tenants of the social housing rental flats living in close proximity to social amenities and are they vulnerable to crime?
- Are the tenants content with the management and the operating standards of the social housing rental flats at Acacia Park, Aloe Ridge and Signal Hill?
- How does Capital City Housing operate, and what are their views on the social housing rental flats?
- What can be done by National Department of Human Settlements and Capital City Housing to minimise the rental default rates?

1.4 Scope and Limitations

This study adopted a mixed method approach. The mixed method comprised of both the quantitative and the qualitative data. In respect to quantitative data 225 questionnaires were administered to the tenants belonging to the social housing rental flats. The data that was obtained from the questionnaires was analysed using the Statistical Package for Social Sciences (SPSS) version 25. In terms of the qualitative data one structured interview was carried out with the social housing official. The structured interview was analysed thematically. Thereafter, comparisons were drawn from the two stakeholder's perspective. In terms of the limitation, most of the respondents were reluctant to answer because they thought that the researcher was employed as a housing official who was performing background checks. This research was carried out in the weekends thus some respondents would ask the researcher to come at another time if they were busy with errands.

1.5 Chapter Outline

Chapter two, provides a review of the relevant literature that is imperative to the research study such as Maslow hierarchy of needs, affordability, poverty, urbanisation, colonialism, apartheid and post-apartheid legislation and policy. **Chapter three**, uses the literature review presented in chapter two to develop an understanding and conceptual framework to understand the housing problem. **Chapter four**, provides the foundation for the research methodology and describes the methods and techniques used in this study. In addition, this chapter has also provided a detailed background for the case study. **Chapter five**, presents and analyses research findings. This chapter focuses on the analysis of questionnaire and interview schedule which were used for the data collection process. **Chapter six**, provides a summary as well as recommendations based on the deliberations, investigations and findings of the study.

1.6 Chapter Summary

This chapter has highlighted that the issue of providing adequate and affordable housing is a global challenge that is prevalent in the developing and developed regions. In terms of the housing problem in South Africa it was inherited during the apartheid era. In order to address the housing backlog, South Africa implemented various policy measures such as the RDP and BNG. BNG had a housing tenure called social housing which was a rental option for the low and middle income citizens. However, experience has shown that the low-income class is struggling with the monthly rent payment.

Chapter two: Literature Review

2.1 Introduction

The aim of this chapter is to discuss the literature review around housing from a global to a local (South African) perspective. Furthermore, it also stipulates the legislation that South

Africa used to try and address the problem of housing in South Africa. This chapter is divided into sections which talk about Maslow's Hierarchy of Housing, housing affordability problem in South Africa, poverty, urbanisation, rural-urban migration, urban housing provisioning in South Africa, fall of apartheid, post-apartheid policy, millennium development goals, national development plan, post-apartheid legislation, access to land in post-apartheid, government interventions and the types of housing subsidies. The right to adequate housing was first promulgated in the 1948 Universal Declaration on Human Rights (Universal Declaration on Human Rights, 1948). However, time and experience has showed that the realisation of this right is difficult (Chesereka and Opata, 2011). The developing regions are the ones that suffer the most when it comes to the provisioning of adequate housing. There are different social, political and economic reasons as to why developing countries have challenges associated with housing (Zhang, 2016). The most obvious reason in the developing regions is urbanisation (UN-Habitat, 2010). Urbanisation is defined as a shift from an agricultural to a modernised society (Rana, 2011). Developing countries such as Ghana and Nigeria have a huge housing backlog due to urbanisation. Ansah and Ametepey (2014) argue that in 2010 Ghana's rapid population growth has created a housing deficit of over approximately 1.5 million units. Urbanisation in Ghana is coupled with overcrowding, unreliable, inadequate infrastructure and services. Ooi and Phua (2007) and Chauvin et al. (2016) state that rapid urbanisation brings along enormous challenges and also creates a barrier between the rich and poor.

Amongst others, the housing backlog in developing countries has been caused by the adoption of Structural Adjustment Programs (SAPs) (Gillespie, 2016). For example, in the 1980s during the financial crisis most developing countries adopted SAPs in order to minimise their existing debts with commercial banks (Ansah, 2014). The SAPs were reforms that governments had to implement in order to be given funding by the International Monetary Fund (IMF) and the World Bank (WB). In Ghana, when the SAPs were implemented the repercussions led to the high cost of building, construction and rent. Access to adequate housing for the low-income community was too expensive which led to the creation of slums (Ansah, 2014). Unlike South Africa, the housing problem can be attributed to the apartheid government and their discriminatory laws. The apartheid government created a set of laws which prohibit the blacks to gain access to land, these include the Land Act of 1913 and Natives Urban Areas Act of 1923 both these acts are concerned with land (Aigbavboa, 2016). Subsequently, land and housing are both intricately linked thus affecting the housing provision for the blacks.

After the fall of apartheid in 1994 there were various policies and legislation that were put in place to address the issue of housing. Initiatives such as the Reconstruction and Development Programme (RDP) and Growth, Employment and Redistribution (GEAR) and Breaking New Ground (BNG) were established and implemented. The low-income (RDP) houses were attested to perpetuating apartheid geography and in 2004 a new policy was implemented called BNG. BNG was created to correct the spatial injustices of low-income (RDP) houses and it also formulated a new housing tenure option called social housing which was a rental option for the low to middle income households. However, this tenure option has caused affordability problems for the low-income households which eventually led to eviction (Onatu, 2012).

2.2 Maslow Hierarchy of needs

Andrew Maslow anchored a study called ‘motivation and personality’ in 1954 (Adiele and Abraham, 2013). Maslow categorised the human needs into five categories from the lowest to the highest arranged in a hierarchical manner (Kaur, 2013). Maslow believed that these needs are universal and that the lower level of needs must be relatively satisfied before the needs which are at the top of the hierarchy can be achieved and realised (Adiele and Abraham, 2013; Kaur, 2013). There are five types of needs the first one is physiological which are the basic needs and these are at the bottom and they are inclusive of food, water, air, shelter, and clothing. These are required for survival and the other needs include safety, esteem and self-actualisation.

Housing is a basic need as explained in the Maslow’s hierarchy of needs that is similar to food and water (Baqutayan et al., 2015). People must have food to eat, water to drink and a place they can call home before they can engage in their daily activities. In addition, Maslow’s theory illustrates how imperative it is to have adequate and affordable housing. The most important question that developed out of this theory included how many people have access to adequate housing? How many houses are affordable? What is the definition of affordable and how important is affordability in maintaining a livelihood?

2.3 What is affordable housing?

Affordable housing is the term used for providing housing that helps the low-income households in accessing adequate housing without undergoing financial problems (Sliogerio et al., 2008). It is termed affordable housing as the governments are guided by policy which mandates them to make sure that housing does not cost more than thirty percent of the

household's monthly income (Man, 2011; Wallbaum et al., 2012). The issue of providing affordable housing is a challenge and stakeholders such as the government, private sector and civil society organisations in each country are faced with this problem (Katz et al., 2003; Jamaludin et al., 2018). The imperative aim about affordable housing is that it must not cost more than thirty percent of individuals' monthly income. The repercussions are as follows that most of the low to middle income earners spend approximately half of their monthly income on accommodation, meaning that they now spend less on other basic needs such as education, health and food (Crowley, 2003; Bujang et al., 2015). In addition, Sliogerio et al. (2008) states that low income earners end up engaging in multiple employment opportunities in order for them to meet their monthly rent, this results in them spending less time with their families. The US Bureau Labour of Statistics (2015) states that in 2013, 6.8 million people in the United States of America (USA) were engaging in multiple job holdings. Lale (2016) multiple job holdings is more prevalent among the age group of 25 to 34 as this is the age where households are being formed.

Wallbaum et al. (2012) indicate that having access to affordable housing is also dependent on one's access to credit and mortgage loans. The main problem with the lack of affordability is that if tenants cannot afford the monthly rent they are subjected to the following: eviction, blacklisting or they become homeless (Crowley, 2003; Franzese, 2017). There are at least 2.3 million people in the United States each year who end up being homeless annually due to housing affordability issues (Edmiston, 2016).

2.3.1 Housing affordability problems in South Africa

South Africa has one of the largest economies in Africa, estimated at 312.80 billion US\$ in 2015 (Centre for Affordable Housing Finance, 2017). South Africa is faced with a critical problem with regards to housing affordability, reasons for this are many, but the prevalent one is low income (83.4% of households earn less than R20 000 per month and 30% of households receive social grants), and the cost of construction has been rising faster than inflation (Industrial Development Corporation, 2017). In 2016 the cheapest newly built houses with an erf size (which is a piece of land in which a person can build) of 300m² in the urban areas was approximately R352 000, this is only affordable for households who earn about R 15 000 per month and this is only 15% of the population (Centre for Affordable Housing Finance, 2017).

South Africa has a huge demand for affordable housing and an estimated 12.5 million people are in need of shelter and this means that approximately 2.1 million housing units would need

to be built to cater for the backlog (Financial and Fiscal Commission, 2011). The lack of affordable housing in the urban areas has led several households to live in informal settlements, backyard dwellings and mobile homes (Hunter and Posel, 2012; Financial and Fiscal Commission, 2012; Zweig, 2015). These types of dwellings decrease the quality of life for households. Informal settlements are on the rise due to a number of factors: failure of the current housing system to deliver affordable housing, ineligibility of the informal residents to apply for a housing subsidy and an increase in the number of households who are in the 'gap market' (The Fuller Centre for Housing, 2014). The gap housing market refers to the households earning above R3500 to R 15 000 per month and do not qualify for a low income (RDP) house but they earn too little to apply for a housing subsidy. The people who fall in this category are those who are entry level workers and the public sector workers, 40 % of the population fit into this category (Meets et al., 2017). In trying to address the gap housing the government introduced a Finance Linked Individual Subsidy Programme (FLISP) in 2012 the subsidy offers the beneficiaries a once-off payment of R20 000-R 87 000 depending on the monthly income (Centre for Affordable Housing Finance, 2017).

At about R140 000 a subsidy house is offered for sale and this would be affordable for a household which earns above R5000 per month which is just above the subsidy income threshold. In the current economic situation households which earn R2000 per month qualify for credit but, it does not mean that they can afford housing as they still have to pay for other costs, so their affordability diminishes (Financial and Fiscal Commission, 2011). Banks normally charge prime plus interest of about approximately 2%. However, this may also fluctuate as this is used as a benchmark for affordability. Mortgage in South Africa is offered for a period of 20 years and if the household has no debt the monthly instalment is calculated at about 25% of their household monthly income (Centre for Affordable Housing Finance, 2015). Households who earn a monthly income of R1500 per month do not qualify for mortgage.

In theory households which earn between R3500-R15 000 should be able to afford housing which costs between R170 000 –R 377 000. But in South Africa, the cheapest newly built house is R370 000 and this is only affordable to those who earn between R12 000-R 15 000 (Centre for Affordable Housing Finance, 2015). Housing affordability is not only about finance and income, it also depends on the situation of the borrower. The National Credit Regulator indicates that less than half of the credit consumers are in control of their debt, and almost half are behind with their payments. This means that these borrowers would not be eligible for a

mortgage finance loan, developers only accept 3 out of 10 applicants for housing mortgage due to affordability and their credit status (Centre for Affordable Housing Finance, 2015). In South Africa and developing countries which have a low Gross Domestic Product (GDP), housing affordability is decreasing among the low-income, younger households, elderly and the single (Muhoro, 2015). The imperative question related to housing is the issue of affordability. Furthermore, is the issue of affordability related to the overarching issue of poverty?

2.4 Poverty

There are many definitions of poverty and it depends on the context that it is being used. Poverty is multidimensional, and it cannot be limited to only economic terms (Eide and Ingstad, 2011). Poverty is termed as the inability for a household or an individual to be able to maintain a minimum standard of living (Onwe and Chika, 2016). Chambers (1983) argues that poverty is a lack of assets, income and physical necessities. The United Nations Human Development Report (1998) state that poverty is the lack of basic human needs which are needed to maintain a lifestyle. For example, clothing, housing, nutritious food, health and water services. However, the poor people are not only characterised by the deficiency of these physical essentials and materials, but there is also the lack of non-material essentials such as powerlessness, lack of independence in decision making (Statistics South Africa, 2014; Chirisa and Matamanda, 2016).

Ebimobowei et al. (2012:43) indicate that there are three types of poverty namely: (a) income poverty, which is an outcome of the lack of income, due to lack of earnings (b) absolute poverty, when people do not have access to water, housing and food, and (c) relative poverty, this is when people are living below the normal standard of living in a given society. The United Nations Development Programme (2016) argues that in the developing regions in 2016 there were about 896 million people living in poverty and majority of the people who live on less than 1.25 US dollar a day are in two regions the Southern Asia and (SSA).

The United Development Programme (2006) and Nishimwe (2016) states that poverty has four clusters namely: first cluster of income poverty where there is no access to a fixed income. Second cluster relates to the lack of materials or wants and desires. This includes lack of wealth, low quality assets such as clothing, furniture, transport, television and radios. Third cluster relates to Amartya Sen's capability deprivation and this relates to what we can or cannot do, it includes the lack of materials, human capabilities such as physical abilities, self-respect in

society and skills. The final cluster takes a broad view of deprivation as it is one of the dimensions of entrenching poverty.

Kehler (2001) and Atiese (2017) argue that an inclusion of indicators such as a low education, minimised health care standards, people's vulnerability, powerlessness and voicelessness are compulsory when it comes to the measuring of poverty that is experienced by the poor people. The African countries are severely affected by poverty. Even though there has been growth in terms of the Gross Domestic Product (GDP) from 4.9 percent in 2013 to 5.3 percent in 2014 in countries like Nigeria, Ethiopia, Chad, Mozambique, Rwanda and Angola, but the high levels of poverty and inequality remain high (World Bank, 2013). Universally, Africa remains the only continent where a huge proportion of people live below 1.25 US dollar per day and it is projected that 82% of people living in Africa will be poor by 2030 (United Nations, Department of Economic and Social Affairs, Population Division 2015; Jamieson et al., 2017). The cause of this poverty can be attributed to the slow economic growth which has been coupled with the increase in urbanisation trends (Cobbinnah et al., 2015).

The African countries have experienced a series of events such as slave trade, colonisation, cold war and post-cold war politics (Ojo, 2015). Coupled with that the African countries have had to deal with conflicts, SAPs and the HIV/AIDS pandemic which has left huge parts of Africa very poor (Barrett et al., 2006; Hartwell, 2012). The East Asia has seen a decline in the number of people living in poverty from the 1980s-2005, but for SSA that has not been the case (Nissanke and Thorbecke, 2010; Kaplinsky, 2013). Koranyke (2014:4) states that poverty in SSA is caused by the following: poor land utilisation and land tenure systems, corruption, poor governance, the WB and IMF policies, poor health care systems and diseases. The African countries are in immense debt, there is minimal growth, access to basic necessities such as housing, education and health is expensive and scarce, and there is also the lack of arable land (United Nations Economic Commission for Africa, 2017). The opening of trade barriers has increased competition levels, the small and emerging companies are forced to enter the market and compete with the big companies which have experience and resources (Ayenagbo et al., 2012).

May and Govender (1998) indicate that poverty in South Africa has had a long history since 1922, but it was more evident after the apartheid government when neoliberal policies were implemented. Hart and Mothatha (2015) state that South Africa is faced with triple challenges which are poverty, unemployment and inequality. Nicolson (2015) argues that there are about

12 million people in South Africa who live in extreme poverty, of which 37% do not have enough money to purchase adequate food items and non-food items so they sacrifice food to pay for airtime and transport. In 2011, the KwaZulu-Natal province had the highest poverty line, followed by Northern Cape, Western Cape and the Eastern Cape respectively and these poverty lines are not only influenced by food prices but also by household sizes and consumption patterns (Nicolson, 2015). In 2015, more than half of South African's (55.5%) were living in extreme poverty, indicating an increase from 53.2% in 2011 (Department of Statistics South Africa, 2017). Wilkinson (2018) states that in 2015 the Eastern Cape and Limpopo provinces had the highest poverty rate estimated at 72.9% and 72.4% respectively, and Gauteng was the lowest with 33%. The Constitution of South Africa guarantees the right to socio-economic rights, however, it has been impossible to fulfil those rights due to the fiscal policy that was implemented in 1996 (Kehler, 2001). Tshuma (2012) argues that even though in South Africa there are millions of people who still live in poverty, the government should be commended for its contribution towards the alleviation of poverty.

The South African government offers old age, disability, foster care and social grants. According to Tshuma (2012) South Africa has had several policies which have tried to address the issue of poverty and one of them was Black Economic Empowerment (BEE). The BEE policies have been heavily criticised for not helping with black poverty, instead, the ensuing results made black South African's to become the faces in a white monopoly system (Tshuma, 2012). Black poverty is described as neo-apartheid and it is characterised by the continuing cycle of racial and colonial hierarchies that were administered by the apartheid and colonial governments. Furthermore, in South Africa, poverty is more prevalent in the black community whereby 64% of the black population is in poverty and only 1% for the white community (Wilkinson, 2018).

In 2018 the former Minister of Finance Malusi Gigaba during the budget speech on the 22nd of February 2018 indicated that there would be a Value Added Tax (VAT) increase from 14% to 15% which was a first in twenty two years and was effective from the 1st of April 2018 (Shazi, 2018). The increase was deemed necessary as there is a budget shortfall of R48.2 billion. However, Merten (2018) argues that South Africa is still faced with the triple challenges and the increase in VAT will raise the cost of living for the poor and the low-income. Sherwood (2018) indicates that even though Malusi Gigaba indicated that there would be no increase on staple foods such as rice, mealie meal this would not help as these poor households already pay more for transport, electricity and water tariffs. Davids (2018) argues that despite the

announcement that the support grants would be increased as from 1 April 2018 they would not help as still in South Africa there is a high unemployment rate and poverty, and many of these grant holders have taken out loans to meet basic needs and they need to be repaid.

2.5 Urbanisation and urban poverty

Cobinnah et al. (2015) indicate that urbanisation is an economic and demographic trend that assembles population into the urban areas and it has the potential to increase or slow growth in the cities, town, megalopolis and the megacities. People normally relocate to the cities in order to get closer to economic activities such as work and social services. Urbanisation has changed the demographic patterns of the developing and the developed countries, but a major issue that is seen in the developing regions is the high number of social exclusion, poverty and the increasing number of slums (African Development Bank Group, 2012; Lwasa, 2014). The history of urbanisation has its roots in colonisation, where certain areas were developed according to the resources they had (Lwasa, 2014).

Urbanisation is coupled with costs and benefits when analysed in a fiscal and economic perspective (Vazquez et al., 2017). It is estimated that 40% of Africa's population is living in the cities, the urban population has grown from 32 million in 1950 to over 450 million in 2014 (Turok, 2016). Resnick (2014) states that urbanisation is one of the key demographic features that is present in SSA and it is also bringing about development issues. Chirisa and Matamanda (2016) argue that urbanisation in Africa is different as compared to the other countries as it is associated with socio-economic problems such as unemployment, it is also associated with the lack of affordable housing in the developing regions and states in these regions are finding it difficult to address this problem. Elladary and Samat (2012) state that the high rate of urbanisation in the developing regions has made it difficult for the governments in those regions to be able to provide services such as water, electricity and shelter. The increase in urban population and the physical expansion in Africa is creating serious challenges for the governments, ecosystems, communities and enterprises (Turok, 2016). The inherent problem with urbanisation in Africa is that it is growing faster than the GDP. The GDP levels in Africa are lower compared to other regions where there is rapid urbanisation. Due to urbanisation and the increasing population, affordable housing is a major challenge since land in the urban areas is now becoming very expensive (Chirisa and Matamanda, 2016). The lack of affordable and suitable land in Africa is exacerbating the housing problem, urban land is scarce and expensive to build on this is also coupled with the cost of infrastructure and construction. Access to

mortgage loans is very limited and the loans are coupled with high-interest rates. The creation of slums and informal settlements is characteristic of African cities which do not have access to adequate housing that is affordable (Chirisa and Matamanda, 2016)

Even though there has been urban growth, the available resources have been insufficient to accommodate for everyone in the cities, it is thus important to understand that urbanisation has not met the expectation of the rural-urban migrants. Urbanisation has created a gap between the rich and poor, which has widened the social inequalities in urban areas (Ellhadary and Samat, 2012). Although there has been a growing number of the urban poor, development attention supported by international aid and donors has mainly focused on the rural poor. This idea is influenced by the assumption that the people residing in the urban areas are "better off", the evidence is, however, showing that the number of the urban poor is higher than those of the rural areas (Pateman, 2011; Pozarny, 2016). There has been an increase in the high number of poverty rates in the urban areas.

This resulted in a phenomenon called “urban poverty”. Urban poverty is defined as the deprivation of the basic capabilities which are essential for a person to be able to choose the life they want to live (Ellhadary and Samat, 2012; Chadhuri, 2015). These capabilities include education, good health, control over the economic resources and social networks that affect the life a person lives. Urban poverty is now becoming more noteworthy than rural poverty, the high number in poverty is caused by the increasing number of urban people who are living in the urban areas. Urban poverty is evident by the high number of individuals that are dependent on the government for cash income to meet their daily needs, since unemployment is very high in the urban areas (Tacoli, 2012; Chirisa and Matamanda, 2016). These harsh conditions for the urban poor are further aggravated by the high costs of living in the urban areas. The high cost of living in urban areas also correlates with the expensive urban housing which costs more than half of an individual’s income. The high cost of living in the cities results in homelessness, and the emergence of informal settlements. The rural-urban migrants are often blamed for urban poverty however, not all rural-urban migrants come from poor backgrounds (Tacoli, 2015).

2.5.1 Rural-urban migration

Migration can be defined in terms of spatial boundaries as internal and international. Internal migration is when individuals move within a country and international migration involves the movement of individuals across national boundaries (Mellesse and Nachimuthu, 2017).

Migration has been seen as an important survival strategy and it has shaped human history and evolution (Awumbila et al., 2014). Migration is also considered as the movement of people from one geographic region to another it may be permanent or temporary. During and after the colonial years there were a lot of labour movements from the rural to urban centres, as well as to other rural areas which have access to organisations and firms which specialise in the market production of goods and services to the public (Marazanye, 2016). Majority of the labour migrants were male and this was entirely due to the colonial policies which controlled migration and these policies banned the males from living with their families in the urban areas (Oucho and Oucho, 2014).

This resulted in the women and children being left behind in the rural areas. When it was the 1970s and the 1980s the women and children began to move into the urban or city centres and this was to either join their family members or to look for employment. Many African states experienced a huge number of rural urban migration in the early independence years due to the elimination of the restrictions on the African populations in the urban areas, and there was the perceived idea of better living conditions and opportunities in the urban areas (Fox, 2012). Rural-urban migration is problematic for developing countries especially in SSA, even though the reasons for migration vary from one country to another, the consequences of migration are similar in most instances (Uwimbazi and Lawrence, 2011).

In South Africa the process of rural-urban migration is different from the other African countries. The discovery of gold in 1886 ushered in a new era of rural-urban migration (Mlambo, 2018). When focusing in South Africa it is provinces such as KwaZulu-Natal, Limpopo, Eastern Cape and Mpumalanga which have evidence of large numbers of people who migrated to the mines in Johannesburg as it is hoped that there will be economic opportunities. Furthermore, rural-urban migration in the twentieth century was shaped by the apartheid policies of the National Party (NP) government (1948-1994). Apartheid meant 'apartness' and it was a spatial idea. The government wanted to separate the blacks from the non-blacks (Baker et al., 2016). These policies created separateness in every way possible from lavatories to creating native reserves called the homelands or Bantustans which were reserved for the black population. Ajaero and Onokala (2013) states that rural-urban migration results from the perceived or real opportunities due to of rural-urban inequality in wealth. Urban bias was the term that was first introduced by Michael Lipton in 1977 as the bias against agriculture and the rural economy in relation government's policies (Bradshaw, 1987; Demont, 2013). Urban bias maintains that urban elites in poorer countries use their power and resources to

distort public policies against the rural people (Knox and McCarthy, 2005). Urban bias was reinforced by price twists against the peasant farmers in developing countries and this happened especially when the farmers were forced to sell their products at a lower price to the urban elites. This in turn favoured the urban elites who made surplus profits which they used to finance other urban elites (Bradshaw, 1987; Pierskalla, 2011).

For example in Africa the consumers have shifted their dietary patterns from the traditional course of planting maize, millet and sorghum to non-agricultural grains such as rice and wheat due to urbanisation (Kaminski et al., 2013). Urban biased policies contributed and still contribute to this trend by focusing on food imports and their primary focus is on rice which is driven by a desire to satisfy the needs of the urban population rather than to improve the rural livelihoods (Demont, 2013). This is one of the major development impediments for the food industry in developing countries. Urban bias perpetuates economic inefficiency and it inhibits economic development in poor areas (Lipton, 1977; Knox and McCarthy, 2005; Rantso, 2014; Rodriguez-Pose, 2015). The urban bias theory argues that the rural dwellers should remain in rural areas instead of migrating to the urban areas where they will be part of the informal economy or turn to prostitution, begging and crime (Bradshaw, 1987; Spieker, 2017)

This urban bias or inequality in development according to research findings results from the over concentration of wealth, assets, purchasing capacity, economic activities and this results in the continued degradation of rural communities (Ajaero and Onokala, 2013). It has been acknowledged that rural-urban migration is caused by pull and push factors (Melesse and Nachimuthu, 2017). The push factors are the pressures which allow individuals or families to leave one place (the rural areas) and these include: negative home conditions such as the lack of resources, lack of opportunities, poor employment opportunities and unfavourable social, economic, cultural and political conditions. The pull factors are the attractions of the destinations (attractions to the city) such as employment opportunities, better services, high wages and wide range of amenities. In almost all the SSA countries rural-urban migration has partially lead to urbanisation and this coupled with the rising population has caused many problems. Oucho and Oucho (2014) argue that rural-urban migration has had a negative impact on rural areas as they lost out on the agricultural labour force and the urban areas gained labour in all the other industries. Unfortunately, not all urban migrants are able to secure jobs in the urban areas. One of the consequences of rural-urban migration included overcrowding of people in the city areas.

Besides, the available utilities the urban areas are being overstretched. The problems resulting from the lack of resources and capacity in the urban areas include shortage of affordable housing and this leads to slums, crime and violence are on the rise as the unemployed resort to robbery and kidnapping as a survival strategy (Uma et al.,2013). What is evident is that due to rural-urban migration, there is also the increase in the transmission of HIV/AIDS and other communicable diseases such as tuberculosis and malaria and this has underdeveloped the economies of the developing regions (Oucho and Oucho, 2014). Migration also puts pressure on social amenities such as schools and hospitals as well as the economic conditions of urban centres worsen resulting in a shift towards the informal sector. Employment in the informal sector is less secure and the incomes are much lower compared to the formal sector (Mellesse and Nachimbuthu, 2014). Within the informal sector the urban poor work in a variety of jobs such as taxi drivers, prostitution, car park attendants, street vendors and other personal services such as security guards and shoe shiners (Merzouk, 2008; Setebe, 2011). Mellesse and Nachimbuthu (2014) state that these diverse activities share the same common characteristics of low status, long hours, low wages and sometimes insecure working conditions.

Moreover, urban poverty has been on the rise in the African countries (State of African Cities, 2014, United Nations Economic Report on Africa, 2017). Poverty also creates an arena for couples to have many children as insurance against infant mortality and there are some women who engage in prostitution as an income generation activity in the urban economy (Oucho and Oucho, 2014). However, there has been an interesting phenomenon that has been occurring among the urbanites that chose to engage in rural-urban migration. They have resorted to returning to their homes after years of being in the city. Oucho and Oucho (2014) argues that one of the factors that cause migrants to return to the rural areas is the discontentment with the urban standard of living such as prolonged unemployment, urban poverty, ill health or the death of a breadwinner . In the initial stages the migrants' monthly income is seen as adequate but what actually happens is that the cost of living increases which leads to the frustration of living in the urban areas. This is also intensified by the increase in the food prices which is coupled by the declining economy. On the one hand in developing countries urbanisation, urban poverty and rural-urban migration are the main causes of the housing deficit in SSA. On the other hand in South Africa the housing backlog was caused by colonialism and apartheid segregation laws (Strauss, 2017).

2.6 Urban Housing Provisioning in South Africa

Pre-colonialism and apartheid

Colonialism in South Africa goes back to the time when the Portuguese were the first settlers to arrive on the Cape Good of Hope. Fourie (2012) states that the initial permanent European settlement was in 1652 when the Dutch East Indian Company created a station in the Cape. The Dutch settlers colonised and exploited the Khoikhoi who were the land inhabitants in the Cape (Manavhela, 2009). In 1838, the Dutch began on a journey to the Natal, which was called the Great Trek. The Great Trek was a movement of the Dutch speaking colonist who disagreed with the British and began to search for land in the interior of Natal. The Dutch wanted to be self-governed and they saw the Great Trek as their liberation struggle against the British forces. In 1868, the British wanted to gain more control over South Africa and increase their empire. In 1870s, the British empires were on a mission to conquer the Zulu land which was under the reign of King Cetshwayo. The Zulus were in a constant battle with the Dutch regarding land and livestock possession, and one of those wars was the Anglo-Zulu war in which the Zulus lost the battle (Natal Society Foundation, 2010). After the Dutch had defeated the Zulus, they began to create legislation which would not allow the Africans to own any land or livestock. The first act was the Glen Gray Act of 1894 which was a law used to create racial segregation, land dispossession, labour and franchise. In 1913 the Native Land Act was passed and the blacks were only allowed to own 7 % of the land (Modise and Mtshiselwa, 2015). The 1913 Native Land Act facilitated the process for the economic injustices which resulted in dispossession and poverty for the black South African.

When the Afrikaner National Party (NP) won the elections in 1948 racial segregation was reinforced by under a new system of apartheid (Lavery, 2007). Turok (2012) apartheid was a result of the failure of the inter-wars and the great depression. Apartheid was a term that was used to separate the different racial groups. 'Apart' means 'separate' in other words people and things do not belong together, in this case in terms of race, origin and colour, 'heid' is an Afrikaans suffix which means 'hood' or 'ness' (Manavhela, 2009). Apartheid was a systematic program that influenced all aspects of people's religious, social and political relations. It was based on the ideology that people of different race, culture and relation should stay separate, each group should be on its own. Lemanski (2009) indicates that apartheid meant apart-ness. The geographical regions were assigned according to a person's race. Apartheid was a plan that was made to isolate different racial groups from interacting with each other (Lemon and Clifford, 2005). The idea was to entrench the system of complete racial segregation in all levels of society. In addition, Brown (2000) mentions that apartheid not only separated white minority from the non-white majority, it also prohibited the other racial groups from interacting with

one another, and this was reinforced by the Prohibition of Mixed Marriages Act of 1949 and the Population Registration Act of 1950.

The NP was always trying to find ways in which they could limit the movement of the black population into the cities. In 1950 they introduced a new set of laws, the first one was the Population Registration Act this allowed for a system of racial classification and everyone who was above the age of 18 had to carry an identity document (Turok, 2012). In 1951 the Prevention of Illegal Squatting Act was passed and it allowed the government to demolish black owned slums and the removal of occupants who were on private or public land or buildings (Strauss, 2017). This act was used as a prerogative to forcibly remove black people. The Bantu Authorities Act of 1951 was created to separate government structures for blacks. It was the initial legislation created by the apartheid government for the separate development of the Bantustans (Manavhela, 2009). This act created the Bantu, regional, territorial and tribal authorities in the areas which were set out for Africans under the Group Areas Act. In 1957 a Housing Act was created and it facilitated the creation of National Housing Fund, a National Housing Commission and a distinct Bantu Housing Board which was administered by the Minister of Native Affairs and the department's view on black housing (Zweig, 2005). The Bantu housing board which consisted of the white government made it difficult for the blacks to access housing loans from the National Housing Fund as well as from the private sector. The Urban Bantu Councils Act of 1961 made the black representatives the executors of the influx control measures (Nieftagodien, 2013). These bureaucrats governed the township affairs from 1963, and they had the power to remove people who were unlawfully in their areas. In addition, illegal occupancy of buildings was dealt with and they could demolish and destroy those buildings.

Okumu (2005) states that the legacy of apartheid is the cause of South Africa's housing problem. This was attributed to the idea that the apartheid government had limited funding to house the urban poor and even if there was housing available for the urban poor it was expensive and unaffordable. Turok (2012) indicates that between the 1960s and 1980s a lot of black people were forcibly taken away from the cities and were made to live in homelands where they did not own any assets. Statistics indicate that the number of people who lived in the Bantustans rose from 3 million in 1946 to 11 million in 1980 and this happened in the apartheid era (Knight, 2002)

2.6.1. Urbanisation and the housing problem in South Africa

In South Africa urbanisation is influenced by the apartheid policies that were put in places such as the Group Areas Act of 1950 and the Influx Control (Todes et al., 2010; Turok, 2012). These apartheid policies were controlling the access of the African population to the cities and it wanted to make sure that they were only confined to rural areas where there were minimal economic activities (Todes et al., 2010). The State of Human Settlements Report (2017) states that urbanisation rates increased after the fall of apartheid in 1994. The first post-apartheid census that was released in 1996 indicated that 55.1% of the population was already living in the urban areas. The population of South Africa is rising and growing at an exponential rate and the reason as to why they move to the cities is in search for a better quality of life. In addition, urbanisation in the African countries has been different to that of the North as they were driven by industrialisation (State of South African Cities Report, 2016). Akunluyi and Adedokun (2014) argue that urbanisation is simply a process where the people move from the rural to the urban areas in search of a better life.

Some of the consequences of this uncontrolled urbanisation include lack of infrastructure, land, housing and service provisioning (Okeke, 2014). Akunluyi and Adedokun (2014) indicate that uncontrolled urbanisation in the developing countries especially in Africa is causing a housing backlog among the low-income group. Housing is the basic infrastructure that individuals require for survival. It is estimated that more than 1 billion people in the world live in unhealthy shelters and about 100 million people do not have access to shelters at all (Akunluyi and Adedokun, 2014). Mtanto (2013) argues that rapid urbanisation in South Africa is causing a huge housing backlog, it is also increasing poverty and to be more specific urban poverty and this is creating a huge problem for the Department of Human Settlements. In urban areas the demand for housing is high, but the issue that remains is that the well-located land is expensive, scarce and privately owned so even if the government wants to build houses for the poor it encounters challenges to accessing land (Mtanto, 2013). The only land that the government can afford is the one on the periphery and this makes the costs of living very high for the poor because all the social amenities and employment opportunities become costly to access.

2.6.2 Fall of apartheid and birth of democracy

The fall of apartheid in South Africa was not an easy process. It was coupled with a series of difficult and tense negotiations as well as years of liberation struggle (Maharaj, 2008; Harvey, 2016). Reed (2013) states that the ending of the apartheid regime of racial segregation in South Africa during the 1980s and the early 1990s came with social changes to the country. The

political parties were all allowed to register their parties. The first democratic elections in South Africa in 1994 were a result of four years of discussion which started in 1990 and this was also the same year that the liberation movements were unbanned (Apartheid Museum, 2017). The elections were won by the African National Congress (ANC) by 62.9% of votes, Nelson Mandela was elected as the first democratic President of South Africa. The ANC adopted a slogan which was called '*A better life for all*' (Suttner, 2014:2). This was the slogan that the ANC used to rectify the racial segregation done by the apartheid government. The ANC stressed the need to respect the workers right, provide basic services such as education, health and housing and they also wanted to tackle rural poverty. The year 1994 was also the year in which the Constitution and Bill of Rights was drafted (De Wet, 2010). The apartheid system consisting of homelands for the black population was destroyed. When the ANC government took office South Africa was facing a huge housing backlog. Wilkinson (2014) indicates that the 1994 Housing White Paper indicated that the housing backlog was 1.5 million, this number was rising by 178 000 units per annum. The 1996 census revealed that there were approximately about 1.4 million informal settlements in the country (Wilkinson, 2014). By the end of the year 1999, there were more than 700, 000 units of low- income (RDP) houses that were built (News 24, 2014). After the fall of apartheid, there were a new set of policies and acts that were created in order to address apartheid planning, segregational law and the housing backlog especially among the blacks.

2.7. Post-apartheid policy

2.7.1 The Housing White Paper

Tissington (2011) states that the Housing White Paper (HWP) was implemented by the ANC government after the 1994 elections. The HWP was used to develop the RDP which was going to address the issues of poverty, inequality and lack of housing in South Africa. The HWP wanted to create integrated human settlements where individuals would be able to gain access to infrastructure, services and job opportunities. The HWP promised to make sure that all citizens in South Africa have access to secure tenure, privacy, portable water, adequate sanitary facilities and access to safe waste disposal (Tissington, 2011). The main goal of the HWP was to make sure that there will be an increase in the budget that will be allocated for housing. The housing policy of the state was based on the concept of a starter house. The government then included that there must be a minimum standard when houses are being constructed and the specified unit to be built was 30m² (Rafferty, 2016).

Moreover, while trying to accelerate the delivery of the low-income (RDP) houses the construction of sanitation facilities, roads and water service were of a poor standard. The consequences were: poorly built toilets, roads were not properly gravelled, houses were built on peripheral land far away from social services and the Central Business District (CBD) (Manomano and Kang'ethe, 2015). Another issue identified in this low-income (RDP) houses was the issue of quality due to poor workmanship. In terms of quantity, it can be said that the former Department of Housing (DoH) now called the Department of Human Settlements (DHS) was successful in quantity not quality in the delivery of houses in the effort to reduce the backlog. According to Smit (2009) in March 1999 there were already about 745 000 units completed and some were still under construction and this was not far from the million they had promised to deliver by the year 2000. Charlton (2004) states that from 1994 until 2003 over 1.5 million houses were built, they perpetuated instead of decreasing poverty due to their peripheral location. These houses are noted to exacerbate poverty as they require maintenance and their peripheral location requires the beneficiaries to pay more for transport (Language et al., 2016).

2.7.2 The Reconstruction and Development Programme (RDP)

Odeku (2011) indicates that when the ANC took office in 1994, it was faced with a lot of socio-economic problems, one of them was the spatial inequalities that were inherent in the country. In 1994 the ANC implemented a policy framework called the RDP and it would be a tool that will be used to change apartheid spatial planning (Siyongwana and Sihele, 2013). Wessel (1999:236) states that the RDP was based on the following principles:

- It should be a people-driven process: the people are given a platform in which they can participate in decision-making.
- Integrated and sustainable programme: the RDP wanted to make sure that even the future generations would be able to benefit from this programme and not only the present generation.
- Nation-building: the apartheid era left South Africa fragmented in terms of the rich and poor. The RDP wanted to try and eliminate past historical injustices and all the political parties had an obligation to make sure that they work with the government to improve the lives of the ordinary citizens.

- There must be peace and security for all: the apartheid government had used the security system to enforce their racist ideology, but now security must be the same for everyone despite gender or race.
- Link reconstruction and development: the RDP linked development, growth, reconstruction and redistribution into a singular programme. The main linkage in achieving this growth was to make sure that infrastructure was developed in the rural areas so that those people would be able to reach their full potential while at the same time increasing their chances of gaining access into the economy.
- The democratisation of South Africa: where the white minority controlled the resources of the country and impeded development. The RDP wanted to change the policies that were in place during apartheid. In respect to decision making all members of civil society should partake in the process, democracy should not be about elections rather include the people where they can be given a platform to voice out their opinions.

The RDP had important programmes which include meeting the basic needs, building the economy, developing human resources, implementing the RDP and democratising society as well as the state (O'Malley, 1997). Meeting basic needs included making sure that people have access to water, housing and electricity (Odeku, 2011). The Maslow Hierarchy of needs indicates that housing is a basic need required for survival (Zavei and Jusan, 2010). Housing provision was a problem that was inherited from the apartheid government, the post- 1994 government used the RDP as a policy to minimise the housing backlog. Potential beneficiaries had to provide the required documentation in order to be given a subsidised low-income (RDP) house (Lall et al., 2013). The individuals who earn below R1500 per month are able to get a subsidised house and they do not have to pay any additional costs. The households that earn between R1500 and R3000 per month they have to pay a once-off payment of R2479 before they can obtain the house. The low-income (RDP) houses are meant to come with full ownership. However, due to bureaucracy issues title deeds are not issued (Lall et al., 2013).

It is estimated that 10 million people were assisted by this program by 2014 (Franklin, 2016). Kang'ethe and Manomano (2014) argue that there have been cases such as in Buffalo City Municipality where the beneficiaries were not satisfied with the quality of their low-income (RDP) house. In addition, the beneficiaries have been selling the low-income houses illegally because those houses were not suitable for human living (Kang'ethe and Manomano, 2014).

The size, space and number of rooms of the low-income (RDP) house did not fulfil the requirements of adequacy stipulated in the Constitution of South Africa and the South African National Housing Code of 2009 (Manomano and Tanga, 2015). The Constitution of South Africa states that adequate housing is more than a mortar and bricks (Aigbavboa and Thwala, 2015). There must be the availability of land, access to services, it must be affordable and it must be habitable. The South African National Housing Code of 2009 stipulates that the minimum size of houses must be 40m², there must be 2 bedrooms, a separate bathroom, kitchen, living area and electrical installation (Duguard et al., 2011). The sizes of the families were not regarded during the construction of these houses, as many beneficiaries were not content with their houses as the house size was 35m² and they attested that their house was too small. There has also been issues regarding the unskilled personnel who were tasked to build the low-income (RDP) houses and this has resulted in poor workmanship (Kang'ethe and Manomano, 2014)

Furthermore, there have been cases reported in the province of the Eastern Cape where the low-income (RDP) houses do not have access to clean water, impacting on sanitation and hygiene, infrastructure is of a poor quality (Kang'ethe and Manomano, 2014). The RDP policy was criticised for the peripheral location of houses, poor infrastructure meaning that the dignity and human rights of the low-income residents were not considered. The peripheral location has been the main criticism of the low-income (RDP) houses which were built by the private sector on cheap land (Franklin, 2016). People are located in areas where they are far away from employment opportunities, educational institutions and social services (Ngcobo, 2015). The low-income (RDP) houses are seen as a replication of the apartheid spatial segregation system. The breaking point was experienced when the ANC government had a financial crisis in 1996 the value of the rand dropped by more than 25% (Visser, 2014).

The problem with the RDP was first inherited when the HWP had a different approach to development as compared to the RDP (Visser, 2014). Harper (1998) states that at the time of the 1994 elections the RDP was the socioeconomic policy which was based on Keynesianism state interventionist approaches and social democracy that was meant to promote economic growth in order to facilitate both employment and redistribution of wealth. When the RDP White Paper was released in September 1994, there was a major shift in the ethos and goals of the initial RDP document (Adelzadeh, 1996). It unsuccessfully tried to re-align the Keynesianism ideas to the RDP with a new set of policy recommendations and statements that

were influenced by neo-liberalism. Keynesianism was an economic theory of total spending in the economy which influenced the output and inflation (Jahan et al., 2014). Keynesianism was formulated by the British economist John Maynard Keynes in the 1930s during the Great Depression. Keynesianism promoted the idea that government should spend more on government expenditures and decrease the taxes to move out of the economic depression. Keynesianism was against the idea that free markets would be able to create employment, it argued that government should create economic opportunities and public policies which would be conducive for the creation of full employment and price stability (Jahan et al., 2014). In addition, Sangkhul (2015) states that Keynesianism argues that the taxpayers money should be used to decrease income inequalities, because, if the tax was raised especially for the poor as they would become poorer, and remain in poverty as they would spend more of their income on tax.

The RDP had financial problems and the government had to change its role from redistribution to managing the transformation. Due to budget constraints, there were no funds available to execute this policy and this meant that tackling poverty was no longer something they were going to achieve. According to Bond (2000:90) the RDP was “fatally undermined by timid politicians, hostile bureaucrats and unreliable private sector partners”. In 1996, the RDP office was closed and it got replaced by the Growth, Employment and Redistribution (GEAR) (Aliber, 2002).

2.7.2 Growth, Employment and Redistribution (GEAR)

GEAR was a macroeconomic policy that was introduced in 1996 after the RDP was in a financial crisis (Visser, 2014). It was a policy that was implemented in order to try and increase economic growth. GEAR had similar objectives as the RDP but it was also aimed at reducing the fiscal constraints, maintaining and lowering the exchange rate (Weeks, 1999; Davids et al., 2009). It was a policy that was influenced by neoliberal ideologies and it placed major emphasis on fiscal deficit, cutting back on state spending and the privatisation of the state’s resources (Sewpaul, 2014; Visser, 2014). GEAR was based on the idea of competition among the state, individualism and profit-making, growth through redistribution changed to redistribution through growth and this was seen as a way to tackle the problem of poverty.

With GEAR there was an improvement in the economy of South Africa, there was accountability in terms of the management of funds however, and the economy did grow but not as expected (Ndhambi, 2015). Even though there were some economic achievements,

poverty was not addressed as the government was not able to generate the required economic resources in order to execute (Kearney, 2003). The most apparent difference between the RDP and GEAR was that the RDP was people-centred development. However, with GEAR development would be achieved by gaining support from the private sector (Visser, 2014). This policy was criticised by the Congress of South African Trade Unions (COSATU) and the South African Communist Party (SACP) for failing to achieve the growth it wanted and it was seen as contradictory to the ANC slogan “*A Better Life for all*”. The economic growth was targeted to 6 % but it only grew by 2.7% and overall employment decreased (Visser, 2014). GEAR wanted to create 1.3 million employment opportunities however, more than 1 million jobs were lost. This was due to the introduction of mechanisation and the increased rate of outsourcing.

GEAR adopted a neoliberal approach and one of the elements of neoliberalism is the adoption of SAPs (Bakken, 2014). SAPs emphasised the privatisation of the public sector services and companies, decrease in social spending, trade liberalisation and deregulation (Heidhues and Obare, 2014; Sebake, 2017). There were cuts in the social spending such as health, housing and education, in 2001 the health spending decreased from 12.2% to 11.7% (Visser, 2014: 233). Sewpaul (2014) indicates that the SAPs had the most profound effect on the children, women and the elderly as this neoliberal ideology took a decision to privatise basic services such as electricity, water, health and housing. In South Africa, between the years 1997 to 2008 there have been more than 10 million households who have had their electricity lights disconnected due to non-payment of their electricity bills (Bond and Ngwane, 2009). The Congress of South African Teachers Union (COSATU) indicated that the main aim of privatisation was to increase profit for the shareholders and not the provision of basic services to the poor and the working class (Visser, 2014). The results of privatisation include job losses and the increased costs of services. Unlike the RDP document, GEAR did not outline any methods as to how to decrease inequality and unemployment it rather emphasised reduced government spending on the social services and this perpetuated poverty (Weeks, 1999; Nkosi, 2017). The DoH reviewed the previous housing policies and it was acknowledged that there were a number of unintended consequences such as peripheralisation. In 2004, the government introduced a new policy called Breaking New Ground (BNG).

2.7.3 Breaking New Ground: A Comprehensive Plan for the Development of Sustainable Human Settlements

Breaking New Ground (BNG) is a policy that was introduced in 2004. The Department of Human Settlements (DHS, 2004) referred to the BNG as a strategy that was aimed at integrating society by creating sustainable human settlements. The key expectations of BNG were to redirect and enhance existing mechanisms to move towards more responsive and effective delivery, and to promote the achievement of a non-racial, integrated society through the development of sustainable housing settlements and quality housing (Department of Housing, 2004:8).

In 2004 there were about 1.8 million low-income (RDP) houses that were identified as being inadequate as they had structural defects such as leaking roofs, cracked walls, poor sanitation facilities and inaccessibility to clean water (DHS, 2004; Aigbavboa and Thwala, 2013). BNG realised that even though the RDP was successful in terms of the delivery of houses there was still a housing backlog and people were living in poverty. One of the challenges that was identified by the BNG policy is that even though there was an increase in the number of houses that were being built, rapid urbanisation further perpetuated the housing backlog. BNG is a new policy that plans to correct the mistakes which were evident in the RDP housing programme such as peripheralisation and the small size of the low-income (RDP) houses which was 30m². This was too small as beneficiaries of this housing scheme had stated that there is no privacy and dignity. BNG is still based on the principles of the RDP but it shifts the notion from the delivery of houses to the emphasis on the delivery of affordable housing that is sustainable and suitable for human living (Langeberg Municipality, 2017). BNG wanted to create a new South Africa where there would be no racial discrimination and the size of the low-income houses would change from 30m² to 40m² with a separate bathroom and toilet, two bedrooms, a living area and a kitchen. The BNG policy had objectives that it wanted to achieve and they were (DHS, 2004:9): the creation of a non-racial society that will be created by the development of sustainable human settlements; the acceleration of the delivery of houses to alleviate poverty; the use of housing as a job creation strategy; making sure that property can be accessed by all so that there can be the creation of wealth. Furthermore, it aimed at ensuring that there is growth in the economy; fighting crime, promoting social cohesion and improving the lives of the poor people; decreasing the barriers that create the first and the second economy and using housing as a tool for the development of sustainable integrated human settlements. One of the housing programs under BNG was social housing (Department of Housing, 2004).

2.7.3.1 Social Housing International Experience

Immediately after the World War II, there was a housing backlog especially in the European countries (Boelhouwer, 2003). The situation got worse when there was an increase in the population and this resulted in low production levels in terms of the residential homes. During, 1945 it became apparent that the government had to implement some interventions in the housing sector. In the United Kingdom social housing was originally a “workers home and a step up” from the poor quality rented accommodation which they initially occupied (Fitzpatrick and Pawson, 2014: 598). Social housing was created by the state rather than the not-for-profit organisations. Scanlon et al. (2015) mention that in the European countries social housing has played a vital role in the provision of affordable housing. However, in the 1970s social housing was not only for the poor or disadvantaged households, it was also providing accommodation for the homeless.

In the 1980s there was privatisation and a decrease in public expenditure and this opted the governments to find new and alternative housing tenures. The privatisation of the social housing led to the increase in the impoverishment of the social housing tenants in the European countries (Mandic and Harst, 2013). Jacobs and Manzi (2014) state that the cuts in the social housing programme had severe impacts on the lower-income groups who could no longer afford housing and had no access to the housing market. The Eastern European countries that privatised social housing did not have any mechanisms in place to assist the poor and vulnerable who could no longer afford social housing. The extent to which social housing was seen as a welfare state and part of the contract between citizens and government also varied. In the Eastern Europe social housing was based on state provision and was supplied to households at the very low or zero direct price; and in the Northern Europe it was seen as an important part of the welfare state contract enabling households to afford adequate housing from the non-profit-organisation (Scanlon et al., 2015). In social housing there are two types of owners, it is either the municipalities or the non-profit organisations.

Fitzpatrick and Pawson (2014) mention that social housing can operate as a safety net or as an ambulance service. As a safety net it acts as an integral part in providing individuals with decent and reasonable housing which is of a good standard. When social housing is seen as an ambulance service it is only to those who are vulnerable and when their vulnerability is over the access is withdrawn. In England, security of tenure has been recognised as a very important part of social housing. The introduction of the fixed term tenancy meant that the tenants were able to enjoy an indefinite “lifetime” security (Fitzpatrick and Pawson, 2014). The low-income

groups who had no other alternative type of housing tenure appreciated this type of tenancy. However, Robinson (2013) states that social housing prohibits the efficient operation of social housing as a welfare service by continuing to allow people to live in social housing regardless of whether they still require housing assistance or not. Fitzpatrick and Rawson (2014) argue that social housing creates a dependency syndrome where individuals who can afford private rented accommodation still choose to reside in cheap subsidised social housing. The critics of the social housing contend that assistance for housing costs is important but a permanent stay in a social housing rental flats is not sustainable as this creates dependency (Robinson, 2013). Fitzpatrick and Rawson (2014) argue that social housing should be targeted at the most needy and those whose economic situation progresses should be required to leave the social housing sector. South Africa is also a country that provides social housing to individuals who are considered to be earning “too high” for a low-income (RDP) fully subsidised house.

2.7.3.2 Social Housing in South Africa

In South Africa, there is a shortage of the rental accommodation in the urban areas specifically for the people in the low-income range. If there is no supply of rental accommodation households usually resort to living with other family members or they live in informal settlements (Onatu, 2012). Moreover, in South Africa many people do not qualify for the state subsidies and this is because they are considered to earn too much to qualify for a free low income (RDP) house and they are too poor to afford the mortgage loans provided by commercial banks (Muhoro, 2015). This has caused a huge housing backlog and an increase in the gap market. The gap in the housing market means those individuals who are too wealthy to get a state housing subsidy and they are underprivileged to own property (Onatu, 2012). The Centre for Affordable Housing Finance in Africa (2012) indicates that the people who fall under the gap market are those who have a monthly income of R3500-R9000. However, after 2017 the Former Minister of Human Settlements Lindiwe Sisulu indicated that social housing would now cater for individuals earning between R1500-R15 000, the increase in the income bracket was to assist those who have difficulty when accessing mortgage loans (Engineering News, 2017).

According to the Social Housing Regulatory Authority (SHRA) (2017:1), social housing is a *“rental or co-operative housing option which requires institutionalised management which is provided by accredited Social Housing Institution or in accredited social housing projects in designated restructuring zones”*. Social housing can comprise of houses, flats or townhouses

located in greenfields developments, infill areas or purchased and renovated inner city blocks (Ogunnsanya, 2009). A key aspect of social housing is that there must be integration and one of the requirements is that there must be adherence to the following: a minimum of 30% of the tenants must be in the primary income bracket of R1500-R3500 and the other 70% must be in the secondary market of R3500-R7500 (Siphunyu and Nleya, 2016). Wicht (1999:6) states that social housing can be defined according to the three constituents it has and they are: firstly, the social housing approach which has a long term commitment on the role of the social housing institution to provide housing on a sustainable basis; involving residents in the management and finance and providing a framework in which the residents are empowered and they know their rights. Secondly, the social housing product must be subsidised with the government's subsidy, meet the suitable housing quality standards and be located in close proximity to social amenities. Lastly, the social housing institution must be financially sustainable and viable. In addition, there must be community participation especially the tenants including training of relevant members, the institution must be legally registered and constituted.

Social housing is aimed at people who are in the low to middle-income groups (Capital City Housing, 2017). Social housing was established in 2005 and it originates from the BNG Policy of 2004. It reinforces the Department of Human Settlements vision of trying to create sustainable human settlements, quality houses and the achievement of a non-racial society (DHS, 2004). Social housing gained momentum after it was realised that the low-income (RDP) houses was unsuccessful in the provisioning of adequate housing and it was also reinforcing apartheid cities. Social housing was seen as a better option than the low-income (RDP) houses because it providing housing for sustainable human settlements where people would be integrated within the cities (Tissington, 2011).

In terms of the monthly income, the rent is determined as a percentage of the total monthly income, the current guidelines are that the combined income should be between R2500-R7500 per month (Social Housing Company (SOHCO), 2017). The state subsidy for social housing is the institutional subsidy and it accommodates the social housing institutions which have been approved. The main goal is to deliver alternative housing options such as the rental, co-operative and instalment housing instead of instant ownership (Onatu, 2012). The co-operative and rental housing is facilitated by the housing institution which is accredited. According to Du Preez and Sale (2011), the main objectives of the social housing programme are to:

- To contribute to the restructuring of South African society in order to address the economic, social, structural inequalities, and
- Improve and help with the functioning of the housing sector so that there can be a variety of housing options available.

Social housing is premised on the following principles (Odia, 2012:2):

- Social housing must respond to the housing demand, the institutions must be able to deliver social housing in the areas which have been identified as needing social housing.
- Social housing must promote the economic development of low-income communities by making sure that the housing scheme is located in close proximity to their job opportunities, transport and markets.
- Social housing must promote the physical, social and economic integration of the housing development into already existing inner or urban areas through the creation of living environments that are of high-quality standards. It must reinforce inner city regeneration and it must be in line with the integrated development plan (IDP).

Social housing is recommended for the low-income residents as they have to be employed to pay the rent. Social housing provides access to well-located accommodation which is affordable for those individuals who may not be able to access financial capital to purchase property or those who do not want to own property (Onatu, 2012). South Africa has three types of Social Housing Institutions (SHIs) and they are (Social Housing Regulatory Authority, 2017:1). Tier 1: these are umbrella institutions which provide property management services for a fixed fee, and most of the time they service collective tenant organisations. Tier 2: SHI that develop, manage and own their rental accommodation without any intermediate associations, they deal with their tenants themselves. Tier 3: these are SHI that have been created by the community members as a way of owning and managing their own housing.

Challenges in social housing

Onatu (2012) states that tier 2 is very common in South Africa and one of the challenges facing social housing is the rental defaults which is attributed to the loss of employment and insufficient knowledge regarding rental accommodation. The DHS (2014) indicates that social housing has supplied 30 000 rental flats on well-managed and located land to the low and middle-income people. Wicht (1999); Sobuza (2010) and Van Wyk and Jimoh, (2015) mention

that the social housing sector is still facing challenges which include high land costs in areas close to the CBD, the current legislation framework and policy is not suitable for the creation of viable social housing. There is no standard definition for social housing in South Africa and it is difficult to come up with a specific model for social housing. The financial pressures are high and the institutional subsidy is not enough to cater for all the costs that are incurred when managing a social housing. In addition, the spheres of government (local, provincial and national) are not suitable for the organisation and operation of social housing institutions. Furthermore, there is a lack of management and governance which is evident in some SHIs and they are not able to deliver. Onatu (2012) mentions that affordability is also another problem in social housing and it is one of the contributing factors to the high rental defaults. Even though social housing was meant to address the issue of affordability by setting monthly rent which is in line with a person's income due to the rising inflation costs, social housing is now only affordable to the upper income bracket individuals who earn above R10 000 per month (Department of Human Settlements and Planning, Monitoring and Evaluation, 2016; Siphungu and Nleya, 2016). It is those who are in the upper income bracket who end up occupying majority of the social housing units as their monthly income serves as collateral for rent. Social housing institutions resort to taking business decisions which are not suitable for the low-income tenants. International countries such as Denmark, Netherlands, United Kingdom Germany and Canada all have social housing and have adopted various measures to try and address the affordability problems (Scanlon, 2015; Peppercorn, 2018).

In Denmark, there is a strong relationship between the civil society and the housing institutions and this helps a lot when it comes to the regulation in terms of rent (Pennix, 2007). In Netherlands there are housing association that are monitored by the Ministry of Housing and they sign performance agreement to make sure that the rent is affordable, in order to get government support the social housing institutions have to prove that they adhere to the set benchmarks (Elsing and Wassenberg, 2007). In Germany, the municipalities are forced by law to constantly check the social housing institutions if they are still financially viable and they assist those social housing institutions that are in a financial crisis (Droste et al., 2010). In the United Kingdom, the government provides a significant amount to cover the cost of delivering and maintaining the social housing rental flats, it also makes sure that it is affordable to the target market and there are also initiatives by the government to decrease the land costs and get the tax incentives for the registered social housing institutions (Lux, 2001). Canada has shelter allowances to low-income tenants and it assists those tenants that pay more than 30% of their

income on rent (Steel, 2007). In addition, all the non-profit housing associations and the housing co-operatives enter into law agreements which are tied to their mortgage and this is an assurance that they are non-profit organisations.

Social Housing Finance

In social housing, finance plays a big role and it is needed for the initial phases of the project. If there is no finance the project cannot begin, the availability of funds is very limited and it takes some time before a social housing institution can be fully independent and manage their own institution (Wicht, 1999).

There are three funding mechanisms in the social housing sector. Firstly, the Restructuring Capital Grant (RCG), which was made available for social housing projects in certain geographic restructuring zones. At least 30% of the units must have rentals that are aimed at the primary market the household income must be between R1500-R3500 per month (Siphungu and Nleya, 2016). Secondly, the other source of funding is the institutional subsidy which was introduced to cover the developmental costs of units for those households earning R3500 per month. The RCG and Institutional Subsidy (IS) make up 60% to 70% of the cost of development of social housing. Lastly, the balance of the 30% to 40% of social housing development finance is covered on commercial terms by the National Housing Finance Corporation (NHFC) and banks. Sobuza (2010) argues that the IS are not adequate as compared to the inflation costs. The rising inflation and the building costs prevents the social housing institutions and the government to be able to provide affordable housing for the low-income households.

The main financiers in social housing are the (NHFC), Housing Institution Development Fund (HIDF), the National Urban Reconstruction and Housing Agency (NURCHA), the Home Loan Guarantee Fund and the Social Housing Foundation (Centre for Affordable Housing Finance in Africa, 2012). The NHFC is a state owned development financial institute created by the National Department of Housing in 1996. It offers housing finance, technical assistance, project facilitation, and retail service to public and private corporates ensuring the availability of housing finance and stock for the low to middle income households (Ogunsannya, 2009).

Role of the three tiers of government for social housing (Department of Human Settlements, 2004)

National government is expected to create an enabling environment for social housing, through the development of policy and legislation; provide a regulatory and legislative framework for the social housing institutions to operate. In addition, they fund social housing programmes, address the issues that affect the growth and development of this sector (Juta and Matsiliza, 2014). The provincial department is expected to ensure fairness, equity, compliance with the national, provincial social housing norms and standards, ensure consumer protection, mediate and accredit municipalities to minister national housing programmes. Furthermore, they must mediate in cases of conflict between the social housing institution and local government, facilitate sustainability and growth of the social housing sector (Juta and Matsiliza, 2014). The role of local government is to encourage the development of new social housing units and facilitate the delivery of social housing that is in line with the Integrated Development Plan (IDP). They must provide access to bridge funding, municipal infrastructure, services for social housing projects and provide land for social housing projects (Juta and Matsiliza, 2014).

2.7.4. Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs)

The MDGs were created at the United Nations (UN) Millennium Declaration which was held in 2000 (Waage et al., 2010). The MDGs were eight developmental goals which were set by the United Nation States and were set to be achieved by the year 2015. MDG number seven deals with housing which ensured environmental sustainability. Slum dwellers reside in hazardous locations, which are susceptible to natural disasters such as floods which can lead to health risks (UN-Habitat, 2006; Salami, 2017). Even though access to water and sanitation is normally better in urban areas than in the rural areas however, many slum dwellers are left with no choice but to use the polluted water sources for their domestic purposes (Karanja, 2008; Malaviya, 2013). A target was set that by the year 2020 that there should be an improvement in the lives of the people who live in slums (Waage et al., 2010). The MDGs were instrumental in allowing for the international community to have common goals but, in 2015, the Sustainable Development Goals (SDGs) were introduced. The SDGs are a continuation of the MDGs but there are new goals which deal with climate change, innovation, economic inequality, peace and justice and also sustainable consumption. All these goals are interconnected (United Nations Development Programme, 2017). SDG 11 address the issue of housing.

- Goal 11: Sustainable cities and communities

The United Nations (2017) state that cities are places for productivity, science, cultures, social development and commerce, cities have also enabled people to be able to improve their lives economically and socially. But there are also challenges which are faced by the cities and these include lack of services, traffic congestion, insufficient infrastructure and a lack of housing. Overall Goal 11 deals with the problem of housing internationally. According to the UN Habitat (2016) about 881 million people in the world are living in slums and this number is growing annually. The UN-Habitat (2016) indicates that the high number of slums is evident in the developing countries and slums are an indication of poverty in a particular area. The proportion of people living in slums has decreased since the year 2009, but the number of slums has increased exponentially.

Urbanisation is one of the reasons as to why there is a high number of slum dwellers. The UN-Habitat (2016) states that the housing backlog can be attributed to the following issues such as an increasing dependence on the private sector, income inequalities, the decline of the housing policy as a priority, affordability and land ownership. Since, South Africa has played a key role in the local and international processes that led to the formulation and implementation of the SDGs, thus it became imperative that SDG Goal 11 is adopted in the South African context with the use of the already existing housing policies such as BNG.

Sustainable Housing in South Africa

Currently, affordable housing and sustainable development are major issues facing South Africa and other developing countries globally. Sustainability and affordability issues are mentioned reciprocally as one cannot be separated from the other. Affordable housing must be placed within sustainable communities. Sustainable communities are inclusive, safe and active, environmentally sensitive, well served where the natural capital is not degraded (Manzi, 2010). Sustainable communities must stipulate affordable housing products (Mulliner et al., 2013). However, housing affordability is only assessed in economic terms and other factors such as housing location, sustainability and the quality are sometimes not considered. The DHS and housing institutions are speedily trying to supply new homes to meet the demand however, they do not consider the proximity to social services and employment opportunities. Mulliner et al. (2013) states that the provision of houses is not enough but people must be provided with sustainable houses. Sustainable communities are defined as places where people are able to live and work, where there is reintegration with their surrounding environment (Nunes, 2013).

Hendler and Smedale (2008) and Botha (2013) indicate that sustainable housing tries to maintain a balance between the technical characteristics of building the houses whilst also bearing in mind the need for decent, affordable and appropriate houses that are built for the local communities. Sustainable housing aligns itself with the appropriate and legislative framework that is within the country, it incorporates the socio-economic aspects of the cultural identities of the people who are solicited (Sobuza, 2010). The post-apartheid government attempted to build sustainable houses with the construction of the low-income (RDP) houses. Hendler and Smedale (2008) states that in 2004, the housing department in South Africa adopted a new policy framework called Breaking New Ground (BNG) and this policy was meant to try and correct the mistakes which were evident in the low-income (RDP) houses. BNG wanted to create sustainable communities where people would be integrated with their social amenities and the housing provided would be decent and affordable. However, while BNG tries to integrate people with their social services there is however, no indication of trying to save the earth's natural resources in which humanity depends on survival.

On the one hand housing has a direct relationship between the environment and society. This is evident in the construction and operation phase which consumes large amounts of natural resources. On the other hand housing also exposes itself to a range of environmental impacts (Ganiyu et al., 2015). The main goals of the MDGs and the SDGs are to reduce poverty, provide affordable housing, access to social services and decrease inequality. South Africa also created its own National Development Plan (NDP) which has a broad convergence with the MDGs and SDGs. The main focus areas on the NDP are also inequality, poverty, and unemployment and housing problems.

2.7.5 The National Development Plan

The National Development Plan (NDP) is a plan that was adopted by the government of South Africa in 2013 to attempt eliminate poverty and reducing inequality by the year 2030 (National Planning Commission, 2013). These problems can be tackled by growing an inclusive economy, drawing on the different energies of people, enhancing the capacity of the state, creating and maintaining leadership and partnerships throughout society (South African Government, 2017). The NDP outlines the long-term goals it wants to achieve by the year 2030, it has also identified that the current policies and the absence of proper partnership are the cause for the slow progress. The NDP has identified the following problems in South (National Planning Commission, 2013: 25):

- too few people work,
- the quality of the education for the black population is poor,
- economy is unsustainable and resource intensive,
- the public health care system is not adequate,
- corruption levels are still high,
- South Africa is still a divided society and
- the public facilities and services are uneven and they are of poor quality.

The NDP wants to make sure that South Africans maintain a decent standard of living and this will be used to fight poverty and inequality. In terms of housing, the NDP adopted outcome number 08: Sustainable human settlements and improved quality of household life. The main goal is that by 2030 all the spatial divides would have been eliminated and all the citizens of South Africa will be located in housing that will be in close proximity to social services and infrastructure (Brand South Africa, 2017). By 2030 the goal is: all the informal settlements would have been upgraded and located in suitable land, more people will be living in close proximity to work, there will be more jobs in the townships, the public transport will be of good and of high quality and, South Africa will have a spatial system which will be integrating. National Planning Commission (2013: 246) in trying to address the issue of spatial inequality the NDP has included an action plan which will be used to address the spatial issues. The specific action includes: creating a national observatory for spatial data and analysis. Reviewing the current housing subsidy to make certain that it allows for diversity in terms of culture diversity. The provision of incentives for making sure that the citizens were part of the planning process and, introducing a spatial development framework that will allow for the creation of jobs and opportunities.

2.8 Post-Apartheid Legislation

Table 2. 1: Post-apartheid legislation in South Africa

Act	Purpose
The Constitution of South Africa Act 108 of 1996	<p>The Constitution of South Africa section 26 states that (Republic of South Africa, 1996: 11):</p> <p><i>“Everyone has the right to have access to adequate housing. (2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right. (3) No one may be evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstances. No legislation may permit arbitrary evictions”</i>.</p> <p>Brook (2015) mentions that the right to housing is firstly not a right that is absolute but, it is just a right to “access”. This can be interpreted as the government is not entitled to make sure that every individual has a dwelling. Secondly, when it comes to the state taking reasonable legislation, meaning that the state is not obliged to create the best policy or implement programmes in an efficient way it is perceived that it only needs to be reasonable. Lastly, the state is under no obligation to provide free housing (Brook, 2015). The thinking of the citizens needs to be changed from being passive to becoming active citizens in their own housing needs.</p>
The Housing Act 107 of 1997	<p>This act facilitates for sustainable housing development and it also specifies the roles of the different government spheres when it comes to the provision of housing (Tissington, 2011). It provides an outline of the financial institutions which will help with the implementation of the housing programmes. Tissington (2011) states that the tiers of government and their duties are highlighted in Section 4 of the act and are as follows:</p> <p>National</p> <ul style="list-style-type: none"> •They must formulate a housing policy that will be sustainable. •They must make sure that they monitor and evaluate the execution of the various housing programmes, and •They must also create a national housing database that can be easily accessible. <p>Provincial</p> <ul style="list-style-type: none"> •The provincial government must comply with the national housing codes and they must take it upon themselves to make sure that they provide for the citizens in their province with adequate housing and

	<p>facilitate the allocation of housing subsidies to the local governments.</p> <p>Local Government</p> <ul style="list-style-type: none"> •They must make sure that they comply with the national and provincial housing policies; •make it their duty to provide housing to their citizens as it is outlined in the constitution of South Africa and, •it must also address issues that hinder the process of housing such as land, infrastructure provision and services.
Prevention of Illegal Evictions and the Unlawful Occupations of Land Act 19 of 1998	This act protects the citizens of South Africa from being unlawfully removed from the property or land in which they live in. It also outlines the specific guidelines which needs to be implemented when it comes to the evictions of people and the act also states that no one may be forcibly evicted from their property (South African Government, 1999).
Rental Housing Act of 1999	This act was created to outline the roles of the government in terms of the rental housing property, create systems which will allow for the creation of rental housing property, to lay down the roles of the landlord and the tenants, to create guidelines which will help with conflict resolution and to outline the rules when it comes to leases (South African Government, 1999).
Housing Development Act 23 of 2008	It is an agency that assists with the acquisition of land and property. It is in line with the department of human settlement's mandate, in addition, it creates a central system that assists with the identified sites for housing (KwaZulu-Natal DHS, 2018).
Integrated Development Plan (IDP)	The Integrated Development Plan (IDP) is a planning tool that the local municipality uses to involve the community members in trying to find the most efficient way of development in their respective areas (Local Government in South Africa, 2017). An IDP is a plan that integrates all the tiers of the government with the work of the local municipality and tries to enhance the living conditions of the local people. The IDP considers all the current conditions and issues in an area and it tries to come up with better solutions that will facilitate social and economic development. The IDP is changed every five years according to the term office of the councillor, after new elections there is a new IDP that is drawn (Local Government in South Africa, 2017). Social housing project need to be included in the IDP, if they are not included they will not be funded. The IDP assists the municipalities in planning and facilitating the social housing projects.

<p>Spatial and Land Use Management Act 16 of 2013</p>	<p>The Spatial and Land Use Management (SPLUMA) is a planning tool that is used to guide efficient and effective planning and land use management (South African Cities Network, 2016). Before SPLUMA , land development and planning were fragmented and there were several land development procedures: the Less Formal Township Establishment Act (No. 113 of 1991), the Development Facilitation Act (No. 67 of 1995) and there were also a variety of provincial planning laws. The areas which were designated for black, coloured and Indian race groups had a different planning legislation.</p> <p>SPLUMA is aimed at providing equitable, inclusive, and efficient planning within all tiers of government (Berrisford and Visser,2015). In terms of housing the SDF must calculate the demand for the housing units in the different socioeconomic categories and the envisaged location of future housing developments. In addition, it must also identify areas in which the national or provincial housing policy may be applicable (South African Cities Network, 2015).</p>
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2.9 Access to Land in post-apartheid

Land restitution was created to return the land to those individuals who were forcibly removed from their land after the promulgation of the 1913 Land Act. It was created in line with the Restitution of Land Rights to help people claim their land; land redistribution: the state re-allocated land to those who were landless so that they can be able to make a living, the government also provided grants to those who wanted to purchase land from those who were willing and land tenure: this component of land reform was mainly for those who lived in rural areas on land which was labelled as 'communal' or which is owned by the state and is normally held in trust for the occupants, land tenure was to help the poor people to get access to land rights (Kepe et al., 2005). The government instead of being directly involved in the purchase of land, it undertook a model of "willing buyer, willing seller", but this market-based approach failed since the state was the only buyer and the prices were too high (Magome 2012; Lee, 2013; Kloppers and Pienaar, 2014).

The failure of the land reform has made it difficult for the poor people to gain access to land rights and they have remained poor. Clover and Eriksen (2008) and Obeng-Odoom (2012) argue that land tenure in South Africa has not been successful as it was anticipated, land tenure still remains unequal, over 80% of the land is still owned by the minority white farmers. Pithouse (2017) states that the ANC has failed to use its political will to address the issue of housing, instead there are thousands of poor people who are still landless even after several land reforms programmes. Land which is freely available for housing in South Africa is peripheral land and it is infertile (Dhladhla, 2014).

South African cities have adopted a neo-apartheid rather than a democratic form where the poor people are still living on peripheral land and have no access to economic resources (Kitchin, 2002 and Zikota, 2015). The failure of addressing the issue has been blamed on the Constitution and the reluctance of the white minority to release land (Pithouse, 2017). At the end of 2017 the ANC took a decision to allow for the process of land expropriation without compensation however, the prerequisite was that it should not negatively impact on food security, agriculture and other financial services. In February 2018, the Economic Freedom Fighters (EFF) joined the debate and it was supported by the ANC. Even though the constitution allows for the land expropriation without compensation if it is just and equitable,

if there is a change, it would be a first since the Bill of Rights (Parliamentary Monitoring Group, 2018). Merten (2018) argues that there has been too much discussion and debate about the land expropriation without compensation, the truth is that South Africa has all the legislative and policy tools for land reform, land redistribution and restitution to rectify the issue of inequality and landlessness in South Africa.

The issue of land is a political weapon that the ANC uses just before elections. Land restitution became a 2014 election issue where claims by black South Africans dispossessed because of racially discriminatory laws since the 1913 June Land Act (Mertem, 2018). Furthermore, although communal tenure reform has been a central land reform policy for the past 22 years, it took almost a decade after the democratic elections to create its law which was the 2004 Communal Land Rights Act (CLARA). In May 2018 the ANC had a land summit to discuss the issue of land without expropriation and the issue was that there was a discussion on whether the constitutional amendment is needed or not (Hunter, 2018).

In February 2018, Kgalema Motlanthe with his advisors wanted the land under Ingonyama Trust Fund Act to be amended or repealed (Sikhali, 2018). This was seen as an attack on the Ingonyama Trust and this led to the Zulu Imbizo on 4 July 2018 to defend the Ingonyama Trust Fund and discuss a way forward (Makhanya, 2018). The Trust owns 29.6% of mostly deeply rural land in KwaZulu-Natal which is 3 million hectares of land (Masuabi, 2018). The land was part of the KwaZulu Government Bantustan created under apartheid's separate development doctrine. In addition, Makhanya (2018) argues that the Ingonyama Trust Fund was created by a corrupt deal between the National Party and the Inkatha Freedom Party when the apartheid regime was about to end. The Zulu Imbizo was a first of its kind since the advent of a non-racial democracy in 1994. King Zwelithini is the sole trustee of the land, and the land is divided according to clans and is administered by traditional leaders. It was a significant call from the King Zwelithini to defend the land in which he believes it is his nation's right. It was also noteworthy to note that the same day in which the Imbizo was held was the 139th anniversary of King Cetshwayo's defeat by the British Empire which was an emotive and painful event in the Zulu history (Makhanya, 2018).

King Zwelithini warned that there might be another war should the ANC go ahead with the decision to take away the Ingonyama Trust Fund. President Cyril Ramaphosa made an announcement three days after the Zulu Imbizo that the government would not interfere with the rural land that is under the traditional leaders (Stoddard, 2018). The traditional areas are a key base for the ANC and their support will be crucial for the 2019 elections. Dlamini (2018)

states that the focus on the Ingonyama Trust Fund issue is a distraction from the real issue which is land expropriation without compensation. Furthermore, it is becoming absurd that land is now the source of division within the black communities whereas prior land has been a historically unifying factor in the black people. South Africa is a country which is marked by historical legacies of colonial and apartheid dispossession and, exploitation and divisions between those who own the land and those who feel their ancestors were dispossessed of their land

2.10 The Government Housing Interventions

To facilitate the delivery of quality houses and the acquisition of land, the DHS has set up the following housing institutions (South African Government, 2017:2):

Table 2. 2: Showing the government interventions

Intervention	Function
National Home Builders Registration Council (NHBRC)	This council represents the rights of the consumers by making sure that all homebuilders are registered with this council and if there are any structural defects within a house people can be held accountable. The NHBRC also facilitates capacity building and training of people to make sure that people comply with the building standards.
Social Housing Regulatory Authority (SHRA)	SHRA is the regulatory authority for the social housing sector and it ensures that there is a regulated and sustainable flow of investment into the social housing so that there can be the restructuring of the urban open spaces.
Social Housing Foundation	Allowed for the creation of social housing institution which aimed at providing housing to low and middle-income people who have a monthly income of between R3500-R7000 per month. Social housing institutions fall under this category.
National Urban Reconstruction and Housing Agency	It provides finance to the contractors who build low to middle-income housing, community facilities and infrastructure.
National Housing Finance Corporation (NHFC)	It provides access to affordable housing by making sure that the people who are in the low to middle income get access to private sector lending for the purposes of getting a house.
Housing Development Agency (HDA)	It identifies, releases and develops state-owned land and privately owned land so that it can be used for community and residential purposes. It also

	facilitates the creation of sustainable human settlements.
Estate Agency Affairs Board	Regulates, maintains and promotes the behaviour of estate agents; prescribes the minimum standard of education in order to be an estate agent and it also investigates cases of complaints.
Rural Housing Loan Fund	Allows for access to credit to the low-income rural people and this is done by providing them with wholesale finance by the creation of network from their community-based organisations.

2.11 Types of housing subsidies

The government has a wide range of subsidies such as the consolidation, individual, people housing process, project linked and the institutional subsidy. For social housing the institutional subsidy is used and it is a subsidy which is mainly used for non-profit-organisations such as social housing institutions that want to provide rental accommodation to people from the low to middle income bracket. It is called institution because it goes to the institutions that can provide rental accommodation (Department of Human Settlements, 2015)

2.12 Chapter Summary

It has been clearly stated that the problem of housing is a universal one however, the problem is more evident in the developing regions. The reason being in the developing countries rapid urbanisation is a major problem. Countries like Ghana and Nigeria are facing a housing backlog due to urbanisation and the SAPs. South Africa is also facing a huge housing crisis and it is mainly due to the apartheid policies and urbanisation. South Africa had its first democratic elections in 1994 and there were new policies implemented to try and help with the housing crisis, one of them was the RDP and it was used for the building of low-income (RDP) houses. These houses were criticised for being of low-quality and there was also periphelisation which is a process of producing and reproducing peripheries through disconnection, stigmatisation and dependence. Periphelisation is an act by a certain group of individuals with the purpose of creating temporary or permanent restrains in a particular resident population (Liebert and Golinski, 2016). In 2004 there was a new policy called BNG and it established a new type of housing tenure called social housing which was a rental option, which had an aim of providing rental housing to the low and middle-income households. The main problem with social housing is the lack of affordability for the low-income and poor households and this leads to eviction due to non-payment of rent. Despite the several legislations in place to prevent evictions in social housing, tenants are still being evicted. The following chapter will discuss the conceptual framework in terms of housing.

Chapter Three: Conceptual Framework

3.1 Introduction

Housing has become one of the most valuable commodities in the low and high-income societies (Yao, 2011; Edwards, 2015). One of the main causes for the lack of affordable and adequate housing is the neoliberal reforms that the developing countries adopted while trying to get out of the financial crisis in the 1970s (Siddiqui, 2012). This chapter presents the conceptual framework for understanding the issue of housing globally and locally. Firstly, humanistic geography is discussed in relation to housing and it addresses the issue of housing in relation to space and place. Secondly, Ubuntu which is an African philosophy for humanity and humanness is discussed in terms of the lack of affordable housing. Lastly, political economy which declares how the rise of the housing markets is attributed to the increasing housing costs and unaffordability.

3.2 Humanistic Geography

Humanistic geography began in the late 1960s as discontent with positivist geography. It developed as a dissatisfaction with the mechanistic models of spatial science that were created during the quantitative revolution. In addition, it was based on the idea that scientific tools cannot adequately explain the human issues and of the world at large especially those relating to attitude, morals, traditions, aesthetics and customs (MacPhail, 1997; Saptoka, 2017). It is a conceptual perspective that provides an understanding of the human-environment. Furthermore, it studies the individual, group experiences and meanings of place, landscape, space, mobility and region. Humanistic geography attains an understanding of the human world by studying people's relations with nature, their geographical behaviour as well as their feelings and ideas regarding space and place (Tuan, 1976). Humanistic geography attempts to comprehend how geographical activities and phenomena uncover the quality of human consciousness. The fundamental characteristic of humanistic geography is its ability to centre the attention on humankind as a rational being rather than as an object that responded to mechanics which was the idea behind the positivistic thinking (Saptoka, 2017).

Humanistic geographers study a range of topics such as cartography, cultural construction of landscape and place, place and identity, power of language and meaning to transform environments, geographical myths and narratives, landscape and religious symbolism (Atiken

and Valentine, 2006). Meanings cannot be found in objects, but it must be understood in the context of the object. Landscape, place and region are not merely spatial categories for organising events and objects in the world however, they are a product of a constant process of how humans make the earth their homes and how worlds are created out of nature. Similarly (MacPhail, 1997) states that place cannot be separated from humans but it was rather created and related to the emotional investment made by man. It is based on the idea that human experiences must be studied without making any assumptions about them.

Humanistic geography incorporated the philosophical base of existentialism and phenomenology, while it was also implementing methodologies like the collection of unique ethnographies (MacPhail, 1997; Sapkota, 2017). Furthermore, Raadik-Cottrell (2011) states that humanistic geographers were more interested in phenomenology, which is based on the notion that there is no objective world independent of human existence. All knowledge is attached to experience, phenomenology tries to describe rather than explain human experiences. The environment is distinctive to every individual and phenomenology is the study of how individuals give meaning to their surrounding environment. Since, humanistic geography is concerned with space and place it becomes imperative to understand how people behave in the space that they are confined in. Humanistic geography incorporates the phenomenological or behavioural approach it is useful to understand the tenants' perception or satisfaction with the social rental housing flats using this framework. Housing satisfaction includes the physical, environmental, social and economic factors, the researcher could gain an understanding of all these dimensions. Furthermore, housing is connected to the everyday place, the specific cultural and social surroundings of an individual, therefore, it became important to understand the individuals' perception regarding social housing.

3.3 Ubuntu

Ubuntu is a Zulu or Xhosa word with parallels in many other African languages, which is directly translated into English as 'humanness' (Gathongo 2013; Bolden (2014). It is best conveyed by the Nguni expression 'umuntu ngumuntu ngabantu' which can be translated as a 'a person is a person through other people' (Bolden, 2014:1). Ubuntu can be described as the ability of the African culture to show dignity, respect, mutuality and humanity towards each other with the aim of building and sustaining communities to create justice and mutual caring (Khomba and Bakuwa, 2013). Ubuntu is cognisant of our natural aspiration to sustain our fellow relationships with other human beings and to work with each other with communal

values at the back of our minds (Nassbaum, 2003). It is a social philosophy, a way of behaving and a code of ethics which has its roots stemming from the African culture (Bolden, 2014). The fundamental value tries to honour the dignity of each person and is concerned about the development and maintenance of mutually affirming and enhancing relationships. Ubuntu has been translated as humanism, humanness, humanity or African humanness (Eliastam, 2015). From a humanistic perspective, ubuntu is about creating and maintaining amicable relations between humans and their surrounding environments (Msengana, 2006). It is a holistic orientation to life, it acknowledges the irreducibility of the individual, but it is not committed to individualism such as in the Western communities. It is central to the idea that an individual is not an isolated island but rather is a person living in a community (Msengana, 2006, Oluwaranti, 2015, Buqa, 2016).

Its roots can be traced back to rural communities where tribes lived congenially to create close knit partners, villages, individuals and communities for the benefit of society (Netshitomboni, 1998; Jolley, 2010). It involves sensitivity to the needs of others, consideration, respect, kindness, sympathy and care. It is an African view of life in which people share and treat each other with respect based on an underlying philosophy of brotherhood as Africans (Eliastam, 2015). It has the capabilities of erasing all the negative behaviours and hostility people might have with each other. Ubuntu or humanness creates characters of individuals, families, and communities to promote teamwork. In addition, Ubuntu is about sympathising with another individuals struggles. (Jolley, 2010).

In South Africa the Interim Constitution spoke about the need for Ubuntu rather than retribution. The Batho Pele (people first) principles that promote service delivery in the public sector are based on Ubuntu (Eliastam, 2015). Ubuntu has been harnessed in many ways: as a basis for public policy, as a basis for an African approach to conflict resolution , peace building and having a constitutional value that can be operationalised in law. Ubuntu has been described as a philosophy of peace and is perhaps best known as a guiding concept of the African Renaissance. Furthermore, Bolden (2014) mentions that it has been spearheaded by post-colonial and post-apartheid leaders in South Africa such as Nelson Mandela and Desmond Tutu in which Africans are urged to re-engage with the African values.

Ubuntu is not without criticism, the most significant critique is that in many cases there is a huge gap between the supported philosophy of Ubuntu and the lived experience of people within the communities. The concept of Ubuntu is by its very nature most prevalent in societies

which have economic, environmental, social and political challenges (Bolden, 2014, Eliastam, 2015). It is also marked by large inequalities in the distribution of power, status and resources and these are contradictory to the principles of Ubuntu. Across much of Africa, there is a long history of corruption, collusion and coercion in society where those in senior positions benefit at the cost of those further down the hierarchy. Similarly, Eliastam (2015) argues that Ubuntu does not offer practical solutions for social problems such as HIV/AIDS, wasteful expenditure, and it does not offer a way forward as to how African countries can be fully democratic and free from colonial rule. Post-apartheid South Africa mirrors what the late anti-apartheid struggle activist Steve Biko stated *“This is one country where it will be possible to create a capitalist black society ... And that capitalist black society, black middle class, would be very effective... South Africa could succeed in putting across to the world a pretty convincing, integrated picture, with still seventy percent of the population being underdogs”* (De Beer, 2015: 41). This is exactly what happened where the emerging and middle class black elites would be working with the white capitalist and forgetting about the needs of their fellow black South Africans.

It seems as if the spirit of Ubuntu has died in South Africa, even though it has always been alluded even by the former president Mr. Nelson Mandela. The increase in the service delivery protest is an indication that the people who were voted in power to uphold the principles of Ubuntu have failed. The newly elected president of South Africa Mr. Cyril Ramaphosa took office on 15 February 2018, and there has been an increase of service delivery protest (Muthize, 2018). The increase in the service delivery protests can be seen by the large violent protest from both the urban and rural who want access to housing, basic services, better governance and job opportunities (Makhafola, 2018). When Mr. Cyril Ramaphosa took office he came with a new slogan called ‘new dawn’ in which unemployment and poverty would be addressed and he ended the State of the Nation Address with a song by late Hugh Masekela called Thuma Mina, which translated in English means ‘send me’. On 5 July 2018 there was a ‘Ramaphosa MustFall Campaign’ calling for the removal of Cyril Ramaphosa as a president as he had not addressed all the imperative problems such as poverty, land, job creation and the petrol price in South Africa (Loock, 2018). The “Ramaphosa Must Fall” campaign was a plea from civil society members who were unsatisfied with the governance of President Mr. Cyril Ramaphosa. The campaign began just after 140 days he had been elected as president of South Africa. The civil society members were unsatisfied with the high crime rates especially the cash heists, the petrol fuel price increase and the increasing youth unemployment (Davis, 2018). South Africa

is a poverty-stricken country and the poor people are the ones who have a housing problem (South African Institute of Race Relations, 2015).

In terms of social housing in South Africa, there is a high rate of evictions which are a result of unaffordability to pay the rent, it seems as if the spirit of Ubuntu has died away as more and more people are becoming homeless, and the government is not doing anything to address this problem. Homelessness has a variety of definitions but in this study homelessness refers to lack of shelter, displacement, extreme forms of vulnerability and the lack of access to sustainable sources of livelihood (Cross et al., 2010). In social housing, the high rates of eviction lead to homelessness, the companies who carry-out evictions have no sympathy for those people who will be without shelter.

Ubuntu is about dignity and values, what is evident is that a person loses their dignity when they are evicted. In South Africa section 26 of the Constitution states that “*everyone has the right to access adequate housing*” (Republic of South Africa, 1996:7) it seems as if this constitutional right has no meaning for the government, the homeless and the fellow citizens. If this right was taken seriously and embraced, then local government, social housing institutions and the private sector would have invested significantly in the creation of sustainable housing which would be affordable and decrease eviction rates (De Beer, 2015). Furthermore, the failure of the people to uphold the Ubuntu values can be seen by the increase in the number of homelessness, proliferation of slums and the increasing social housing rent. This has isolated the poor from the elite and the poor are also excluded from access to affordable, decent and sustainable housing and their livelihoods. The lack of Ubuntu means that the essence of interconnectedness, humanity and humanness has been lost. The change in the political economy of South Africa has replaced Ubuntu by neoliberalism, individualism and privatisation with the introduction of markets and competition.

3.4 Political Economy

Political economy is the analysis of the economic and political relations within a society (Serratt, 2017). Political economy includes the relations of authority and power within groups of society. It is about the roles that the informal and formal institutions play in the allocation of the scarce resources. In addition, it is about the ideas and values, including culture, religion, ideologies and the influences they have on shaping human relations and interactions.

The role of the states as power institutions and what role they play in the economic relations internationally and locally. Political economy is about how the various stakeholders including the individuals, domestic groups, Transnational Corporations (TNCs), Multinational Corporations (MNCs) and the state use of their power (Omoteso and Yusuf, 2017). It also involves economic aspects and it considers how the state uses the scarce resources to distribute them to individuals, groups and the nations (Cohen 2017).

Political economy is influenced by three perspectives and they are mercantilism, economic liberalism and structuralism (Allen, 2012). Firstly, mercantilism is concerned with the political philosophy of realism which focuses on the state's efforts to accumulate power and wealth to safeguard its society from the influences of other states or from physical damage. Secondly, economic liberalism is related to the study of markets, under pure market conditions (where there is no state intervention) people are assumed to be behaving "rationally". Therefore, they will naturally want to maximise their profits and limit their losses when there is the production and purchasing of things. There is a strong desire to exchange and create wealth by competing with other markets whether locally or internationally. Lastly, structuralism which deals with how the different social classes are influenced by the main economic structures. Clarke (1990) states that political economy abandoned the moral, aesthetic and spiritual qualities of the human individual and it also neglected the social ties. In political economy, the main issue is the accumulation of wealth through capitalist ideas. Aalbers and Christopher (2014) argue that the economy within its socio-political context is capitalist where the only aim is to maximise profits. The accumulation of capital is seen by the three steps: firstly, there is money which is used as a means to produce goods and services and those services often include wage labour and raw materials. Secondly, there is the mobilised production process which is used to produce goods and services. Lastly, these goods and services are for sale in the market in exchange for money. Housing is also a very important sector in the political economy of states simply because it involves many components. In addition, there is the housing construction sector which includes the brokers, real estate agents and other intermediaries (Aalbers and Christopher, 2014).

The exchange of housing plays a vital role in the accumulation of wealth, the practical issue is that capitalism cannot produce sufficient houses to meet the demands. The privatisation of housing is also seen as a way in which the capitalist seeks to boost their economies. The net result is that in the countries or economies which cannot afford the houses when they are privatised there is an increase in homelessness and mortgage loan debts due to the high-interest

rates. In developing and poor countries privatisation which is coupled with high housing costs has been normalised and it results in a situation where those governments would end up in a predicament of failing to keep up with those prices in order to provide affordable housing. Aalbers and Christopher (2014) argue that housing also reinforces the dislocation of social ties, this can be seen by the poor location of low-income houses which means that it becomes difficult to access services such as transport, schools and clinics. The poor location of these houses increases the cost of living, the residents may also be living in areas where they are prone to crime, flooding and environmental crisis.

There is also the rise of the private rental property where individuals are given a chance to rent, the rental property which is under the influence of capitalism is known for the high rental rates. Most of the time it is unregulated, the rental market is known for the overexploitation of its consumers. Private property is an institution which is influenced by capitalist. In South Africa it can be seen how the introduction of housing or real estate markets contribute to the housing crisis. Social housing is mainly administered by the private sector and that is why the rent is always high because private markets are only interested in profits and sales, there is no sympathy for an individual. When a person cannot afford the rent they are evicted and there are new tenants who occupy that dwelling.

3.4.1 Neoliberalism

Harvey (2005) states that neoliberalism is a theory of political economy that proposes that human well-being can be advanced by maximising competition within the entrepreneurial and institutional arena. Neoliberalism is the strengthening of the dominance and the influence of capital, it is the establishment of the use of capitalism as a mode of production into an ethnic or political sphere (Thompson, 2005; Liow, 2011; Espinoza, 2015). The underlying ideology is to concentrate wealth into the hands of the elite (Venugopal, 2014). Neoliberalism came into effect in the twentieth century and it was created for the enrichment of those who were already rich and to impoverish those who were poor (Pereira, 2009; McClocksey, 2016). Neoliberalism places importance on the desirability as well as the necessity of shifting power and economic control from the government to private markets (Centeno and Cohen, 2012). In addition, this is demonstrated by the increase in private property rights, free trade, and liberty or individual unencumbered markets. Neoliberalism identified the state as the 'regulator' and 'producer'.

The essential role of the state would be that of the regulator, establishing and defining itself as the constitutional legal system, regulating and co-ordinating all the activities of the society and

the political activities (Pereira, 2009). Furthermore, Pereira (2009) indicates that the state can also be a protector, enabler and an inducer; in the case of neoliberalism the state would not regulate rather deregulate the markets. When focusing on praxis, neoliberalism can only work when there is minimal state intervention. This refers to no protective system in the market system. Neoliberalism places emphasis on the contractual relations in the market place, it argues that social goods will be maximised when markets are increased (Thompson, 2005). For neoliberalism, the economy and society defend their own interests, there are no collective choices and goals, individuals are guided by their own motives and self-interests (Barnett, 2010; Henniger, 2017).

Hall et al. (2015) states that neoliberalism has been creating profits for the multinational companies, capitalists and institutions, it has been generating wealth for the rich while at the same time increasing income inequalities. Harvey (2005) argues that neoliberalism has been accompanied by periodic episodes of financial growth and crises. On the one hand research conducted in the 1990s in Argentina showed that the country was open to foreign privatisation and capital which resulted in disaster. On the other hand, neoliberalism has been a huge success from the view of the upper class it has maintained higher class positions among the ruling elites such as the United States (US) and the Britain. Neoliberalism created destruction of the institutional frameworks which were already in place but it also created divisions of social relations, labour, technological advancements, ways of life, welfare provisions and the attachments to the land (Harvey, 2005). Neoliberalism has been unable to boost the economy of developing countries instead it has maintained wealth for the elite (Hwang , 2012; Zadra, 2017).

Hursh and Henderson (2011) state that neoliberal policies which have been imposed on developing countries to obtain aid from the IMF and the WB. Their policies included free trade, the opening up of trade markets which displaced the small scale local farmers. There were cuts in the social spending if they were not privatised, in most of the developing countries the role of the government has been minimised and this has created environments which allow for the acceleration of capitalism. Ever since the rise of globalisation and neoliberalism in the 1970s there has been escalating inequality in the developing regions and growth has been very slow (Hursh and Henderson, 2011). Harvey (2005) discusses the four elements of neoliberalism which are privatisation, financialisation, state redistribution as well as creation and management of crises.

Privatisation

Privatisation is the transfer of the productive public utilities to the private sector (Harvey, 2005). These utilities are necessary for survival and these include water, earth, air and the forest. There has been privatisation in public facilities such as telecommunications, transportation and water, and for social services (health care, education, housing and water provision have all been privatised, there has been the escalation of environmental problems especially in the developing countries and this has been caused by the commodification of nature (Hiranandani, 2010). Furthermore, there has been the commodification of histories such as tourism, cultures and the intellectual thoughts, the power of the state are used against the poor and the vulnerable (Gilivray, 2017). When there is privatisation workers are dehumanised and there are job losses (Narsiah, 2002). Moreover, the rise in job contracts where people are employed for a certain number of months or years working long and demanding hours and thereafter the contract is not renewed (Barchiesi, 2010).

Financialisation

Palley and Lin (2007) and Tomaskovic-Devey (2013) states that financialisation is a procedure by which the financial institutions, elites gain access as well as influence over the economic outcomes and policies. Financialisation transforms the functions of the economy at micro and macro scales. There has been the deregulation of the financial revenues and this created pathway for thievery, fraud, predation and speculation. There has been an increase in inflation and this has caused debt for some countries (Swamy, 2015).

The management and manipulation of crises

According to Harvey (2005), the U.S. Federal Reserve in 1979 increased the proportion of the foreign earnings that the borrowing countries had to pay for their debts. Countries like Mexico which were forced into bankruptcy and they had to take structural adjustment programs (SAPs). There was an increase in debts in the years from the 1980s to 1990s, the financial crises caused transfers of power and ownership to those who already had assets. The countries which adopted the neoliberal reforms between the years of 1980 and 1990, went into an economic crisis, 1.6 billion people have lost their jobs, more than 70 countries have had their monthly incomes decline. SSA has been adversely affected by neoliberalism reforms, there has been an increase of 90 million people living in poverty. Furthermore, in South Asia there has been an increase in the number of people who are living below the poverty line (\$1.25 per day) (Haque, 2008).

State redistribution

The state is transformed into a neoliberal institution. The first step is privatisation which is coupled by the cutting down of spending on social issues. This can be exemplified by Margaret Thatcher's program of privatising, the housing in Britain which was seen as the best solution for the low income it resulted in high costs and the low-income people were left homeless.

SAPs were conditions that countries had to implement if they wanted to get financial aid from the IMF or the WB (Oberdabernig, 2010). The conditions were: the removal of trade barriers, the cut down of government spending on social services, lifting of price controls, higher interest rates and deregulation of local finance, an emphasis on the promotion of exports and the liberalisation of the currency controls (Bond and Dor, 2003; Bakst and Tyrell, 2017). During the 1970s most of the African countries were in debt and so they resorted to the IMF and WB hoping that they would get out of the debt crisis. The African countries took these loans and are compelled to implement these neoliberal policies in their own countries from early 1980s to the 1990s it seemed as if they were coming out of the crisis, but in essence, they were not. However, by the year 1997, the African countries found out that they were in foreign debt and they had to pay about \$1.4 trillion which was from the interest rates of the loans given in the 1980s (Bond and Dor, 2003). The most severely affected by the debt repayments were the women, disabled and the vulnerable children because they had to maintain a livelihood on a minimal social subsidy due to the loan repayments, there was also the rise of HIV/AIDS deaths. Simunaty (2006) suggests that it cannot be denied that the neoliberal policies had devastating effects on the African continent, instead of creating development there has been an increase in unemployment, marginalisation, poverty and destitution.

3.4.2 Neoliberalism and housing in South Africa

The privatisation process began in the apartheid era around the 1980s with the 'Big Sale' and it continued through-out the post-apartheid period. When focusing on the South African scenario the policies which were adopted in 1994 had a neoliberal agenda (Segatti and Pons-Vignon, 2013). After the demise of apartheid the ANC government adopted the RDP which was meant to address the problems of the apartheid era. The government of South Africa provided free access to social services such as education, housing, health care and water provision (Reitzes, 2009). The RDP focused on a basic needs approach whereby housing was a major issue for majority of the South Africans (Davids et al., 2009). For example in the year 1990 the housing backlog was 1.3 million (Ramashole, 2011). The RDP office was

unfortunately closed in 1996 due to the financial constraints. In 1996 another policy was introduced and it was GEAR. GEAR was heavily criticised for being a neoliberal policy, and it stated that while there must be social development there must also be economic growth. GEAR had several reforms that it wanted to implement and they were (Mellett, 2012: 40) a relaxation of the exchange controls, privatisation of the state's assets, a monetary policy to prevent inflation, a creation of wage demands, a fiscal deficit reduction programme to maintain service obligation, free resources for investment and counter inflation, and a faster economy which allows for the proliferation of competition.

GEAR is linked to the neoliberal policies of the IMF and the WB which also has links to the SAPs. Although the ANC in the 1970s and 1980s was a socialist movement, after the apartheid the ANC government was implementing policies which were a replica of the SAPs. This was a shift from Keynesianism or social welfare where the emphasis is focused on the RDP towards the neoliberal strategies of privatisation of GEAR (Ndhambi, 2015). GEAR caused a lot of anger and tension between the alliance partners and the ANC, and this was followed by the attack on the leadership of Thabo Mbeki which was undermining the rights of the working class. Ndhambi (2015) mentions that the introduction of GEAR meant that the trade barriers were relaxed, and Trevor Manuel who was the finance minister justified by alluding that it allowed for competition resulting in efficiency in the market place.

Privatisation was the key characteristic of GEAR and it had serious repercussions for South Africa. Privatisation includes many procedures and methods. It entails competitive sales of assets, direct sales of shares, liquidation, public flotation, transfer of trusts, management of contracts, open auction and the direct sale of assets (Mwebe, 2004). Housing privatisation is normally discussed in terms of the political economy approach (Marais et al., 2014). Privatisation in South Africa took many forms, an institutional structure was created and this was done to form closer relations with the private sector for the provision of services. The Municipal Systems Act 32 of 2000, had many documents which outlined how to create a public-private partnership and this facilitated the creation of a role of the private sector in the provisioning of services.

The main purpose of the neoliberal policy adopted in South Africa was to transfer all the state resources including housing to the private sector (Bond, 2000). The private sector invigorated the low-income individuals to apply for the mortgage loans but the reality was that most of them did not qualify. Marais et al. (2014) argues that what is evident in housing privatisation

is the emphasis on housing bonds, landlordism, the unaffordability of mortgage finance and the successive displacement of poor households. In terms of the neoliberal approach housing privatisation is an approach to reduce the government spending and to transfer the housing responsibility to the individual or household. The impact of privatisation has had serious consequences in terms of the provision of housing in South Africa.

The construction of the low-income (RDP) houses in South Africa was commissioned by the private sector whereby the developers and the contractors charged high interest rates with the quality of the houses being unsatisfactory. Bond (2000) argues that the adoption of the neoliberal policies by the ANC had serious effects in terms of the delivery of the low-income (RDP) houses and they were: the location of the low-income (RDP) houses was on the periphery it was far from social services therefore exacerbating transport costs and it was worse than the townships created by the apartheid government. The recipients of the low-income (RDP) houses were reluctant to stay in those houses due to the quality and size of these houses. There was no public participation and community engagement when it came to the construction of these low-income (RDP) houses, and the communities felt disempowered. Bond (2000) says that the neoliberal policies which were adopted by the apartheid government have created several challenges in terms of the provisioning of housing. Aalbers (2015) stated that under neoliberalism social housing becomes commodified and marketed and where it is unregulated the price of rent is always increasing displacing the poor. Moreover, this is evident by the increase in the number of people who are homeless, an increase in shanty towns and slums. In addition, the government has relied too much on the private sector for the provisioning of housing and this has led to urban sprawl which is coupled with the rising costs of living in the cities.

There is no real definition as to what urban sprawl is and how it is measured (Banai and De Priest, 2017). However, there is a consensus that urban sprawl is the rapid growth of the urban areas (Frumkin, 2002). Similarly, Sudhira et al. 2007 and Karakayci (2016) states that urban sprawl is the uncontrolled and unplanned growth of the city boundaries. Urban sprawl occurs along the periphery of the cities, along roads linking to a city and highways (Sudhira et al., 2007). Habibi and Asadi (2010) and Cobbinah and Amoako (2014) urban sprawl is the low-density expansion of large urban areas mostly into the agricultural areas as a result of urban population growth. The development is dispersed, sporadic and strung out with a high possibility of discontinuity. Furthermore, urban sprawl is not suitable for rural or urban growth as it occurs in a disorganised and uncontrolled way (Karakayaci, 2016). Thus, resulting in the

submerging of villages into peri-urban areas, due to lack of planning, visualisation of the outgrowth and the uncoordinated decision making (Sudhira et al., 2007). Consequently, it decreases open spaces, increases the cost for public services and taxes, causes floods in urban areas, an increase in traffic volumes and accidents (Karakayaci, 2016; Banai and De Priest, 2017). In addition, urban sprawl causes environmental problems, increasing income inequality, species extinction and increasing housing costs as people want houses that are closer to the city (Habib and Asadi, 2010).

3.5 Chapter Summary

This chapter has discussed the conceptual framework in relation to housing in South Africa. Humanistic geography talks about how geography is interested in space and place. Therefore, it is important to understand how people behave and interact in the space that they occupy. Secondly, Ubuntu is an African philosophy which discusses the importance of humanness and sympathy towards each other. However, in reality there is an increase of individualism and capitalistic values which lead to evictions on rental defaults. Furthermore, political economy which discusses how the introduction of housing markets led to the privatisation of housing making it to be unaffordable for the low-income and poverty stricken.

Chapter Four: Research Methodology

4.1 Introduction

This chapter discusses the methods that were used to conduct the research on the tenant's perceptions regarding the social housing rental flats understudy. This chapter outlines the

following sections: the research study sites, research instruments (primary and secondary data), methodological approaches, data presentation, ethical considerations and limitations. The data for this study was collected in 2017 using a mixed method approach. A mixed method is used to eliminate any biases that may arise from a single method because with qualitative data collection methods, researchers are known to be highly subjective as they get very close to the data (Howe, 2012; Heale and Forbes, 2013). Furthermore, it allows for a deeper understanding of that specific research problem.

4.2.1 Case Study Background:

This study was conducted in three social housing rental flats (Acacia Park, Aloe Ridge and Signal Hill) which are situated in different residential areas in Pietermaritzburg, in the province of KwaZulu-Natal . The exact geographical coordinate of the study areas as seen on Figure (4.2.2, 4.2.3, 4.2.4) are as follows;

- (a) Acacia Park rental flats at 29° 38'08.2''S; 30°23'38.2''E,
- (b) Aloe Ridge rental flats at 29°39'30.0''S; 30°22'41.5''E, and
- (c) Signal Hill rental flats at 29°36'52.6''S; 30°20'.30.3''E.

Pietermaritzburg is the second largest city in the province of KwaZulu-Natal, and it falls within the boundaries of Msunduzi Local Municipality (Statistics, 2011). In 2011 the population of Msunduzi was estimated at 618 536 and the population density is 973 per km² but in 2016 the population number increased to 679 039 (uMgungundlovu Integrated Development Plan, 2017). According to the uMgungundlovu Integrated Development Plan (2017), the Msunduzi municipality has more females than males were 52, 3% of the population is female and 47, 6% is male. The dominant racial population group is the African with 551 244, followed by Indian with 75126, white with 34 554, and coloured with 18114. The main economic drivers in the Msunduzi is agriculture and manufacturing. In South African history, Pietermaritzburg is widely known for political icons such as Harry Gwala, Peter Kerchoff and Jabu Ndlovu who were the prominent activists during the apartheid struggle (State of the Cities Report, 2016). Pietermaritzburg is home to the legislature and administrative capital of the province of KwaZulu-Natal. As with many major cities in South Africa, Pietermaritzburg faces major challenges when it come to the provision of basic services to its inhabitants. This is largely due

to unmanageable population growth which is caused by an increase in rural-urban migration amongst others (SOPA, 2018). It is important to note that KwaZulu-Natal is the province with the second largest housing backlog, estimated to be at 740 000 units in the first quarter of 2018 (SOPA, 2018). Rapid urbanisation poses a serious challenge in the form of mushrooming new informal settlements and it is clear that delivery of human settlements in this province requires adjustment (SOPA, 2018).

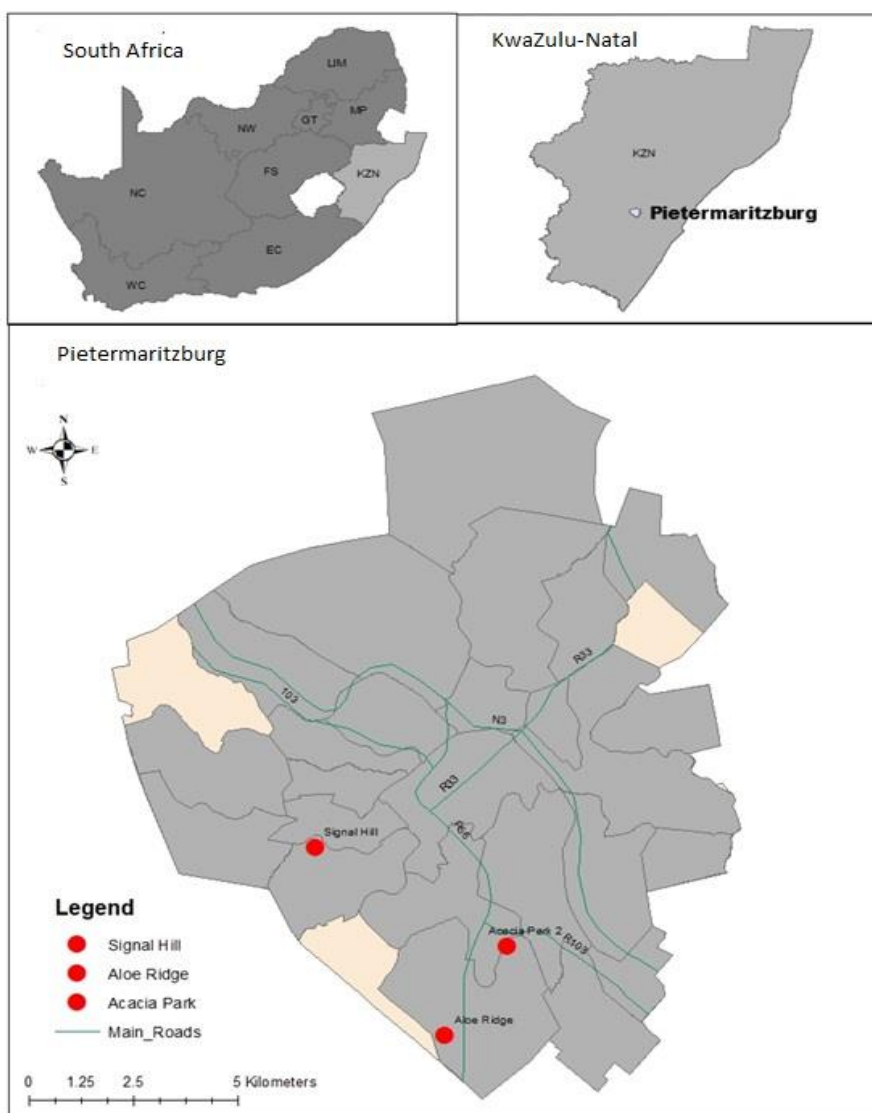


Figure 4.1.: Map of the study area (Acacia Park, Aloe Ridge and Signal Hill) in Pietermaritzburg (KwaZulu-Natal)

4.2.1.1 Acacia Park

Acacia Park social housing rental flats are situated on Oribi road in the south-western parts of Pietermaritzburg. Acacia Park was developed as a result of a partnership between Msunduzi Housing Association (known as Capital City Housing), the KwaZulu-Natal Department of Human Settlements, the Social Housing Foundation (SHF) and the National Housing Finance Corporation (NHFC) (Ogunsanya, 2009). Acacia Park was financed by a loan that was received from the NHFC and it cost R20.5 million, and there was also a subsidy of R 7 million received from the KZN Department of Human Settlements.

Acacia Park was launched in 2004 and was the first social housing rental flat in Pietermaritzburg (Ogunsanya, 2009). This social housing rental flat has easy access to public transport network routes and it is situated 4.6 kilometre (km) from the Central Business District (CBD). Acacia Park is located in close proximity to health care centres, Southgate and Scottsville shopping centres, schools and tertiary institutions. Acacia Park consists of total of 272-bedroom units, divided into 28 three-bedroom units and 252 two-bedroom units, the units are approximately 45 square metres. The facility is well fenced with twenty-four hour security at the gate, good open access parking area for inhabitants and play area for children. All units have tiled floors, built-in cardboards, and electric water heating geysers, prepaid electricity and water meters.

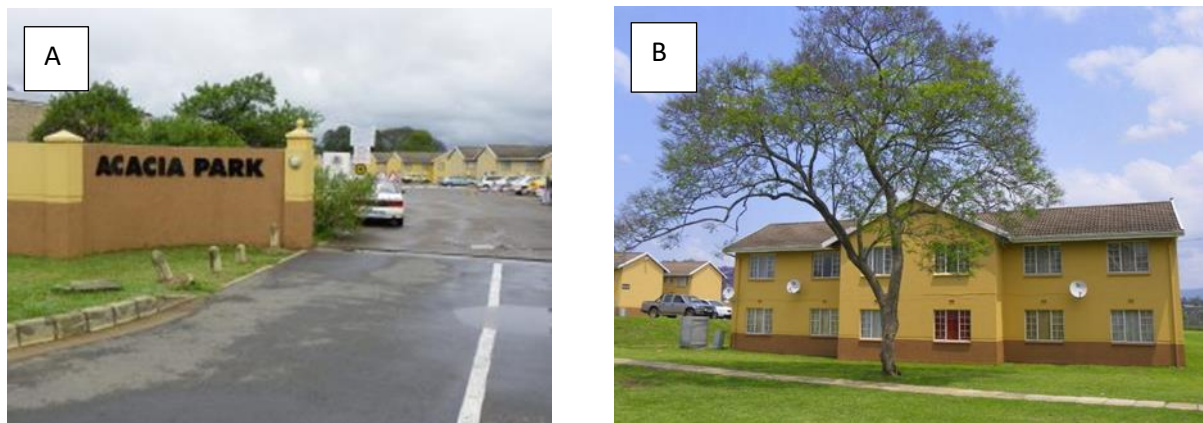


Figure 4.2: (A) The main entrance to Acacia Park (B) and the type of social housing rental flats

4.2.1.2 Aloe Ridge

Aloe Ridge is a social housing rental flat that was launched in April 2017 and situated on the south-western part of Pietermaritzburg outskirts near low to middle income areas, along the R56 (Richmond Road). This R353 million, project was funded by the KwaZulu-Natal

Department of Human Settlements, Social Housing Regulatory Authority, National Home Financing Corporation and Capital City Housing (Maritzburg Sun News Website, 2018).

Aloe Ridge consists of 952 two-bedroom units in three storey walk ups which are separated into two villages. Each unit is approximately 45 square metre in size, it consists of an open plan kitchen, bathroom, bedrooms and a lounge. Aloe Ridge is one of South Africa's biggest social housing developments (Property 24, 2017). There is also twenty four -hour security, open access parking areas and a play area for children. Aloe Ridge is 1 km away from the Grange Primary School, 6.8 km from the Scottsville Shopping Centre, 5.4 km away from the Scottsville Clinic, 6 km away from the University of KwaZulu-Natal (Pietermaritzburg Campus) and 7.5 km away from the CBD.



Figure 4.3: (A) The main entrance to Aloe Ridge (B) the type of social housing rental flat

4.2.1.3 Signal Hill

Signal Hill is situated on the northern parts of Pietermaritzburg between two middle income suburbs called Prestbury and Napierville. Signal Hill was launched in 2008, the project cost R 71 million, the project was funded by the Department of Human Settlements, the National Housing Finance Corporation (NHFC) and the Social Housing Foundation (SHF). This housing scheme is located in close proximity to social amenities such as schools, a police station, correctional services and a small shopping centre. Signal Hill has 300 two-bedroom units, these units include a kitchen, lounge and a bathroom. There is also a children's play area, twenty-four hour security and open access parking area.

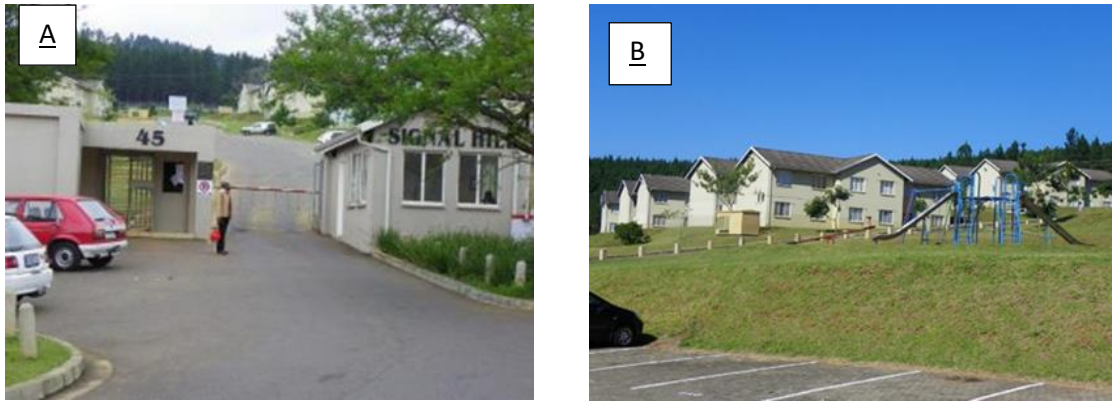


Figure 4.1: (A) The entrance to Signal Hill (B) and the type of social housing rental flat

4.3 Research Instruments

A research instrument is what you use to collect information (data) to answer your research questions (Zohrabi, 2013). There are various procedures used for data collection which include: interviews, diaries, observations, tests and questionnaires amongst others. In this study primary and secondary sources of data were used. This section will explain the procedures and processes that were used when collecting data.

4.3.1 Primary Data Sources

Primary data is unique and original which is directly collected by the researcher (Ajayi, 2017). Primary data sources include: observations, surveys, interviews, case studies and questionnaires. Primary data is collected with the aim of providing solutions to the problem at hand. Primary data has its own advantages and disadvantages. In respect to advantages the data can be collected in several ways such as via interviews, e-mails or the use of telephones where the data is original and relevant to the topic under study. The data is current and it can provide researchers views of the topic. In terms of disadvantages primary data sources are time consuming as it has design problems such as how the question should be structured and the research may be costly (Murgan, 2015). The primary data that was used in this study was questionnaire surveys and an interview schedule. The questionnaire survey assisted the researcher with obtaining information about the tenants such as participant's demographics, their level of satisfaction with the social housing rental flats and affordability issues. For the questionnaire and the interview, the researcher physically wrote down the direct quotations. The interview with the social housing official was conducted so that the researcher could obtain

information about operational standards regarding social housing institutions in South Africa with a particular focus on the Msunduzi Municipality, Pietermaritzburg.

4.3.2 Secondary Data Sources

Secondary data is data that is collected by someone else (Ajayi, 2017). For the purpose of this study the secondary data sources which were used included: theses, journal articles and government publications (such as IDPs and Stats SA data). The researcher used journal articles to provide greater understanding about social housing from an international to a South African perspective. Secondary data is also used to gain insight into the research problem, particularly aiding with the identification of the research gaps for the topic under study. The advantages of secondary sources are cheaper and efficient as well as providing the researcher with direction to structure their research. In terms of disadvantages, the data may be outdated and unreliable, it can raise issues of authenticity and copyright (Davis-Kean et al., 2015).

4.4 Methodological Approaches

4.4.1 The Mixed Method

Magiro and Magangi (2011) refer to a mixed method is where the researcher uses both quantitative and qualitative research approaches in a single study in order to gain a better understanding of the research problem. Hayvaert et al. (2013) and Oliver (2017) mention that a mixed method research approach is a more suitable tool for gaining insights in complex and multidisciplinary questions. Fiorini et al. (2016) argue that by using both methods the benefits of each methodology attempts to answer the research questions effectively. Thus, providing robust and rigorous recommendation and conclusions. When quantitative and qualitative data is used in one study they complement each other and they allow for a holistic analysis of the research problem identified (Zohrabi, 2013).

4.4.2 Quantitative approach

Quantitative research is research that explains phenomena by collecting numerical data which is analysed by using mathematically based methods (Sukamolson, 2010). Quantitative research is a type of empirical research in which human and social problems can be measured using variables and those variables are analysed statistically (Yilmaz, 2013). Quantitative research is characterised by the collection of information which can be analysed numerically, the results of which are typically presented using statistics, graphs and tables (Brief, 2012). Rahman

(2017) suggests that this type of research methodology emphasises quantification in the collection and analysis of data, it is a type of research that aims to investigate the answers to the questions starting with how, to what extent and how much. Abdullah (2001) states that a questionnaire is mostly used in quantitative research particularly with social science studies as it is cost effective and it can be used in a large sample size. In this research study a questionnaire was administered to the social housing tenants in Acacia Park, Aloe Ridge and Signal Hill, respectively. The questionnaire (Appendix I) was divided into two sections which included: participant's demographics and their socioeconomic perceptions of social housing rental flats.

The questionnaires were administered to the male and female tenants of the three study areas, respectively. Permission was granted from the University of KwaZulu-Natal Research Ethics committee. The respondents from the social housing rental flats, respectively signed an informed consent letter in English as they were proficient in the English language. For all the respondents in this study, English was the most preferred method of communicating during data collection. Initially a total of three hundred questionnaires were to be administered in Acacia Park, Aloe Ridge and Signal Hill, respectively. However, only seventy-five respondents from each study site completed the questionnaire. Thus, a total of two hundred and twenty-five questionnaires were administered in the three study areas. In respect to Acacia Park and Signal Hill some of the respondents found the questionnaire as being too lengthy and infringing on personal issues such as the income and age, whilst other respondents needed to attend to errands as data collection took place during the weekend.

The data collection took place over the weekend as the researcher was advised by the social housing official that the tenants are employed during the weekdays so the weekend would be most productive to administer the questionnaire. In terms of Aloe Ridge, the development was new it did not comprise of one hundred respondents. Prior arrangements were made and there was also a gatekeeper's letter received from the social housing official authorising the researcher to conduct research on their social housing rental flats. The researcher administered the questionnaire to the respondents. The questionnaire comprised of open and closed-ended questions. Most of the questions were close-ended and there were multiple choice questions and this allowed the respondent to choose one answer which was most applicable to them but were also given the option of 'other' so that they are not limited in their responses.

There are advantages and disadvantages of using quantitative research (Abdullah, 2001; Singh, 2015). The advantages include: it can cover a larger geographical area compared to other

research tools such as experimental research or interviews. Furthermore, it is used by the public officials or policy makers when they want to find solutions to urgent problems. In terms of the disadvantages, the method is not scientific because the results can be influenced by personal bias or prejudice of the researcher. Furthermore, it does not allow the respondents to be liberal about their feelings and opinions. Quantitative methods have no objective way of evaluating the reliability of the data. Lastly, Abdullah (2001) mentions that there is also a problem of non-response as the respondents do not want to divulge personal information. It usually involves a larger sample size group who are normally volunteers and the researcher has no authority to force them into answering the questionnaire.

4.4.3 Qualitative approach

Qualitative research is grounded in an epistemological commitment to a human-centred approach to research (Given and Winkler, 2014). Qualitative research refers to any social science study whereby the results are not obtained by statistical procedures or other methods of quantification (Abdullah et al., 2001). Abdullah et al. (2001) state that qualitative research embraces naturalistic ethnographic case studies, interviews, participant observation, subjective or post positivistic studies. Post-positivistic studies argued that human beings are not objects which can only be measured but they are sense-making human beings who are engaged in a variety of activities that assist them in formulating their own world (Fox, 2008). Post-positivist studies mostly use mixed methods in research and this is the qualitative and quantitative methods. This allows the researcher to gain more information rather than gaining information from one source or research method.

Creswell and Clark (2007) argue that qualitative research is an inquiry approach in which the inquirer explores a central phenomenon, asks a participant broad or general questions. This form of research highlights the importance of understanding how people think about the world and how they behave within it. Atieno (2009) and Ritchie et al. (2013) state that qualitative research is concerned primarily with processes rather than products or outcomes, it is interested in how people make sense of their lives, experiences and how they structure their world. The qualitative researcher is the primary instrument in the data collection and analysis. Qualitative research involves fieldwork, the researcher physically goes to a particular site, setting or institution to observe and record behaviour in its natural setting (Abdullah et al., 2001; Atieno, 2009). Data is collected either by using images or words and the data is analysed and coded by using themes. Pertaining to this study qualitative research was used to interview one social

housing official. An appointment was made with the social housing official who is the Community Development Officer at Capital City Housing which is the institution that provides and manages social housing rental flats in Pietermaritzburg. The reason why an interview was carried-out was to obtain an informed perspective from a senior official on the functions and conditions of social housing rental flats. The interview with the social housing official was categorised into themes such as affordability, tenure, housing backlog, re-integration, information dissemination, participation, rental administration and eviction. These themes will be discussed in detail in chapter five which is the data analysis and presentation.

The advantages and disadvantages of qualitative research as discussed by (Choy, 2014 and Rahman, 2016). The advantages of qualitative research are three fold: firstly it allows the researcher to gain homogenous views and also views from diverse groups as well as assisting in unpacking the different perspectives within a community or individual. Secondly, the inquiry is broad and open-ended, the participant is given the platform to express their views fully and they can raise issues which are imperative to them. Thirdly, it produces research which is a detailed description of the participant's experiences and opinions and it is the researcher that interprets the meanings of their actions. Furthermore, qualitative research is able to comprehend human experiences in specific settings. Qualitative research is an interdisciplinary field, it is able to encompass various research methods, epistemological viewpoints and interpretative techniques to provide a better understanding of the human experiences. The main research instruments which are commonly used are unstructured interviews, participant observation, direct observation. In terms of disadvantages, firstly, personal experiences and knowledge may influence the researcher's conclusion and observation. Secondly, most of the time it is smaller populations which are used, where there is the issue of generalising the whole population. Thirdly, it requires labour intensive data analysis processes such as coding, recording and it requires the interviewer to be skilled in order to carry out the data collection activities. Lastly, the researcher may focus on one particular problem and may leave out an imperative problem.

4.5 Sampling Strategy

In sampling there are two types of sampling methods that can be used to recruit participants in a study and they are namely probability (random) and non-probability (non-random) sampling (Sedgwick, 2013). Probability sampling or random sampling includes an element of randomly selecting members of a population. Each of the member of the population has an equal chance

of being selected for the sample (Alvi, 2016). Alvi (2016) states that for a non-probability sampling the sample population does not get an equal chance of being selected for participation. The selection of the sample of the population is subjective and is based on the subjectivity of the researcher. The samples are selected based on convenience and accessibility (Etikan et al., 2016). For the purpose of this study the non-probability methods that were used were purposive and snowballing sampling.

Koerber and McMichael (2008) argues that purposive sampling is research where the researcher specifically identifies and selects participants that have particular traits and qualities. The researcher cogitates the participants which will accomplish the study aims. Acharya et al. (2013) indicates that purposive sampling is sampling which suits the researcher and is based on relevance and convenience. Etikan et al. (2016) state that the researcher intentionally decides what needs to be known and recruits participants who will assist to achieve the research aims, objectives and research questions. The researcher purposively chose the tenants who were living in the social housing rental flats as the researcher was informed by the social housing official that everyone who lives in the social housing rental flats namely Acacia Park, Aloe Ridge and Signal Hill, respectively is a tenant. In addition, a snowballing procedure was also done to get a hold of the social housing official. Snowballing is when the research participants recruit other participants (Alvi, 2016). The first participant is recruited and then they recruit the second participant, the second participant's recruits a third person that meets the criteria, the process continues until the end of the sampling procedure (Alvi, 2016; Etikan et al., 2016).

A snowballing procedure was done in order to get a hold of Mr. Byron Abrahams, a phone call was made to Capital City Housing and the researcher explained the background of the study and the administrator directed the researcher's call to a client service manager, who then directed the call to the Community Development Officer (Mr. Byron Abrahams). For this research, the researcher identified and selected individuals that are proficient and are well-informed regarding the specific research interests. The identification and selection of the social housing official (Mr. Byron Abrahams) also formed part of the sampling strategy as he works at the social housing institution. He provided information regarding the operational standards of social housing institutions in South Africa and especially the one in Pietermaritzburg.

4.6 Data Presentation

Data Analysis

The data that was collected was analysed using a Statistical Package for Social Science (SPSS) version 25 was used. SPSS is a windows program that is used for data entry, analysis and it can effectively create graphs and tables. In SPSS data can be rearranged, calculated and a variety of statistical analysis can be conducted (Blumenthal, 2010). A Global Positioning System (GPS) was used to collect the co-ordinates, and Arc GIS 10.1 was used to create the map for the study areas. The qualitative data which was an interview with a social housing was analysed thematically.

4.7 Ethical Considerations

Ethics is a branch of philosophy that deals with the code of conduct for people, it guides the norms and standards of the behaviour of people (Akaranga and Makau, 2016). Researchers are also professionals, so it is imperative that the research that is conducted is done under the established guidelines and the rules that define their conduct. Research ethics is very important in research and it requires the researcher to safeguard their rights and dignity of the research participants and publish information that is well researched. Canterbury Christ Church University (2014) suggest that the conduct of researchers is always under scrutiny and this is mainly due to the mistreatment of research participants. Researchers have the responsibility to ensure that they protect the well-being and rights of the research participants. Codes of practices in research makes provision for guidelines that emphasises the basic principles for conducting research on humans.

4.7.1 Permission: for the researcher to gain access to the study sites, the researcher has to get permission from the ‘gatekeeper’ of the social housing rental flats and in this case it was the Chief Executive Officer (CEO) of Capital City Housing in Pietermaritzburg. Permission to conduct the research was granted by the University of KwaZulu-Natal Research Committee. The ethical clearance certificate that was received gave permission to the researcher to conduct research at the three research study sites and the ethical clearance is valid for three years.

4.7.2 Informed Consent: the respondents that agreed to participate in the questionnaire had to sign an informed consent which gave an outline of the research background, and it also stressed that their response is purely voluntarily. The informed consent was in IsiZulu and English as this is a requirement by the University of KwaZulu-Natal Ethics Committee.

4.7.3 Privacy and Confidentiality: information that was received from the study will not be used for other research purposes unless the respondents are notified. The researcher did not ask the respondent's questions which would reveal their identity or make them feel uncomfortable.

4.8 Limitations and fieldwork experiences

Firstly, there is a limited number of case studies which deal with social housing within the context of South Africa. The reason being social housing is a sub-division of BNG which is evolutionary and is always being modified to suit the needs of the South African citizens. Secondly, some of the respondents would agree to answer the questionnaire, and then mid-way through the questionnaire, the respondent would say that they are uncomfortable with the questions they are being asked. This meant that time was wasted on a questionnaire that would be void and not be used in the data analysis. Thirdly, some of the respondents thought that the researcher was an inspector working for Capital City Housing or the Msunduzi Municipality, so they felt that they were going to be investigated. Lastly, data collection was done over the weekends and this is the time where most people have family errands to attend to. The Community Development Officer (Mr. Byron Abrahams) suggested that the data collection should be done over the weekends as most of the tenants work during the weekdays. Even though data collection was done over weekends some respondents were willing to answer the questionnaire, but they had family commitments such as funerals, weddings and their children's extra mural activities to attend to. This is another reason as to why the initial goal of one hundred questionnaire per social housing development could not be attained. In addition, the researcher could not take pictures at the social housing rental flats namely Acacia Park, Aloe Ridge and Signal Hill, respectively. The tenants would complain about a certain fault in their social housing rental flat, but due to the gatekeeper's letter which forbade the researcher to take pictures, no pictures have been used throughout the thesis, except for the research study sites.

4.9 Chapter Summary

This chapter has provided information regarding the three research study sites namely: Acacia Park, Aloe Ridge and Signal Hill, and the research methodology that was used. A mixed method approach was used, the questionnaire formed part of the quantitative approach and the interview with the social housing official formed part of the qualitative research. The researcher also provided some limitations to the research and it is anticipated that the limitations found

will enlighten future researchers. The next chapter will discuss the results that were collected and analysed using the research methodologies from this chapter.

Chapter Five: Data Presentation, Analysis and Discussion

5.1 Introduction

This research study investigated the tenant's perceptions regarding social housing rental flats. The findings obtained from the questionnaires which were distributed at Acacia Park, Aloe Ridge and Signal Hill (Msunduzi Municipality, Pietermaritzburg) social housing rental flats are presented, interpreted and analysed in this chapter via the use of SPSS. In addition, the interview by the social housing official will also be discussed in this chapter.

Furthermore, this chapter will also be divided thematically based on the themes of the questionnaire and the interview schedule. The outline of this chapter will be as follows for the questionnaire and interview schedule:

Questionnaire

- Socio-demographic profile of the tenants;
- affordability;
- integration with social amenities;
- quality of life;
- management and participation; and
- multiple responses.

Interview

- Tenure
- housing backlog
- affordability
- integration
- background checks
- participation
- rental administration
- evictions

5.2 Socio-demographic profile of the tenants

The socio-demographic profile discusses the characteristic of tenants from Acacia Park, Aloe Ridge and Signal Hill, respectively. For example description is provided on the age, gender, education and occupation of the tenants from the social housing rental flats.

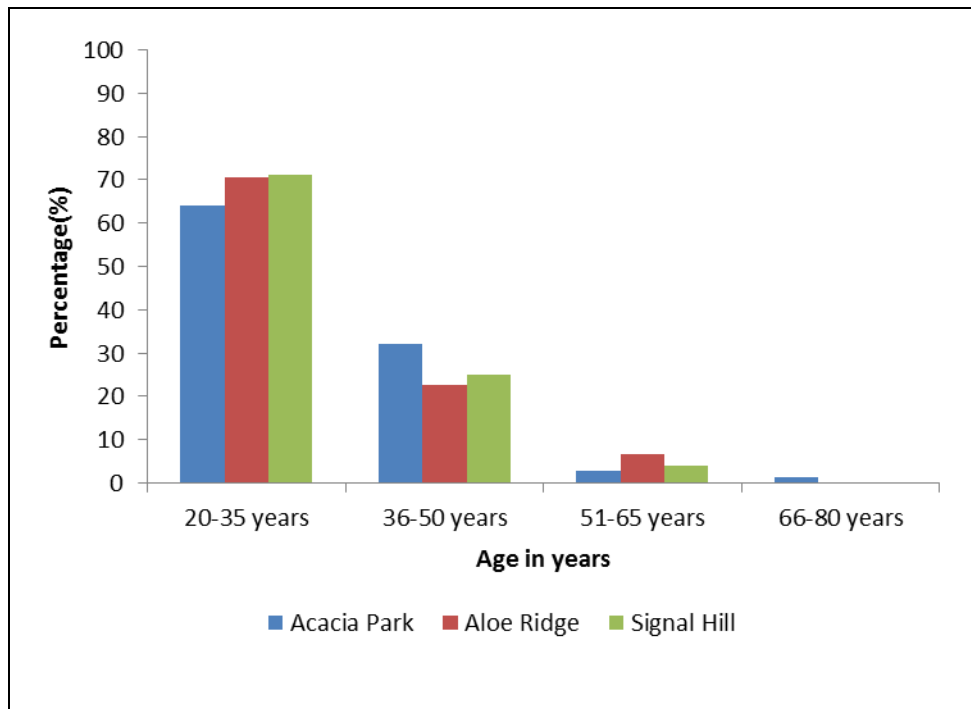


Figure 5. 1: showing age distribution (n=225 respondents)

This research drew 75 respondents from each of the social housing rental flats (Acacia Park, Aloe Ridge and Signal Hill) respectively. Figure 5.1 shows that majority of the tenants interviewed were between the ages of 20 to 35 years. The data collected revealed that it is the young adults who live in the social housing rental flats. Statistics South Africa (2015) states that the young people aged from 15 to 34 years form part of the active working population with 5.2 million, while the adults it is 4.5 million. The Community Survey in 2016 for Msunduzi Municipality indicates that the highest population are those between the ages of 15 to 34 years with a population number of 406577(uMgungundlovu Integrated Development Plan, 2017). Population growth over the subsequent years meant that in 2015 the working age population stood at 35, 8 million of which 19.7 million (55%) were youth and 16.1 million (45 %) were adults. This age group could also be influenced by better access to health care provision. In the

years 1996-2008 this age structure was different and this was attributed to the HIV/AIDS pandemic. But after 2008, there was access to the Anti-Retroviral Treatment and this enabled people who were living with HIV/AIDS to have a better quality of life.

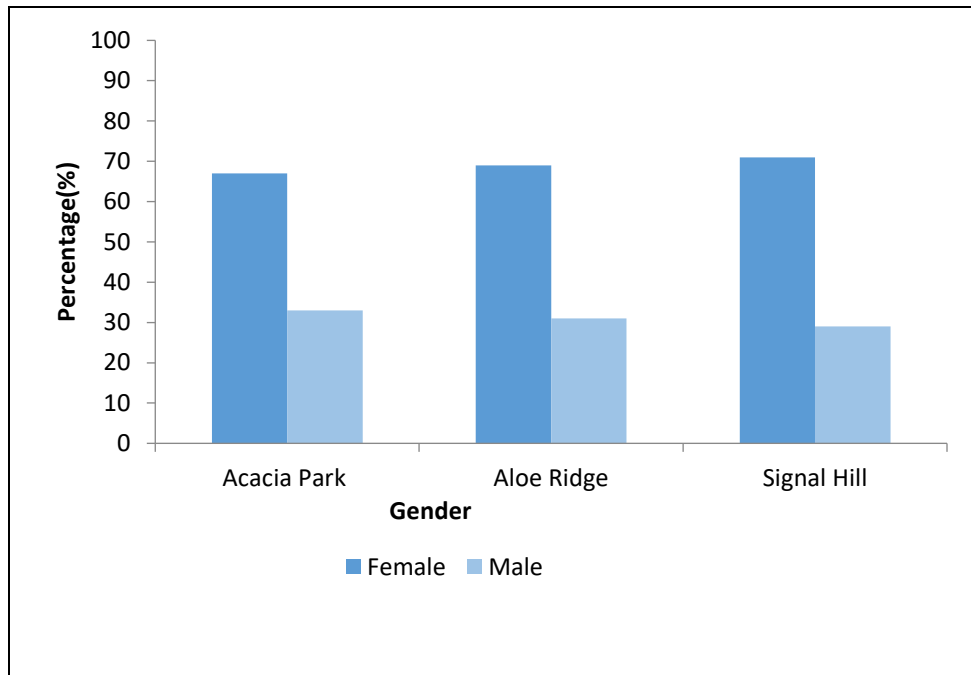


Figure 5. 2: Showing gender of the tenants (n=225 respondents)

Figure 5.2 shows that there are more females than males who live in the social housing rental flats namely Acacia Park, Aloe Ridge and Signal Hill respectively. The results were relatively similar in all three social housing rental flats where in Acacia Park (67%) were females, Aloe Ridge (69%) and for Signal Hill (71%), respectively. According to Statistics South Africa (2017) approximately half (51%) percent which is 28.9 million of the population is female, this is also evident in the Integrated Development Plan (IDP) for 2017 in the Msunduzi Municipality which indicates that there are more females (52.3%) than males (47.7%). This could be due to the specific days chosen to do the data collection and in this instance it was the weekend, most of the time it is females who attend to the household chores on weekends.

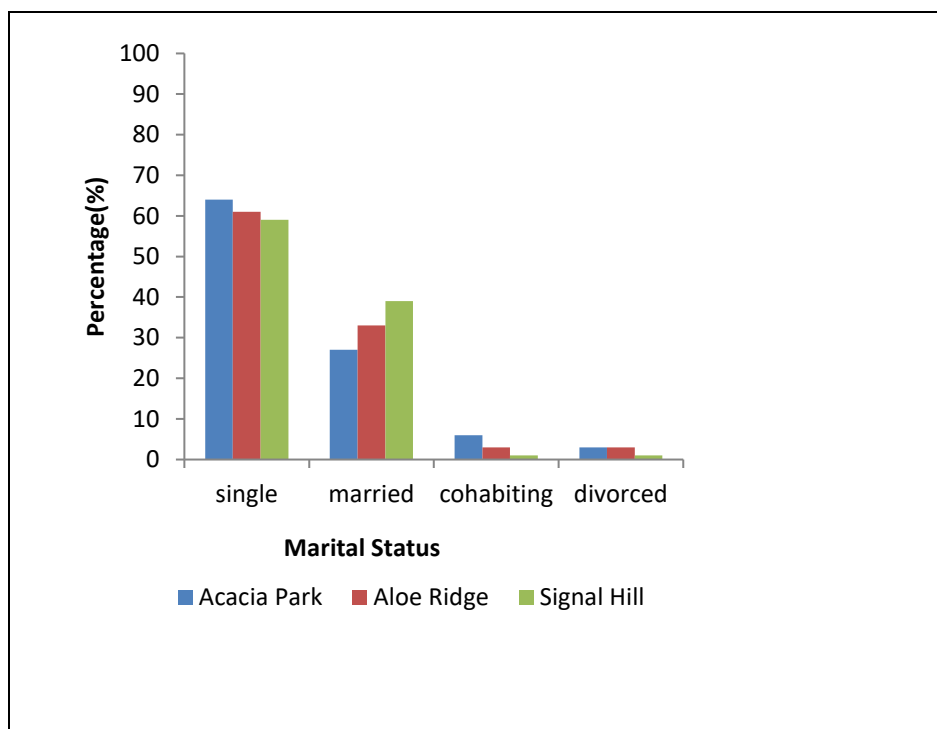


Figure 5. 3: Marital status (n=225 respondents)

Figure 5.3 above it is evident that the people who live in social housing rental flats of Acacia Park, Aloe Ridge and Signal Hill are single. In Acacia Park, majority of the respondents indicated that they are single (64%), followed by respondents from Aloe Ridge (61%) and the Signal Hill respondents (59%). Statistics South Africa (2011) for the Msunduzi Municipality revealed the marital status of the residents of the municipality where (68%) were single, (22%) were married, (4,5%) were cohabiting and a percent (1%) were divorced. The Department of Human Settlements (2015) also states that the target group for social housing are single individuals who are either female or male who have been excluded from subsidy assistance. Pillay et al. (2002) indicates that housing policy in South Africa often favoured couples or people who are married and it was discriminatory towards people who were single and this was largely due to the idea that they do not fit the traditional concept of a family.

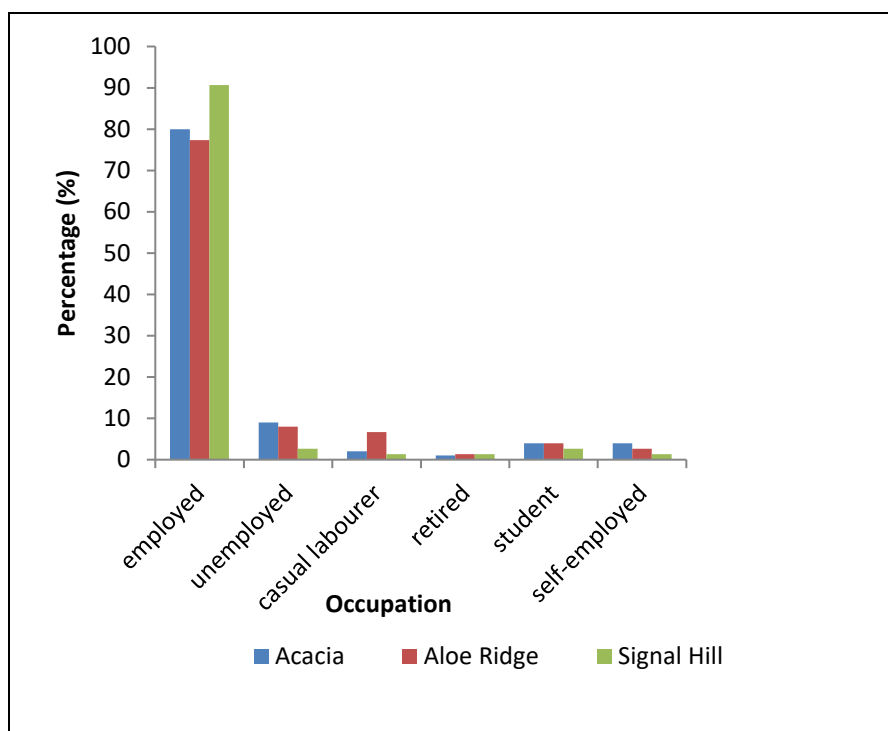


Figure 5. 4: Occupants status of the tenants (n=225 respondents)

From this study it was evident that majority (91%) of the respondents from Aloe Ridge were employed, followed by Acacia Park (80%) and Signal Hill (79%) respectively. These results clearly show that in order for a tenant to avoid being evicted they have to have a regular monthly income to serve as a guarantee that they will be able to pay rent. According to Capital City Housing (2017) social housing is a rental tenure option meaning that tenants have to pay their rent monthly. However, there were also respondents who indicated that they were unemployed and are living with their spouses. Unemployment in South Africa was at its highest in 2003 (Kingdon and Knight, 2005). Fifty-eight percent of the unemployed people range in the age category of 15-34 years. Statistics South Africa (2014) the official unemployment rate for South Africa increased from 22% in 1994 to 25% in 2014. Furthermore, the official unemployment rate has remained unchanged at 27.7 percent for the third quarter of 2017. However, employment grew by 92 000 in the third quarter of 2017, but was offset by an additional 33 000 job seekers during the same period resulting in a stable unemployment rate of 27%.

The youth or young adults at the age category of 15 until 34 years remained vulnerable in the labour markets with an unemployment rate of 38.6 percent which is 10.9 % above the national average. Adolescents and young adults are especially vulnerable to macroeconomic downturns

and have borne the brunt of the global economic crisis that began in 2008 and the subsequent sluggish employment recovery. This is also evident in the South African labour market, until 2015 where the increase in employment by 1 000 000 (1 million) was solely due to employment gains among adults whilst youth job losses were 221 000. Even though unemployment is not a prevalent issue in social housing it is worth discussing as Onatu (2012) who did a study on social housing rental defaults in Johannesburg situated in the province of Gauteng states that one of the main reasons for rental defaults in social housing is unemployment as well as the lack of understanding of the meaning of tenure resulting in evictions.

However, a study conducted by Manomano and Kangéthe (2015) on low-income (RDP) houses in Port Elizabeth situated in the province of Eastern Cape results showed that 32% were employed, 52% were unemployed, 6% casual labourers, 2% were self-employed and 8% were students. This indicates a discrepancy and a problem in terms of being able to maintain a monthly income. The people who live in the low-income (RDP) houses are unemployed and most of them survive on social grants, and those people who live in the social housing rental flats are employed and they pay rent. This creates a bias scenario that beneficiaries of low-income (RDP) houses are those who are dependent on the government to provide the basic needs such as housing, since the low-income (RDP) are for individuals above the age of 21 who are unemployed and earn below R3500 per month. According to Maslow's Hierarchy of needs such as housing, it is more than accommodation it is also a psychological need that humans require in order for them to survive (Maslow, 1955; Henwood, 2015).

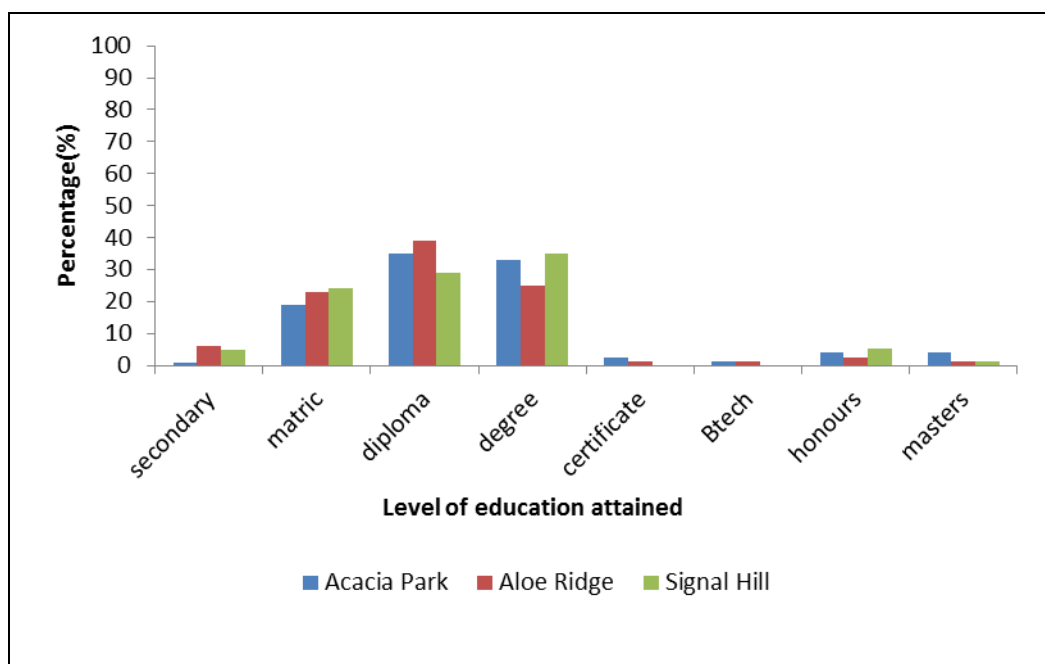


Figure 5. 5:
Level of
Education
attained
(n=225
respondents)

It is evident from the findings that majority of the tenants

who live in the social housing rental flats of Acacia Park, Aloe Ridge and Signal Hill, respectively have higher education. From Figure 5.5 in terms of diploma's, 39% of the respondents were from Aloe Ridge, 35% of the respondents were from Acacia Park and 29% of the were respondents from Signal Hill. In addition, the highest qualification which some of the tenants have is a master's degree throughout the social housing rental flats of Acacia Park, Aloe Ridge and Signal Hill, respectively. During apartheid, education was only reserved for the white minority ruling class (Rakometsi, 2008). Education also formed part of the segregation policies, and featured prominently in the struggle efforts for liberation (Gebremedhin and Joshi, 2016). During apartheid, education for black minority was characterised by shortage of schools, lack of teachers, high teacher-pupil ratio and an inferior curriculum.

After the demise of apartheid and the birth of democracy in South Africa a new direction was taken in terms of education. The Department of Education introduced a new curriculum reform in 1994 which was meant to transform the education system (Gumede and Biyase, 2016). The achievement of equity in terms of transforming education was achieved with section 29 of the Constitution of South Africa which states that *"everyone has the right to a basic education including adult education"* (Republic of South Africa, 1996:11). This was done to address the issue of school infrastructure backlogs, improving the number of educators and as well as deal with the education backlog.

The Skills Development Act of 1998 provided the basis for the creation of the financial aid scheme for the disadvantaged South Africans (Mohlala, 2011). A huge number of learners who completed high schools were provided with tertiary education loans. According to the General Household Survey (2015) the survey indicated that 710 139 students were enrolled at higher education institutions in 2015. More than two-thirds (68.5 %) of these students were African, while 18.2% were white, 7.2 % were Indian and 6.2 % were coloured. Even though most students were African, the education participation rate of this population group remained proportionately low in comparison with the Indian or Asian and white population groups. The number of individuals who gain access to higher education is going rise as the former President of South Africa Mr. Jacob Zuma announced on 16 December 2017 that the government was going to give free higher education to individuals whose parents had an annual gross income of R350 000 or less (State of the Nation Address, 2018).

5.3 Affordability

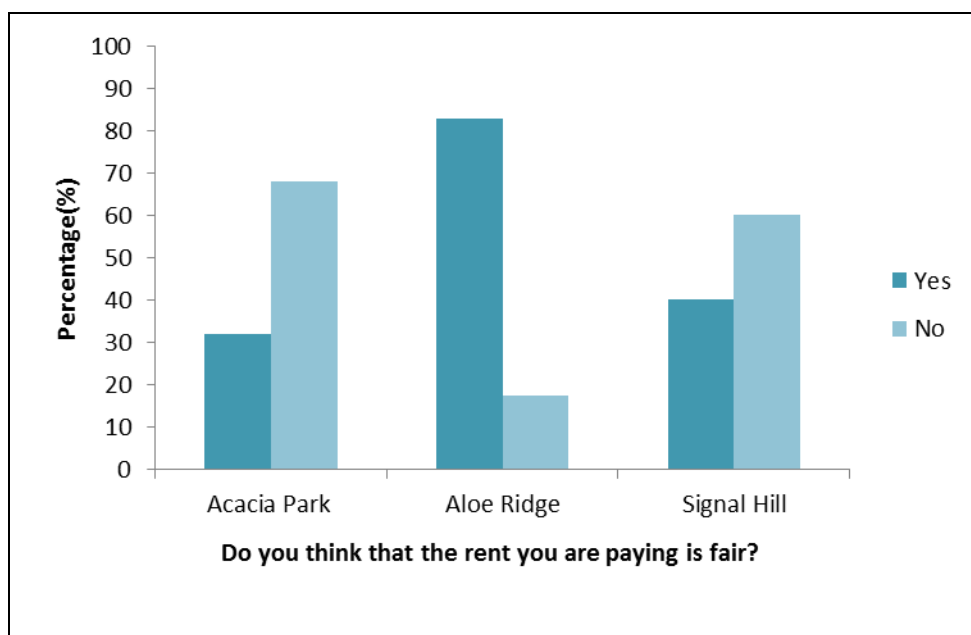


Figure 5. 6: Showing if the tenants think that the rent they are paying is fair? (n=225 respondents)

From the Figure 5.6 the respondents from Aloe Ridge (83%) indicated that the rent they are paying is fair, in comparison to Acacia Park (68%) and Signal Hill (60%) who perceive that the rent they are paying is not fair. Thus respondents from Signal Hill and Acacia Park also made statements such as: *“the rent that I am paying is too high, I am now compromising on my other basic needs in order to pay rent”*.

Siphungu and Nleya (2016) state that a vicious cycle is created within the creation of social housing projects whereby the poor people who fall in the low-income bracket realise that they cannot afford their monthly rent, and so they relocate to where they originally came from or live in the informal settlements. Turnstall et al. (2013) refers to a situation where the individuals cannot afford decent housing a condition called 'housing poverty' is related to the idea that it is not only the low-income earners who have problems when it comes to accessing affordable housing, but it is also those who fall in the middle-income group. Housing costs constitute the most and immediate impact of housing poverty and material deprivation. Not taking into account the housing costs means that there is an underestimation of the risk of poverty and material deprivation for the renters, single people and the minority ethnic groups (Turnstall et al., 2013). The variations in the housing costs have a great impact on the total number of people who live in poverty and those people also experience material deprivation. Sen (1999:87) states that poverty is "*the deprivation of basic capabilities rather than merely as lowness of income, which is the standard criterion of identification of poverty*". Furthermore, the World Bank (2005) states that poverty is hunger, the lack of shelter, being sick and not being able to get access to medical health, not having access to educational institutions. Poverty is the lack of freedom, representation and being powerless. Aluko (2011) poverty is a multidimensional global problem and it affects nations, continents and people differently. Poverty is a condition that exists when people are not able to meet their basic needs and those are the needs which are imperative for their survival. Housing is the second most basic and imperative need for humankind after food. Housing is more than just shelter it also includes social amenities and utilities which are vital for survival.

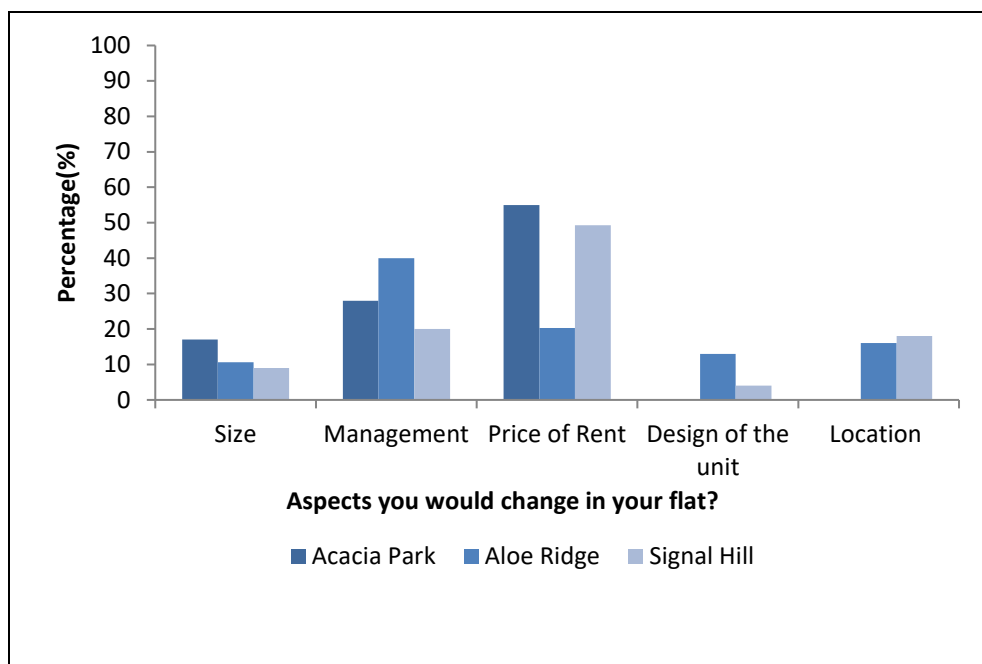


Figure 5.7: Aspects you would change in your flat (n=225 respondents)

From the Figure 5.7 it is quite evident that the respondents from the Acacia Park (55%) and Signal Hill (49%) had the highest percentage of respondents that indicated that they would change their rent. The lowest percentage was in Aloe Ridge where only (20%) indicated that they would change the rent. This is mainly because Aloe Ridge is a new development and it was launched in 2017 and the rent is still low compared to the other rents. This was followed by these statements: *“The rent that I am paying is no longer suitable for my monthly income, when I moved here in here in Signal Hill in 2009 the rent was affordable”*.

South Africa has an urbanisation rate of 2.43% and this means that the demand for affordable housing will remain high for both home-ownership and rental. Many South Africans struggle to access housing finance and this is mainly due to their monthly income and the high level of indebtedness (Centre for Affordable Housing Finance in Africa, 2017). The global economic crisis in 2008 in the United States of America (USA) had a serious impact on households in South Africa and this had severe impacts in terms of access to mortgage loans as the financial institutions implemented strict lending conditions (Onatu, 2012).

Onatu (2012) states that affordability has been cited as the main reason for the rental default in the social housing institutions. Jimoh et al. (2014) mentions that one of the continuing and present challenges facing all the African countries is the access to affordable and adequate housing. Li (2014) indicates affordability is a ratio standard for indicating housing affordability of 25-30% of income. This definition is closely associated with the user cost of housing for the

individual households with a low-income therefore there is a link between affordability to living standards and housing poverty. Shaqra'a et al. (2014) acknowledges affordable housing refers to the amount of monthly income which is required to pay for housing and the relevant household expenses. Affordable housing is a type of subsidised housing for individuals that cannot afford decent housing in the market either to buy or rent. Therefore, the households who buy more than 30% as a standard are treated as being under housing stress. The ever escalating housing prices are a distinct feature of the countries which have a weak Gross Domestic Product (GDP) growth and this has also raised concerns about the housing affordability in these countries. In addition, within these developing countries housing affordability is a problem for younger households, low-incomes, individuals and the elderly (Li, 2014).

Households may face challenges such as housing affordability problems if they are unable to afford or reside in their housing units that meets the required social norms of adequate housing standards. Affordability means the households are able to meet their housing costs but at the same time they are able to maintain their monthly basic living expenses (Shaqra'a et al., 2014). Li (2014) states that the other main causes for housing affordability problems are unstable employment and income inequality. In the times of the economic crisis such as in 2008, the housing affordability problem moves from the poverty stricken poor people to the middle-income group. In addition for income inequality there is a direct relationship between affordability and income, the markets and policies usually favour people with high income and not those who have low to middle income (Baranoff, 2016).

Akinyode and Khan (2017) argue that the lack of affordable housing is synonymous with lower quality housing, the challenges of gaining access to affordable housing especially in the low and middle income households gives rise to the proliferation of slums and unsafe environments within the urban areas and the outskirts of the cities as a result of lack of affordable housing. According to the United Nations Development Programme (2017) the Sustainable Development Goals (SDGs) where goal 11 speaks about access to safe and sustainable cities, in addition there is a target for the year 2030 in which there will be access to adequate, safe and affordable housing and basic services and upgrading slums.

Marutlulle (2017) states that in Africa the failure to address the housing affordability has led to an increase in informal settlements on the urban periphery where approximately 75% of the urban African residents reside in. In comparison to all places in the world, in 2010 SSA had the highest slum growth rate as it had the highest number of slum dwellers compromising of

61.7% (Mutsiya, 2015). According to Statistics South Africa's Household Survey 2011, 14.74 million households lived in informal settlements and Gauteng had the highest percentage of 20.4% and Limpopo had 4.5% which was the lowest (South Africa Yearbook, 2013). UN-Habitat (2015) the people who live in informal settlements suffer in terms of social, spatial and economic exclusion from the opportunities and benefits that are in the urban areas. They are constantly discriminated as they are severely geographically marginalised, lack access to basic services, have limited access to land and property and they are highly vulnerable to natural disasters and climate change.

5.4 Integration with social amenities

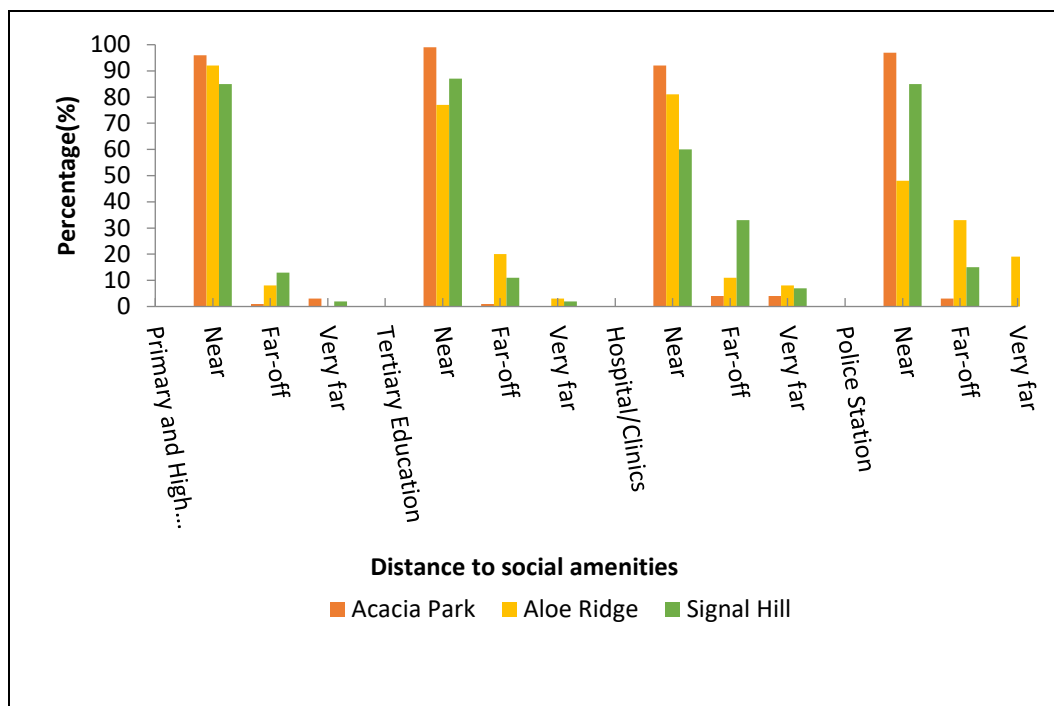


Figure 5. 8:
Distance to
social
amenities
(n=225)

respondents)

From Figure 5.8 it is evident that the respondents indicated that they are located in close proximity to social amenities. Social amenities are the public services such as hospitals, clinics and schools which are vital for the local and surrounding communities and can be explained by the following results. In terms of distance to primary and high schools, the majority of the respondents from Acacia Park (96%) indicated that they are in close proximity to primary and high schools. A respondent from Acacia Park made the following statement: “Bisley Park and Pelham Primary School and Alexandra and Pietermaritzburg Girls’ High School are very close, our children walk to school therefore saving us transport money”. Furthermore, the respondents from Aloe Ridge (92%) and Signal Hill (85%) also agreed to be in close proximity to school as depicted in Figure 5.11. Turkkahraman (2012) mentions that the primary goal of education is to develop society and to sustain the individual. The development of a country is dependent on its level of education, the better education a country has the faster it is able to develop (Johan and Harlan, 2014). In addition, if a country is well educated it can be able to take part in decision making issues such as climate change, poverty and peace. All the decisions will need to be administered by individuals that are educated. The United Nations (2015) states that quality education is goal number four of the Sustainable Development Goals (SDGs). Goal number four is aimed at ensuring inclusive and quality education for all and to promote lifelong learning.

In respect to health care facilities to hospitals, Acacia Park respondents (92%) have mentioned that they are in close proximity to. Moreover, respondents from Aloe Ridge (81%) and Signal Hill (60%) also stated that they are in close proximity to hospitals and clinics. The graph above (Figure 5.11) demonstrates that Acacia Park had the highest percentage of respondents who perceive that they are in close proximity to social amenities. According to the Department of Human Settlements (2005) it is essential that the social housing policy should be aligned with the IDP.

The IDP is a five year plan that a municipality uses to focus on the identified and prioritised local needs, it also takes into account the available resources. The aims of the IDP is to co-ordinate the work of the local and other spheres of government in order to improve the lives of the people living in an area. In terms of social housing, the IDP must promote the social, physical and economic integration of housing development into the existing urban areas or the inner city areas. It is therefore imperative that social housing projects must be developed according to the IDP in order to facilitate for the process of integration. In terms of physical and spatial integration, social housing projects should provide its tenants with easy access to social amenities, transportation routes and recreational facilities which will improve quality of the life of the individual (Department of Housing, 2004). It is evident that social housing projects are located where the residents are placed in close proximity to their social amenities and this is exemplified by the responses of the respondents where a high percentage (92%) for Acacia Park, Aloe Ridge (81%) and Signal Hill (60%) stated that they are in close proximity to their social amenities(hospitals and clinics).

In comparison to the low-income (RDP) houses this is not the case as they are situated in the urban periphery. For example in terms of accessibility to public hospitals in the Eastern Cape: 24% of the beneficiaries stated that public hospitals were very far, 46% stated that they were far and 30% percent revealed that they were not far (Manomano and Kangéthe, 2015). In addition, in Dambuza situated in Pietermaritzburg, KwaZulu-Natal the respondents revealed that the *“nurses are very rude, I wake up very early in the morning, by six o’clock I am by the hospital because the lines because the lines are very long”* (Hlophe, 2016 unpublished). These case studies provide significant discrepancies in relation to issues on the ground level for the beneficiaries of low income (RDP) houses. The post-apartheid government of South Africa initially instituted the low income (RDP) houses which was used to address the housing backlog inherited from the apartheid government (Manomano and Kang’ethe, 2015). One of

the principles of the RDP programme was to meet the basic needs of black people who were previously marginalised (Cewuka, 2013).

Public hospitals are institutions which are meant to service the poor in terms of health care. The low-income (RDP) beneficiaries are in a precarious situation when they have emergencies (Mbatha, 2018). Due to the HIV/AIDS pandemic there is concern regarding the obtaining of Anti-Retrovirals (Kang'ethe and Manomano, 2015). According to the Constitution of South Africa, *"everyone has the right to access to health care"* (Republic of South Africa, 1996: 11). In this study that focused on the low-income (RDP) houses in Dambuza situated in Pietermaritzburg referred to the underlying causes being lack of financial capital, information and awareness (Hlophe, 2016 unpublished). Research has shown that there is a direct relationship between poverty and the accessibility of clinics and hospitals (Peters et al., 2008). Thus, poverty perpetuates health care provision.

Service delivery has a direct relationship with development and is seen as a way to close the gap between the rich and the poor (Mabitsela, 2012). Makanyeza et al. (2013) states that service is defined as the manner in which work is done according to specific compliance, agreement, expectation and goals. Furthermore, the service is effective when these goals are adhered to. Local government is the sphere of government close to people and is tasked with the development and provision of municipal goods, activities, benefits that are deemed by the public to enhance the quality of life in local jurisdictions (Vhonani, 2010).

The Municipal Systems Act 32 of 2000 outlines the specific duties and requirements for all municipalities which include: giving priority to the needs of the local community, promoting the development of the local community, and ensuring that all the members of the community have access to basic service (Mbazira, 2013; Statistics South Africa, 2016). Having access to basic services means that a person has the following: water, electricity, housing, sewer system, roads and refuse removal. This law was put in place to ensure that the poor communities have access to basic services and there was also a standard rule that the tariffs put in place will not be an economic burden on the poorer communities (Mbazira, 2013). In order to develop long term planning and provide services to their areas municipalities use IDPs. The IDP have not sufficiently served their governmental goals. Firstly, there is lack of participation by stakeholders such as the communities and this has questioned the role of IDPs. Secondly, institutional weakness in terms of shortage of the qualified staff and capacity in terms of financial management have undermined effective implementation of the IDPs. This is also

evident by the low-income (RDP) houses which have been placed on the periphery and perpetuated poverty amongst the beneficiaries. Lastly, the poor inter-departmental relations have hampered the effective local development planning.

There is evidence that service delivery protests in South Africa are escalating whereby in 2007 there were an average 8.7 protests to 9.8 in 2008, 19.1 in 2009 and 16.3 in 2010 (Mbazira, 2013). These protests were due to the rising costs and inadequate provision of services (Ndlovu, 2016). Makonese et al. (2012) mention that although free services were provided the poor were in debt due to their consumption exceeding the free allowances that were provided. For instance in the Msunduzi Municipality on February 19 2018 residents marched to the City Hall demanding better access to services and the prosecution of those who have defrauded the Msunduzi Municipality (Ntuli, 2018). Even the old age pensioners were part of the protest. They stated that they want the Municipality to write off their monthly debts and they want to be part of the indigent programme. Also on this agenda was that the residents wanted the city to enforce its by-laws and make the city cleaner. Mottair and Bond (2012) mention that there are three phases of service delivery protests in South Africa, the first era of service delivery protests occurred in the post-apartheid era where citizens were unsatisfied with the housing and infrastructure, the second era was in the early 2000s with the rise of social movements such Treatment Action Campaign (TAC) and the Anti-Privatisation Forum (APF) and the third phase was after 2004 where there was local community strikes.

The service delivery protests are indicators of the failure of local democracy and can be explained by the social theory of relative deprivation (Nnadozie, 2013). This theory mentions that South African citizens are now demanding access to basic services which they feel are a necessity. It is a situation where a certain demographic population does not have access to goods and services which they are meant to be receiving, most South Africans are not only deprived of their access to basic services but they are not involved in public participation sessions held in their communities.

Vhonani (2010: 28) indicates that these are also some of the causes of the protests:

- Corruption and nepotism, people do not deliver services because they are not qualified for the position they have. Poor service is also blamed on the deployment of ANC comrades to positions of power for which they are not qualified for.

- Ward committees are also not fully operational, resulting in poor communication with communities. Communities protest when they are not satisfied with the delivery of basic municipal services such as running water, sanitation and electricity.
- Political leadership lack responsiveness to issues raised by communities. In some cases, leadership is corrupt, incompetent and with a high disregard to communities.

On the one hand service delivery protests are characteristics of the poor working class, and when it comes to access to services it is disappointing that the low-income (RDP) houses and the social housing are both housing programmes of the Department of Human Settlements but the services are not the same. The people in the social housing rental flats are located in close proximity to their social amenities and they do get services, but the low-income (RDP) houses are located on the periphery with poor services and infrastructures.

5.5 Quality of Life

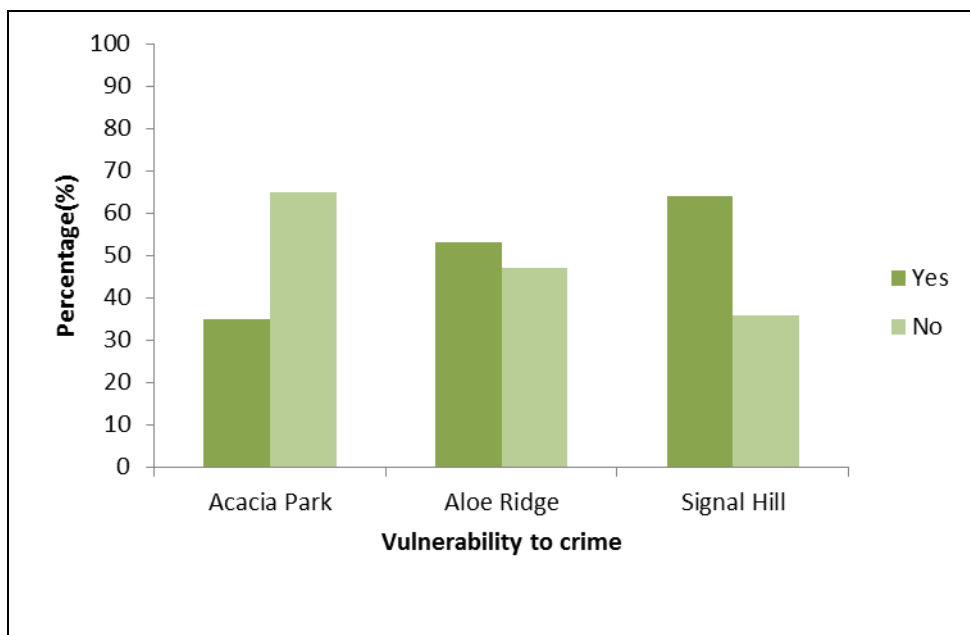


Figure 5. 9: Vulnerability to crime (n=225 respondents)

Figure 5.9 shows that majority of the respondents from Signal Hill (64%) and 53% of the respondents from Aloe Ridge were vulnerable to crime. A respondent from Aloe Ridge said *“the thieves have already broken the palisade fencing and they use it as an entrance to come and commit the crime as there are only two security guards and they are based at the entrance, the housing developments are huge so they do not have time to patrol the area, two security guards are not enough”*. Whereas in Acacia Park the respondents (68%) indicated that they are not vulnerable to crime. According to the Institute for Security Studies in South Africa

(2017) the Msunduzi Municipality had 3832 house burglaries in 2016 and 3720 in 2017. In addition, Statistics South Africa (2017) indicates that house burglary was reported as the most feared crime in South Africa. In order to try and decrease the crime rates in South Africa and the NDP has aimed at creating safer communities by setting out duties and functions of the justice system in trying to curb the crime rate amongst women and youth (CSIR, 2016). Kruger and Landman (2008) argues that crime remains a serious challenge and it is something that is always in the minds of South Africans. Breetzke et al. (2014) states that South Africa has experienced a dramatic increase in crime since the end of apartheid and birth of democracy. Up until 1994 cities were divided according to race, residential areas which were around the Central Business District (CBD) were mainly reserved for the white population (Kruger and Landman, 2008). The apartheid spatial planning is the main contributing factor for the escalation of crime in the urban areas in comparison to the rural areas (Johannes, 2012).

South African citizens have created various methods in order to curb the crime rates in their neighbourhoods. The most popular one is the creation of vigilant organisations that try to enforce the law in communities; likewise, some community members opt for using high concrete walls which are installed with burglar alarms, fences as a form of security (Breetzke et al., 2014). The option for individuals to protect themselves often depends on their income levels (Kruger and Landman, 2008). Low-income communities have little resources to help them with crime in their neighbourhoods, the only form of protection they have is shelter which in most cases is inadequate.

In South Africa there is a growing response to crime in the affluent and middle-class and it is a way of controlling access to certain neighbourhoods. This form of protection has resulted in a feature called gated communities and it has become a popular trait in the urban areas of South Africa (Mathabela, 2016). The main reasons which are cited for gated communities in the major cities of South Africa (Cape Town, Durban and Johannesburg) is the high rates of crime, and the perception that crime rates in South Africa are uncontrollable (Breetzke et al., 2014). Furthermore a study by Dlamini (2016) on the gated communities in Mount Edgecombe situated in Durban fifty-six (56%) percent of the respondents indicated that crime is the main reason they preferred to live in a gated community

Gated communities in South Africa can be divided in two categories and they are security estates and enclosed neighbourhoods (Kruger and Landman, 2008). Security estates are private developments that are physically separated from their surroundings by walls or fences and they

have controlled access points. Those buildings are usually planned and they are including a range of developments such as complexes. Enclosed neighbourhoods are those that are already existing and that have been fenced or walled in, the public roads and streets have been either closed off or the access is restricted using booms, gates and security guards. Landman (2008) states that gated communities are the result of the privatisation of public space. Johannes (2012) mentions that gated communities not only perpetuate apartheid geography but they also facilitate for the process of physical exclusion to those who live outside gated communities. The proliferation of enclosed neighbourhoods is a very emotive issue in South Africa and one of the main reason is that it contributes to the apartheid spatial planning. Furthermore, most of these enclosed neighbourhoods are not part of the planning policies and strategies that have been put in place to promote social integration (Kruger and Landman, 2008).

5.6 Management and Participation

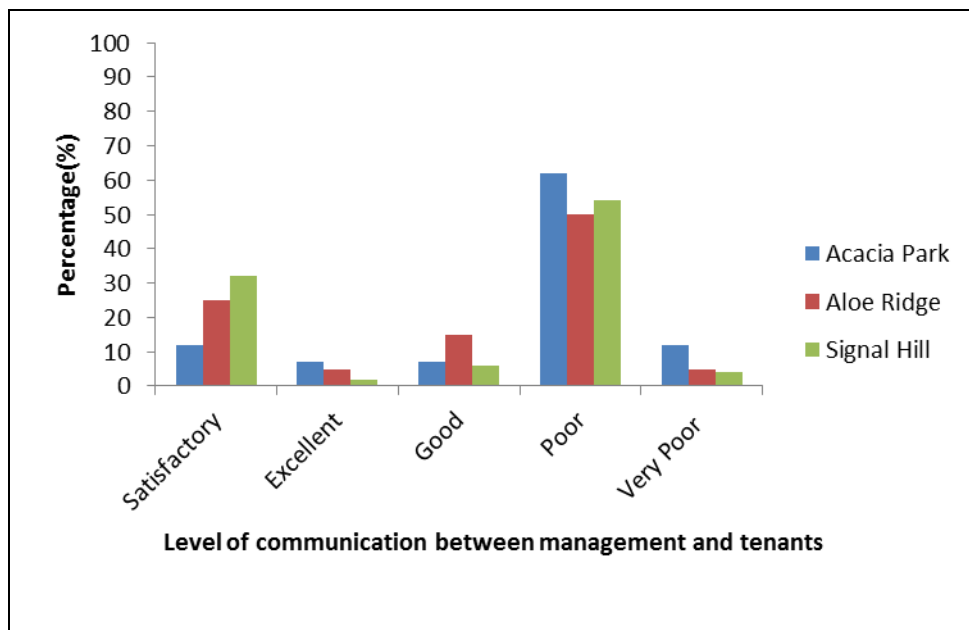


Figure 5. 10: Level of communication between management and tenants (n=225 respondents)

From the above results it is evident that in all the three social housing rental flats Acacia Park, Aloe Ridge and Signal Hill, respectively. The respondents indicated that the communication between the management and tenants were poor. From Figure 5.13 it was evident that respondents from Acacia Park (62%) perceived that communication is poor, 54% of the respondents were from Signal Hill and half of the respondents were from Acacia Park who also perceived a poor relationship with the management structures. These results were followed by these statements: “the management is top-down, decisions are made without consulting, a person just gets a pamphlet in the door which has decisions that will be implemented”.

According to the Department of Housing now called the Department of Human Settlements (2005) the social housing policy has one of the principles: social housing must ensure the involvements of residents in the social housing institutions (SHI) through meaningful consultation, information sharing, education, training and skills transfer. This principle states that the residents must participate in the administration and management of their housing.

From the above results and statements, this principle is clearly not being implemented according to Figure 5.10, as a result the tenants indicated that the communication with the management is poor. Aalbers (2015) states that under neoliberalism housing becomes commoditised and marketed, the tenants that reside in social housing are perceived as a failure. In addition, when social housing is allowed to subsist it is either marginalised and the management also become commoditised.

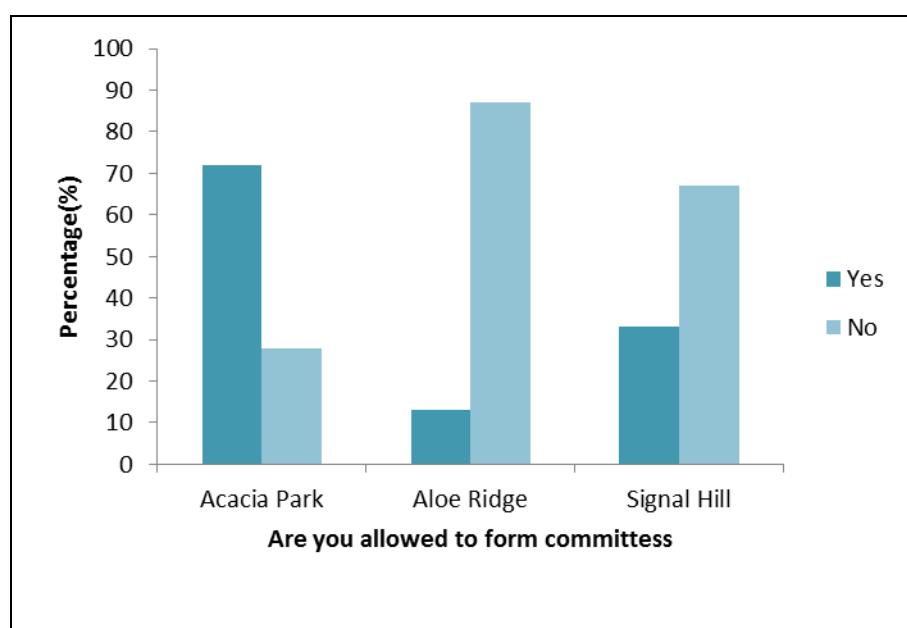


Figure 5. 11: Can the tenants form committees (n=225 respondents)

From Figure 5.11 the results are indicative that respondents from Aloe Ridge (87%) and respondents from Signal Hill (67%) are not allowed to form committees, respectively. On the contrary, 72% of the respondents from Acacia Park indicated that they are allowed to form committees. The respondents from Acacia Park which indicated that they are allowed to form committees had the following to say: “we once had a committee and within a short period they were evicted”, even when committees are formed and issues are raised, they get threatened”. The respondents from Aloe Ridge and Signal Hill which stated that they are not allowed to

form committees also stated that: “there *are no measures in place to assist us with the creation of committees*”.

However, an interview with the social housing official when asked if the tenants can form committees, he responded by saying that tenants are allowed to form committe

5.7 Multiple Responses

Table 5.7. 1: List of suggestions provided by the respondents from the three social housing rental flats in (%)

Response	Acacia Park (n=75)	Aloe Ridge (n=75)	Signal Hill (n=75)	Total (n=225)
The debiting system needs to be fixed.	20	26	53	100
Car ports are needed for extreme weather conditions	53	33	47	133
There must be more environmental awareness	13	40	26	79
Capital City housing needs to have a selected day such as once a week or month whereby tenants can buy water and electricity from them on the premises. It gets difficult for tenants to go to the Capital City Housing.	6	40	20	66
The rent is too high and it is always increasing annually.	80	33	86	199

Multiple responses were sections from the questionnaire where the respondents chose more than one answer in the questionnaire. The multiple responses are responses from a section in the questionnaire, which probed the respondents if they have any suggestions or issues that they would like to mention. The majority of the respondents from Signal Hill (86%), Acacia Park (80%) and Aloe Ridge (33%), mentioned that their rent is too high and they are compromising on their basic needs in order for them to pay their monthly rent.

Majority of the respondents Acacia Park (53%) indicated that there needs to be a car port in the social housing rental flats especially with the climate induced challenges. The respondents from Signal Hill (47%) and Aloe Ridge (33%) also perceived the need to have car ports constructed on the social housing rental flats. In terms of the debiting system, majority of the

respondents Signal Hill (53%) mentioned that the debiting system needs to be fixed, this was followed by Aloe Ridge (26%) and Acacia Park (20%), where the respondents mentioned that in some cases the rent would be debited twice in one month or sometimes it would not be debited and then a person would be evicted for non-payment. In regards to the environmental awareness, the respondents from Aloe Ridge (40%), Signal Hill (26%) and Acacia Park (13%) mentioned concerns regarding environmental awareness. In terms of the distance to Capital City Housing, Aloe Ridge (40%), Signal Hill (20%), and Acacia Park (6%) mentioned that Capital City Housing offices are far away and therefore, it becomes difficult and time consuming for them to purchase the water and electricity.

5.8 Interview with the Social Housing Official

The following section will discuss the responses that were given by the social housing official when he was interviewed about the social housing rental flats namely Acacia Park, Aloe Ridge and Signal Hill, respectively. The researcher transcribed the responses given by the social housing official and the responses will be analysed thematically.

Tenure

When the social housing official was asked about which type of housing tenure he preferred, he responded by saying that the rental tenure is much better option for most because most individuals do not qualify to purchase a house. Moreover, the rental tenure is a form of housing tenure that is more prevalent in the capitalist societies, where the tenants are forced to pay rent which is too high, they keep on renting property that they will never own. Fine and Fihlo (2017) argue that the effects of neoliberalism in housing is that there is an increase in job contracts rather than permanency, this means that an individual will not qualify to purchase a house or obtain a home loan but they will be forced to rent.

Housing backlog

Pietermaritzburg is a city that has a housing backlog, the social housing official mentioned that the social housing rental flats are assisting with the housing backlog. Furthermore, this is because most of the individuals are considered to be earning too high in order to qualify for a fully subsidised low-income (RDP) house and some are earning too little to apply for mortgage loans.

Affordability

In terms of affordability, the social housing official mentioned that the social housing rental flats are an affordable option for the low and middle income people, as the rent that is set must not be more than 30% of the individuals' income. In addition, he stated that the individual's get a very good flat which has some furniture, compared to flats which are privately owned. However, when the researcher was asking the respondents about affordability, they indicated that the rent is very high, it is becoming unaffordable. Faber (2018) argues that under neoliberalism the housing prices whether rental or ownership increase to a point where it is only the landowners and homeowners who are able to survive. Likewise, Slater (2016) indicates that with the rise of unregulated social housing institutions affordability is diminishing and the rent is now set about 80% and this will never be affordable for the low-income class. Afenah (2009) mentions that with the adoption of the SAPs governments were

deterred from being the primary provider of basic services and goods but they were forced to become the facilitators. The result is that the country focuses on producing housing for the high-income class and there is an underproduction of housing for the low-income class.

Background checks

The social housing official alluded that they do background checks, they do an affordability analysis, they do credit checks, they require a person's three month bank statements, and they also check if a person has a criminal record. The social housing official mentioned that the background checks are very imperative because they allow them to know if a person will be able to pay the monthly rent.

Re-integration

The social housing official reiterated that the social housing rental flats re-inforce integration because individuals from different income and racial groups are able to live in the same place. This is unlike, the apartheid days where there were different laws which prohibited different racial groups from residing in the same place.

Information Dissemination

The social housing official mentioned that they use all kinds of media to advertise about their social housing rental flats. He stated that they use billboards, pamphlets, they have pop-up stalls at the shopping centres in Pietermaritzburg. Furthermore, a question was posed to the social housing official asking whether the tenants are informed and made aware with training about the rules, regulations and responsibilities regarding the social housing rental flats. He stated that the tenants have to undergo a three day training for three hours from 09:00 am to 12:00 pm. On the contrary, the respondents mentioned that the rules are always being changed without them being aware.

Participation

In regard to participation, the social housing official stated that the tenants are allowed to form committees, so that they can also participate in decision making. However, during the data collection process at the social housing rental flats, the respondents attested that they are not allowed to form committees and if they do form those committees, the people in those committees get evicted.

Rental Administration

In terms of the standards used to calculate the rental prices, the social housing official indicated that the rent is not set according to the market prices such as the inflation. He mentioned that

they are guided by the social housing policy where rent must not exceed more than 30% of the individual's monthly income. However, the respondents stated that the rent is too high and it is making them compromise their basic needs.

Eviction

In terms of evictions the social housing official mentioned that evictions are a long process and it is usually their last resort when it comes to rental defaults. The social housing official mentioned that if a person cannot pay rent they need to be made aware so that there can be arrangements made to assist that individual. Furthermore, the social housing official mentioned that they do encourage tenants to pay at least half of their rent than for them to not pay at all. On the contrary, the respondents indicated that Capital City Housing is very quick to evict people, and sometimes a person might come from work and they would find their belongings thrown outside without them being made aware. The eviction processes that occur at Capital City Housing are a reflection of how the spirit of Ubuntu is declining with the high eviction rates. Afenah (2009) states that evictions increase and result in poverty, the severely affected people are the poor and the ostracised women.

5.9 Chapter Summary

This chapter has presented the findings from the questionnaire and an interview with the Capital City Housing social housing official, the results from the questionnaire were analysed using SPSS and the interview schedule was analysed thematically. The results found indicated that the respondents are finding it hard to pay the rent, as the rent is too high for their monthly income. In addition, the high rent is indicative of neoliberalism where people are encouraged to rent rather than to own. When people rent they never own the property but they are providing profits to the capitalists. The results also revealed that social housing rental flats are located in close proximity to social services however, the findings from this study revealed that there is a high crime rate in Acacia Park and Signal Hill.

Chapter six: Summary, Recommendations and Conclusion

6.1 Introduction

The key results and findings of this study are summarised and presented in relation to the objectives of the study in an attempt to address the issues raised by the research questions. There are substantial similarities as well as differences between the various tenants of Acacia Park, Aloe Ridge and Signal Hill, respectively. In addition, there was information gathered from the Capital City Housing official, which was contradictory to the tenants response. The housing policy has tried to make social housing an economically accessible and decent housing typology for the low and middle income households. However, what is evident from this study is that social housing is dysfunctional and there is a continuous displacement of the low-income households who continue to struggle with their rental payments.

6.2 Summary of key findings

The key findings and results of the research study are presented and summarised below in relation to the objectives of the research study

6.2.1 To investigate if social housing is a viable option for the low-income class

The focus of this objective was to investigate if social housing is affordable for low-income class. Questions pertaining to affordability in terms of the amount of rent being paid were asked to respondents in (Acacia Park, Aloe Ridge and Signal Hill), respectively. The findings from this study revealed that the respondents indicated that the rent is too high and they were struggling to meet their basic needs as the rent took more than half of their monthly income. Respondents from Acacia Park, Aloe Ridge and Signal Hill, respectively also stated that rent is no longer affordable as it takes up more than thirty (30%) percent of their monthly income.

6.2.2 To assess the tenants socio-economic conditions

The focus of this objective was to determine if the social housing rental flats namely Acacia Park, Aloe Ridge and Signal Hill, respectively is located in close proximity to social services such as schools, clinics and the police station. When it came to the question in regard to proximity to social services, the respondents from the social housing rental flats mentioned that they are in close proximity. Furthermore, some respondents even mentioned that their dependants walk to educational institutions, thus saving petrol. However, the research study also made a comparison of the social housing and the low-income (RDP) houses in terms of

their location to basic services, and what was found out was that previous and recent studies within the last five years indicated that the low-income (RDP) houses were located far away from their social services (Aigbavboa and Thwala, 2014; Juta and Matsiliza, 2014; Manomano and Kang'ethe, 2015). In addition, the respondents from these low-income (RDP) houses stated that the services they received was very poor. It is evident that the beneficiaries of these low-income (RDP) houses were placed in areas that reinforced apartheid geography where they were far from social services. One of the main reasons for the creation of the RDP policy was to address the spatial inequality but it seems like that failed (Bailey, 2017). However, the people who live in social housing rental flats are placed in close proximity to their social amenities as they pay a monthly rent. Unlike, the low-income (RDP) houses that were fully subsidised the government placed them far away from the social services in the peripheral areas where the land is cheap. The five year Integrated Development Plan (IDP) has failed in addressing the spatial mismatches of the previously disadvantaged communities. In addition, there was also a section in the questionnaire that dealt with the vulnerability to crime. The respondents from Aloe Ridge and Signal Hill stated that there is a prevalence of crime in their neighbourhoods, the respondents stated that there are a lot of burglaries and car thefts, and most of those cases are unresolved.

In addition, the respondents contested that the high crime rate is also further exacerbated because there are only two security guards and they are based at the entrance. The respondents also stated that having two security guards being based at the entrance is not beneficial, because the security guards do not get a chance to patrol the area as the housing developments are huge. Crime is one of the factors that individuals consider when looking for accommodation. The crime rate in South Africa is very high and currently the affluent or the high-income neighbourhoods reside in gated communities (Eagle, 2015). As already mentioned in the previous chapter gated communities are closed neighbourhoods or security complexes with limited access. Access is mainly gained by remote control and there are surveillance cameras, security guards and boom gates at the entrance. Gated communities are seen as a way that the residents protect themselves against the high crime rate in South Africa.

6.2.3 To assess the level of satisfaction the tenants have with the management

The focus of this objective was to investigate if the tenants have a good and a co-operative relationship with the management. However, the respondents from Acacia Park (62%), Aloe Ridge (50%) and Signal Hill (54%) respectively, indicated that the relationship they have with

the management is poor. This was followed by statements where the respondents indicated that the management is dictatorial as decisions are made without consultation. One of the principles of social housing is that the tenants must be able to participate in the administration and management of social housing. From the responses given by the respondents of the social housing rental flats namely Acacia Park, Aloe Ridge and Signal Hill respectively, it was clear that there is no consultative decision making. Furthermore, the respondents indicated that they are not allowed to form committees. The committees provide an avenue in which people can be able to voice out their opinions and issues. The researcher had an interview with the social housing official who stated that the tenants are allowed to form committees, but when the researcher commenced with the data collection, the respondents alluded that they are not allowed to form committees. The respondents further stated that if they do try to form committees, the committee members are evicted.

6.2.4 To investigate the operating standards of the social housing rental flats

The aim of this objective was to get an idea of how social housing institutions in South Africa operate and for the purpose of this study it was the one in Pietermaritzburg (Msunduzi Municipality, KwaZulu-Natal). The information that was gathered from the social housing official mentioned that the rental tenure is a more favourable option than home ownership. The reason being there is no need to apply for mortgage loans. In terms of affordability, the social housing official mentioned that social housing is an affordable option for the low and middle income class. However, during the data collection process the respondents mentioned that their monthly rent is unaffordable. Furthermore, the social housing official stated that eviction is their last option for non-payment but, the respondents stated that if a person defaults on their monthly rent they are evicted and their belongings are thrown outside and there is no prior notification.

6.3 Conceptual Reflections

The conceptual framework of this study discussed humanistic geography, Ubuntu and political economy.

6.3.1 Humanistic geography

As a human geographer, it is important to understand the way in which individuals make use of their space and place. For the purpose of this study, the researcher wanted to understand the tenant's perception or satisfaction of the social housing rental flats. In order to gain a better

understanding the researcher formulated questions that would answer the questions around the perception and satisfaction with the social and economic factors of the social housing rental flats. In terms of the economic conditions, the respondents indicated that their rent is too high, they struggle to meet their basic needs. For the social conditions, the respondents stated that they are in close proximity to their social amenities but, they mentioned that the crime rate is very high.

6.3.2 *Ubuntu*

Ubuntu was discussed in chapter three, which means that “a person is a person through other people” (Bolden, 2014:1). Ubuntu is described as the ability of the African culture to show dignity, respect, mutuality and humanity towards each other with the aim of building and sustaining relationships. Ubuntu is not committed to individualism as compared to the western communities. For the purpose of this study, it was shown that there is a decrease in the spirit of Ubuntu, this can be seen by the huge number of evictions that occur in social housing due to non-payment of their monthly rent. Eviction leads to homelessness, Ubuntu has been replaced with neoliberalism and privatisation, the poor are isolated from the elite in terms of gaining access to affordable, decent and sustainable housing.

6.3.3 *Political Economy*

Political economy talks about how the institutions and states use the power of politics when it comes to the distribution of resources. Housing has been seen as a commodity that will assist in the accumulation of wealth. In a capitalist society housing is privatised and it becomes unaffordable for the low-income to purchase moreover, in capitalist societies individuals are encouraged to rent rather than to own a house. However, the rent is set so high as the rent is all about maximising profits, that it also becomes difficult for a low-income earner to be able to pay the rent. There is no sympathy for the individual that is paying the rent and so they default on rent and are evicted immediately. The rent that is paid in these social housing rental flats is high, thus making it easier for evictions when tenants default on non-payment.

Neoliberalism is a global market theory that advocates for free trade and open markets. In neoliberalism the main focus is on less state regulation. If there is less state regulation, there is an avenue for private companies and individuals to operate. One of the key elements of neoliberalism is privatisation. Privatisation is the transfer of the productive public utilities to the private sector (Harvey, 2005; Estrin and Pelletier, 2015). There has been privatisation in

public facilities such as telecommunications, transportation and water, and for social services such as health care, education, housing and water provision have all been privatised. The privatisation of housing has meant that housing is no longer a basic need that is provided by the government but, it is now provided by the private market which charge exorbitant prices that makes it impossible for low-income and emerging middle income individuals and families to purchase a house. In terms of privatisation in South Africa, it can be seen by the adoption of a neoliberal policy called GEAR in 1996. GEAR was a neoliberal policy that advocated for the amended in government spending. Housing became affordable to those individuals who were in the middle and the high income categories. Furthermore, an example of the implementation of the neoliberal policies in South Africa is how the government opted out of providing the fully subsidised low-income (RDP) houses, in 2004 a housing tenure option was introduced which was called social was housing. Social housing was a rental tenure option for the low and middle income earners. Nevertheless, what is evident is that the low-income earners are not coping with the monthly rent as it is unreasonable. The low-income earners are trapped in a vicious cycle of poverty, and they are left with no option but to live in informal settlements.

6.4 Recommendations

6.4.1 There must be consistency in policy and in practice

In South Africa there is no set standards of procedures for social housing institutions as they all have different methods of operation. Social housing is meant to be a rental housing option for the low to middle income individuals who earn between R1500-R3500 (first income bracket) and R3500-R7500 (second income bracket) and this is the key requirement for social housing institutions. However, what is evident is that the social housing institutions keep on increasing the income bracket. Capital City Housing (Pietermaritzburg branch) has advertisements saying that it provides accommodation for individuals who earn a monthly income of R1500 to R15 000 per month. The Imizi Housing Association in Port Elizabeth provides accommodation to individuals who earn a monthly income of R3500 to R15 000, Johannesburg Social Housing Company situated in Gauteng provides accommodation for two income groups for those who earn R3500 to R7500 and it also caters for individuals who earn R2880 to R 18 000. The Madulammoho Social Housing also situated in Gauteng has different types of accommodation there is one called shelter and it is for people who are car guards who earn between (R0 to R 800 per month), transitional housing in the form of sharing apartments for individuals who earn (R500 to R 1200 per month), communal housing (R 1200 to R 2500

per month) has a shared kitchen and ablution facilities, social housing (R2500 to R7500 per month) for the low-income market group (Madulammoho Housing Association, 2018).

In addition, with the increase in the income bracket by the former Minister of Human Settlements Lindiwe Sisulu, where she increased the income bracket from R1500 to R7500 to R1500 to R15 000 per month. The result of this is that social housing will also cater for those individuals who earn R15 000 per month, in addition, the individuals who earn R 15 000 per month are not low or middle income, they form part of the gap housing market, those who are too rich to get a free housing subsidy but too poor to get a mortgage bond. Furthermore, in social housing there is no mention as to what happens when someone's monthly income increases, do those people still have a right to reside in those flats or are they meant to find accommodation elsewhere.

There must be clearly enforced regulation for social housing institutions. The Social Housing Regulatory Authority (SHRA) needs to undertake on going compliance of the social housing institutions. There cannot be a diversity of social housing institutions in South Africa who are functioning on their own. What is evident is that social housing is no longer for the low-income but the middle and high-income earners. The government needs to make sure that when providing social housing for the low-income earners affordability should be a criteria as they have to pay rent monthly which is also coupled with utilities such as water and electricity.

6.4.2 A system of verification

There needs to be a system in place where every six months the tenants' payslips are checked to see if they still fall within the social housing target market. This is very important as it seems that currently in social housing once a person is accepted for renting there are no further background checks which are implemented.

6.4.3 The number of security guards must be increased

The tenants from Aloe Ridge and Signal Hill complained about the high rates of crime and the main contributing factor was that there are only two security guards at the social housing rental flats. Therefore there should be additional security measures implemented as the tenants do not feel safe and secure. Additional measures that can be taken would be to install security cameras in areas where the security guards would not be able to patrol. While administering the questionnaire the researcher was made aware by the respondents that the pedestrian access is

not monitored. Thus, anyone can access the premises at any given time. Furthermore, security checks must be implemented at the access gate.

6.4.4 Maintain the 30% standard for affordable housing

The minimum standard for affordable housing needs to be implemented especially for the low-income households who most of the time have difficulty when it comes to paying the rent (Siphungu and Nleya, 2016; Tiwari and Rao, 2016). Studies done on housing affordability state that when housing cost more than 30% of an individual's income it is no longer affordable Sliogeris et al., (2008); Jewkes and Delgadillo (2010); Almaden (2014). For example, a person who earn R3000 per month, and rents a one bedroom flat, they will pay rent of about R 1000 and also about R400 per month for water and electricity. The total of this is R 1400 this is almost half of that individual's income already that person is paying half of their income on rent. Therefore, it is important that when the social housing institutions increase the rent, an individual's monthly slip must be considered to make sure that the rent will not cost more than 30% of their monthly income.

6.4.5 Social housing projects must have a Medium Term Social Housing Implementation Plan (SHIP) (Department of Human Settlements and Department of Planning, Monitoring and Evaluation, 2016)

Social housing projects should have a five year financial plan that will make it easier for social housing to continue operating, rather than increasing the rent for the tenants so that the development can continue operating.

6.4.6 There needs to be a set performance standard

A performance evaluation criterion that will be used in all social housing institutions to see if they are performing against the set standards, this will serve as a benchmark for social housing institutions so that there will be a decrease in rental defaults or evictions.

6.4.7 Co-ordination between the civil society and housing associations

There must be legislation which is enforced and that will allow for the creation of a relationship between civil society and the housing associations and this will make sure that the tenants will be able to voice their opinions.

6.4.8 *Improved Monitoring and Evaluation Mechanisms*

There must be monitoring and evaluation mechanisms put in place that will ensure the performance of the social housing institutions. The DHS should be improved and there should be one department that will monitor the policy and regulations of the social housing institutions. Social Housing Regulatory Authority (SHRA) should ensure that the data collected from the social housing institutions is properly collated, analysed and utilised to monitor the social housing institutions performance.

6.5 Conclusion

This thesis has stated how the housing backlog in South Africa emanates from the colonial days to post-apartheid neoliberal policies that were formulated and implemented. The low-income (RDP) houses were built as a solution to address and decrease the housing backlog. After 10 years of democracy it was clearly evident that the state would no longer be providing free fully-subsidised housing to the low-income citizens. A new policy was created in 2004 and it was known as BNG which initiated a housing tenure option called social housing which was a rental or co-operative option for individuals with a monthly income of R1500 to R 15 000. This thesis also examined the conceptual frameworks that underpin social housing such as humanistic geography, Ubuntu and political economy. Humanistic geography attains an understanding of the human world by studying people's relations with nature, their geographical behaviour as well as their feelings and ideas regarding space and place (Tuan, 1976). Humanistic geography incorporates the phenomenological or behavioural approach it is useful to understand the tenants' perception or satisfaction with the social rental housing flats using this framework. Furthermore, Ubuntu was also discussed explored which the Ubuntu is a Zulu or Xhosa word with parallels in many other African languages, which is directly translated into English as 'humanness' (Gathongo 2013; Bolden (2014). In terms of social housing in South Africa, there is a high rate of evictions which are a result of unaffordability to pay the rent, it seems as if the spirit of Ubuntu has died away as more and more people are becoming homeless. In terms of the data collection methods a mixed method was used. For quantitative a questionnaire was used and it was structured thematically, for the qualitative an interview was done with the social housing official. In terms of the data analysis and presentation in this study it was evident that the people who are in the low-income bracket are facing affordability problems when it comes to the payment of rent. In addition, the respondents stated that there is a high prevalence of crime and this is coupled with low number of security

guards on the premises. The recommendation chapter proposed strategies that could be implemented by the social housing institution in regard to affordability and crime problem in social housing institutions. The social housing institutions need to enforce a continuous method of tenant verification to ensure that it is the eligible tenants who live in social housing institutions. In addition, the government needs to make sure that when providing social housing for the low-income earners, affordability should be a criteria as they have to pay rent monthly which is also coupled with utilities such as water and electricity.

In South Africa there needs to be more research which can be done to accommodate the low-income citizens as they are the ones who suffer a lot when it comes to the payment of rent.

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Appendix I (Questionnaire Survey English and IsiZulu)

University of KwaZulu-Natal

Discipline of Geography

213509307

Syathokoza Hlophe

Topic: Social Housing as a means to address the housing backlog in the Msunduzi Municipality. Case Study of Acacia, Aloe Ridge and Signal Hill (Pietermaritzburg, KwaZulu-Natal)

Questionnaire

Household personal details

1. Age

1. 20-35 Years	
2. 36-50 Years	
3. 51-65 Years	
4. 66-80 Years	

2. Gender

1. Female	
2. Male	

3. Is this a female headed household?

1. Yes	
2. No	

4. Occupation

1. Employed	
2. Unemployed	
3. Casual Labourer	
4. Retired	
5. Student	
6. Self-employed	
7. Other(please specify)	

5. Race

1. Black	
2. White	
3. Coloured	
4. Indian	

5. Other (please specify)	
---------------------------	--

5. Number of dependants

1. 1-2	
2. 3-4	
3. >than 5	
4. no dependant	

6. Level of education attained

1. none	
2. primary	
3. secondary	
4. matric/ grade 12	
5. diploma	
6. degree	
7. other (please specify)	

7. Marital Status

1. single	
2. married	
3. cohabiting	
4. divorced	

5.widowed	
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8. Place of Origin

1.this city (Pietermaritzburg)	
2. another city	
3. different province	
4.townships	
5.rural area	
6.other (please specify)	

9. Reason for staying in this rental flat

1. close proximity to the city	
2.affordable	
3.still looking for a house and will relocate	
4.close proximity to work	
5.close proximity to family and friends	

10. Number of rooms in the flat

1.1	
2.2	
3.>3	

4. other (please specify)	
----------------------------	--

B. People who live in social housing flats

1. When did you start living in your flat?

1.2006	
2.2007	
3.2008	
4.2009	
5.2010	
6.2011	
7.2012	
8.2013	
9.2014	
10.2015	
11.2016	
12.2017	

2. How long did you wait after you had applied?

1.< than a year	
2.1-2 years	
3.3-4 years	
4.>5 years	

3. Did you encounter any problems when your rental application was approved?

1.yes	
2.no	

If yes, please specify

4. Do you know of any official from Capital City Housing that inspected your flat?

1.yes	
2.no	
3. don't know	

C. Satisfaction level with the social housing flat

1. The door material

1.Poor	
2.Fair	
3.Good	

2. The Roof

1.Poor	
2.Fair	
3.Good	

3. Quality of the floors

1.Poor	
2.Fair	
3.Good	

4. Toilets

1.Poor	
2.Fair	
3.Good	

5. Condition of the walls

1.Poor	
2.Fair	
3.Good	

6. What do you think are the main defects if there are any?

1.Door	
2.Roof	
3.Floors	
4.Toilets	
5.Walls	

7. What is your view on the space adequacy?

1.Very adequate	
2.Adequate	
3.Inadequate	

8. Do you think that the social housing is helping with the housing backlog?

1.yes	
2.no	

If yes, please specify

D. Access to Services

What is your perception of the distance of your social housing to the following?

1. Social Housing Administration

1.near	
2.far-off	
3.very far	

2. Police service

1.near	
2.far-off	
3.very far	

3. Social Services

1.near	
2.far-off	
3.very far	

4. Hospital or Clinic

1.near	
2.far-off	
3.very far	

5. Primary and high Schools

1.near	
2.far-off	
3.very far	

6. Tertiary Institutions

1.near	
2.far-off	
3.very-far	

7. How would you rate your electricity facilities?

1. Satisfactory	
-----------------	--

2. Poor	
3. Good	

Provide a reason for your answer above?

8. What type of water supply do you have?

1.metered	
2. monthly rates	

8.1 How would you rate your water supply and connections?

1.Satisfactory	
2.poor	
3.very poor	
4.Good	

Please provide a reason for the answer above

9. How would you rate the security in your social housing?

1.Satisfactory	
2.poor	
3.very poor	
4.Good	

E. Information Dissemination

1. How did you know about the social housing flats?

1.family	
2.friends	
3.spouse	
4.media	

2. Were you informed about your rights?

1.yes	
2.no	

3. Were you informed about the rules and regulations of the social housing flats?

1.yes	
2.no	

4. Do you know which law prevents you from being evicted?

1.yes	
2.no	

5. Are the monthly utilities charges included in your monthly rental payment?

1.yes	
2.no	

6. Are you satisfied with your social housing flat?

1.yes	
2.no	

If yes or no please state why

7. Would you say that your social housing flat rent increases with the unit's design size?

1.yes	
2.no	

8. Please list and explain the choice factors of this rental dwelling

F. Quality of Life

1. Are you vulnerable to crime?

1.yes	
2.no	

2. Do you think the number of security personnel is adequate?

1.yes	
2.no	

3. Do you think that the police presence in your neighbourhood is sufficient?

1.yes	
2.no	

4. Is the police station in close proximity to you?

1. Yes	
2. No	

G. Attitude and Perceptions

1. Are you happy with your living arrangement?

1.satisfactory	
2.poor	
3.very poor	

1.1 Please choose one of the following reasons

a. Good value for money	
b. Close to services	
c. Good housing environment	
d. Environment is unhealthy	

e. Not close to services	
f. Rent is too high	

2. If you had to something in your social housing flat what would it be?

a.The size of the unit	
b.The management	
c.The price of rent	
d.Location of the unit	
e.Design of the building	

Please state why....

3. Do you think that the rent you are paying is?

1. Too expensive	
2. Affordable	

4. How long have you been staying in this social housing flat?

1. than a year	
2.1-2 years	
3.>than 3 years	

5. Do you have an idea as to when you might leave the flat?

1. I would, if I had another plan	
2.Until my financial status improves	
3.No plans of leaving	

H. Management and Participation

1. How would you rate the level of communication and relationship between the managing body and tenants?

1.excellent	
2.good	
3.poor	
4.very poor	

2. Are there house meetings?

1.yes	
2.no	

3. During the meetings is there sufficient interaction between the tenants and the managing body?

1.yes	
2.no	

4. During the meetings are the tenants allowed to voice out their opinions?

1.yes	
-------	--

2.no	
------	--

5. Does the managing body respond to issues raised by the tenants?

1.yes	
2.no	

6. Are the tenants allowed to form committees?

1.yes	
2.no	

7. Is the managing committee efficient when it comes to resolving issues?

1.Very efficient	
2.Efficient	
3.Not efficient	

8. How would you rate the maintenance of this scheme?

1.excellent	
2.good	
3.poor	
4.very poor	

I. Rental Administration

1. How do you pay your rent?

1. Debit order	
2. Cash Payment	
3. Cheque	

1.1. Which payment plan do you prefer from the above?

Please state reason for your answer.

2. Does the amount of rent you pay match your ability to pay?

1.yes	
2.no	

3. Does the rental increase annually?

1.yes	
2.no	

4. What would you do if you could no longer pay your rent?

1.look for cheaper accommodation	
2.pay the following month	
3.abandon the flat	

5. How would you respond to eviction?

1.make an appeal	
------------------	--

2.sue or seek legal advice	
3.refuse to leave	

J.Community Developments?

1. Are there any community developments in this flat?

If yes, please state them and say why they are beneficial.

K.Environmental Management

1. Is there a recycling centre?

1.Yes	
2.No	

2. Does the flat have any posters regarding environmental education and awareness?

1.Yes	
2.No	

3. Are there any environmental issues that you have experienced?

1.Yes	
2.No	

Thank you for time!! Please provide suggestions if there are any...

University of KwaZulu-Natal Research Ethics Committee Details

Prem Mohun (Mr)

University of KwaZulu-Natal

Research Office: Ethics

Govan Mbeki Centre

Tel [+27312604557](tel:+27312604557)

Fax [+27312604609](tel:+27312604609)

E-mail mohunp@ukzn.ac.za

University of KwaZulu-Natal (IsiZulu Questionnaire)

School of Agricultural, Earth and Environmental Sciences

Discipline of Geography

213509307

Syathokoza Hlophe

June 2017

Topic: Social Housing Rental flats as a means to address the housing backlog in the Msunduzi Municipality. Case Study of Acacia, Aloe Ridge and Signal Hill (Pietermaritzburg, KwaZulu-Natal)

Questionnaire

Iminingwane ehlangene nawe

6. Iminyaka

5. 20-35	
6. 36-50	
7. 51-65	
8. 66-80	

7. Ubulili

1. Isifazane	
2. Isilisa	

8. Ikhaya eliphethwe umuntu wesifazane?

3. Yebo	
4. Cha	

9. Umholo wenyanga

1. <R1000	
2. R1000-R1500	
3. R1500-R2000	
4. R2000-R2500	
5. R2500-R3000	
6. R3000-R3500	
7. R3500-R4000	
8. R4000-R4500	
9. R4500-R5000	
10. R5000-R5500	
11. R5500-R6000	

12. R6000-R6500	
13. R6500-R7000	
14. R7000-R7500	
15. Okunye(chaza)	
16. Awuzimisele ngokuchaza	

10. Ukusebenza

11. Uyasebenza	
12. Awusebenzi	
13. Ubamba ithoho	
14. Umhlala phansi	
15. Umfundi	
16. Uyazisebenza	
17. Okunye(chaza)	

11. Ubuhlanga

6. Omnyama	
7. Umhlophe	
8. Ikhaladi	
9. Indiya	
10. Okunye(chaza)	

6. Isibalo sabantu ohlala nabo

1. 1	
2.2	
3. 3	
4.4	
5.ngaphezu kwesine	
6.uhlala wedwa	

7. Ibanga lemfundo

1.awufundanga	
2.imfundo yaphansi	
3.imfundo ephakeme	
4.matikuletsheni	
5.idiploma	
6.idegree	
7.okunye(chaza)	

8. Ukushada

1.awunamuntu	
2.ushadile	
3.nihlaliselene	
4.uhlukanisile	
5.umfelokazi	

9. Uqamuka la ePietermaritzburg

1.Yebo	
2.Cha	

9.1 Umanagabe cha, uqhamuka laphi?

1.ethawini	
2.isifundazwe	
3. elokshini	
4.indawo yasemakhaya	
5.okunye (chaza)	

10. Yini eyakwenza wahlala la?

1. eduze nedolobha	
2.kuyakhokheka	
3.iseduze nendawo yomsebenzi	
4.iseduze nabangani nabomndeni	
5.okunye(chaza)	

11. Isibalo samakamelo okulala?

1.1	
2.2	

3.>ngaphezu kokuthathu	
4. okunye(chaza)	

J. Abantu abahlala kumaSocial housing flats.

5. Waqala nini ukuhlala kuleli flat?

1.2006	
2.2007	
3.2008	
4.2009	
5.2010	
6.2011	
7.2012	
8.2013	
9.2014	
10.2015	
11.2016	
12. Okunye(chaza)	

6. Walinda isikhathi esingakanani uzeuthole iflat?

1.< ngaphansi konyaka	
2.1-2	
3.3-4	

4.okunye(chaza)	
-----------------	--

7. Zikhona inkinga owakewahlangana nazo ngesikhathi uthola iflat ?

1.Yebo	
2.Cha	

Umangabe yebo, chaza.....

.....

8. Ukhona umuntu waseCapital City Housing owafika wabheka iflat lakho?

1.yebo	
2.cha	
3. anginalo ulwazi	

K. Ukugculiseka kwakho nge social housing flat

9. Isicabha

1.Kubi	
2.Akukuhle futhi akukubi	
3.Kuhle	

10. Uphahla

1.Kubi	
2.Akukuhle futhi akukubi	
3.Kuhle	

11. Ukwakhiwa kwaphansi

1.Kubi	
2.Akukuhle futhi akukubi	
3.Kuhle	

12. Izindlu zangasese

1.Kubi	
2.Akukuhle futhi akukubi	
3.Kuhle	

13. Indonga

1.Kubi	
2.Akukuhle futhi akukubi	
3.Kuhle	

14. Umangabe ucabanga ikuphi okuyinkinga kakhulu?

1.Isicabha	
2.Upahla	

3.Phansi	
4.Izindlu zangasese	
5.Indonga	

15. Inkulu kangaka nani isocial housing flat?

1.Mukhulu	
2.Uphakathi nendawo	
3.Awumkhulu	

16. Umangabe ucabanga amaSocial Housing flat ayasiza mayelana nenkinga yezindlu?

1.yebo	
2.cha	

Umangabe cha, chaza.....

.....

L. Ukwakhiwa kwamaSocial Housing flats nokusondelana kwezinto eziyidingo

Umangabe ucabanga iSocial Housing flat ikude noma iseduze yini nalokhu okulandelayo?

10. Abantu base Capital City Housing

1.Eduze	
2.Kude	
3.Kude kakhulu	

11. Amaphoyisa

1.Eduze	
2.kude	
3.kude kakhulu	

12. Ezenhlalakahle

1.Edze	
2.Kude	
3.Kude kakhulu	

13. Isibhedlela nomaIkliniki

1.Eduze	
2.Kude	
3.Kude kakhulu	

14. Isikole samabanga aphansi naphezulu

1.Eduze	
---------	--

2.Kude	
3.Kude kakhulu	

15. Isikhungo semfundo ephakeme

1.Eduze	
2.Kude	
3.Kude kakhulu	

16. Ugesi walendawo unjani?

4. awunankinga	
5. angineme	
6. ngithokozisekile	

Inchazelo sempendulo yakho?

.....

17. Inhlobo yamanzi eninawo?

1.ikhadi	
2. khokha kamaspala	

17.1 Amanzi alendawo anjani?

1.awanankinga	
2.angineme	
3.angineme kakhulu	
4.ngithokozisekile	
5.kuhle kakhulu	

Inchazelo yesizathu sakho.....

.....

18. Ukuvikeleka kulendawo?

1.akunankinga	
2.kubi	
3.kubi kakhulu	
4.kuhle	
5.kuhle kakhulu	

M. Ukuthola kolwazi

9. Wazikanjan ngamaSocial Housing Flats?

1.Umdeni	
2.Abangani	
3.engimthandayo	
4.amaphephandaba	

5.okunye(chaza)	
-----------------	--

10. Watshelwa ngamalungelo akho?

1.yebo	
2.cha	

11. Watshelwa ngemigomo nangemithetho yaseSocial Housing Flats?

1.yebo	
2.cha	

12. Uyawazi umthetho okuvikela ngokuxoshwa?

1.yebo	
2.cha	

13. Amanzi nogesi angena kwirent yakho yenyanga?

1.yebo	
2.cha	

14. Ujabule ngeSocial Housing Flat?

1.yebo	
2.cha	

Chaza isizathu sempendulo yakho

.....

15. Umangabe ucabanga imali oyikhokha ngenyanga ikhula njengenani legumbi?

1.yebo	
2.cha	

16. Izizathu ezakwenza ukhethe iSocial Housing Flat.....

1.Imali	
2.Indawo	
3.Kuseduze nezidingo	
4.Ubuhle bendawo	
5.Okunye(chaza)	

N. Isimo sempilo

1. Usencupheleni nobugebengu ?

1.yebo	
2.cha	

5. Isibalo sonogada siyakucilisa?

1.yebo	
2.cha	

6. Isibalo samaphoyisa sanele kulendawo?

1.yebo	
2.cha	

7. Amaphoyisa aseduze kuleyondawo?

3. Yebo	
4. Cha	

O. Ukugculiseka

4. Ugculisekile ngalendlela ohleli ngayo endlini?

1.Yebo	
2.cha	

4.1 Chaza izizathu zakho.....

.....

2. Yini ongayishentsha kuSocial Housing Flat?

a. usayizi wegumbi	
b.abaphathi	
c.imali yokurenta	
d.Indawo yesocial housing flat	
e.isakhiwo samabhilidi	

a. Isho isizathu.....

.....

.....

3. Umangabe ucabanga imali yerent oyikhokhayo ifanele?

3. Yebo	
4. cha	

Chaza isizathu sempendulo yakho.....

.....

.....

4. Usuneminyaka emingaki uhlala kwiSocial Housing flat?

1. <ngaphansi konyaka	
2.1	
3. 2	
4.3	
4.okunye(chaza)	

5. Umangabe ucabanga usazosuka kwi Social Housing Flat?

1.yebo	
2.cha	

5.2 Chaza isizathu sakho.....

.....

P. Ukuphatheka nokuvumeleka

8. Isimo sokuxhumana phakathi kwabahlali nabaniphethe sinjani?

1.kuhle kakhulu	
2.kuhle	
3.kubi	
4.kubi kakhulu	

9. Ikhona imihlangano eniyibambayo niabahlali?

1.yebo	
2.cha	

10. Ngemihlangano abahlali nabaphathi bayahloniphana yini?

1.yebo	
2.cha	

11. Ngemihlangano abahlali bavumekile yini ukusho imbono yabo?

1.yebo	
2.cha	

12. Abaniphethe bayazilalela yini ikhalo zenu?

1.yebo	
2.cha	

13. Nivumelekile ukwenza amaKomiti?

1.yebo	
2.cha	

14. Abaphathi benu bayashesha ukubuya nezimpendulo mayelana nezinkinga zenu?

1.bashesha kakhulu	
2.bayashesha	
3.abasheshi	

8. Indlela abaniphethe ngayo abaphethe iSocial Housing flats injani?

1.kuhle kakhulu	
2.kuhle	
3.kubi	
4.kubi kakhulu	

Q. Okuhlangene nerent

6. Ukhokha kanjani irent?

4. Iyabanjwa njalo ngenyanga	
5. uCashi	
6. isheke	

a. Iyiphi indlela yokukhokha oyincamelayo?

1.Ukukhokha ngenyanga	
2.uCashi	
3.isheke	

Chaza isizathu sempendulo yakho.....

.....

.....

7. Imali yerent uyakwazi ukuyikhokha?

1.yebo	
2.cha	

8. Irent yakho iyanyuka nyaka wonke?

1.yebo	
2.cha	

9. Umangase ungakwazi ukukhokha ungenza njani?

1.ngingabheka indawo eshibile	
2.ngikhokhe ngenyanga ezayo	
3.ngingashiya	

10. Umangase uxoshwe ungenza njani?

1.ngingafaka isicelo	
2.ngingafuna umeli noba ngibabophe	

3. nginga teleka ukuxoshwa	
----------------------------	--

J. Okuhlangene nomphakathi

1. Zikhona izinto zomphakathi enizenzayo?

1. yebo	
2. cha	

Umangabe yebo, zichaze.....

.....

1.1 Yinindaba zinesidingo.....

.....

K. Okuhlangene nemvelo

1. Ikhona indawo yokuhlukanisa kodoti?

1. Yebo	
2. Cha	

2. Niyatshela mayelana nezinkinga zemvelo?

1. Yebo	
2. Cha	

3. Zikhona inking zemvelo enike nahlangabezana nazo?

1.Yebo	
2.Cha	

7. Ninayo ingadi?

1.yebo	
2.cha	

8. Akhona amapanel elanga?

1.yebo	
2.cha	

9. Ihlahla eninazo zanele?

1.yebo	
2.cha	

10. Akhona amaChloroflourocarbon light bulbs(CFL)?

1.yebo	
2.cha	

Zikhona izinto othanda ukuzibeka?.....

.....

.....

.....

University of KwaZulu-Natal Research Ethics Committee Details

Prem Mohun (Mr)

University of KwaZulu-Natal

Research Office: Ethics

Govan Mbeki Centre

Tel [+27312604557](tel:+27312604557)

Fax [+27312604609](tel:+27312604609)E-mail mohunp@ukzn.ac.za

Appendix II (Social Housing Official Interview questions)

University of KwaZulu-Natal

School of Agricultural, Earth and Environmental Sciences

Discipline of Geography

Name: Syathokoza Hlophe

213509307

Social Housing Rental Flats as a means to address the housing backlog in the Msunduzi Municipality. Case Study of Acacia, Aloe Ridge and Signal Hill (Pietermaritzburg, KwaZulu-Natal)

Interview Questions for Social Housing Official

1. What tenure option do you think is better? And why?

A. Rental ownership

B. Home ownership

.....

.....

.....

.....

2. Do you think that the social housing rental flats are helping with the housing backlog?.....
.....
.....
3. In terms of affordability do you think that the rental housing is a viable option for the low and middle income groups?.....
.....
.....
4. Are there any background checks that are done when people apply for the social housing rental flats?
.....
.....
5. Do you think that social housing rental flats reinforce integration?.....
.....
.....
6. Is there a different amount paid according to the size of the flat?.....
.....
.....

Institutional Subsidy

7. What percentage of the institutional subsidy is contributed by the government per unit?.....
.....
.....
8. Do you think that rental subsidies increase affordability?.....
.....
.....

9. Do you consider the following when selecting residents?

Unit Allocation	Yes	No
1. Age		
2. Marital Status		
3. Number of households		
4. Income		

Information Dissemination

10. Do you inform consumers about the vacant flats and rental prices? If yes, how?

.....

11. Do you inform the tenants about the rules, regulations and the policies of the housing institution?.....

.....

12. Do you inform the tenants about the rules and responsibilities they have?.....

.....

Participation

13. Are the residents allowed to form committees?.....

.....

Rental Administration

14. How do you set the rental prices? Do you consider the market prices

.....

.....
.....

15. Do you evict the tenants who default on payment?.....
.....
.....

16. Is eviction procedural, consistent and transparent?.....
.....
.....

17. Do evictions affect demand?
.....
.....

18. How do you deal with conflict?.....
.....
.....

19. How do you deal with overcrowding?.....
.....
.....
.....

Sustainable Development?

20. How is sustainability incorporated in your social housing rental flats?
.....
.....
.....

Thank you soo much for your time!!!!!! Are there any comments that you would lie to add..

.....

.....
.....
.....
.....
University of KwaZulu-Natal Research Ethics Committee Details

Prem Mohun(Mr)

University of KwaZulu-Natal

Research Office: Ethics

Govan Mbeki Centre

Tel+27312604557

Fax+27312604609

Email: mohunp@ukzn.ac.za

Appendix III (Consent to Participate in research English and IsiZulu)

Consent to Participate in Research

Topic: *Social Housing as a means to address the housing backlog in the Msunduzi Municipality. A Case Study of Acacia, Aloe Ridge and Signal Hill (Pietermaritzburg, KwaZulu-Natal)*

Dear Participant,

My name is Syathokoza Hlophe student number (213509307). I am a master's candidate at the University of KwaZulu- Natal, Pietermaritzburg Campus. This study that I will be conducting will form part of my research project. Your participation in this study is voluntarily. Please try and read the instructions before agreeing to participate in the study or not. If there is something you do not understand please feel free to ask me.

☐ ☐ **Purpose of the Study**

The purpose of this research is to investigate the problems which are faced by the social housing institution in the Msunduzi Municipality and therefore provide recommendations which could be implemented by the social housing institution in the Msunduzi Municipality.

☐ ☐ **Procedures**

If you volunteer in this research project, you will be asked to do the following things:

The participant will be expected to participate in a questionnaire which will have 50 questions which will be related to the research problem.

The participant will also be expected to participate in open and close ended questions which will help to have a better understanding of the housing problem. The participant may also be asked to participate in audio or photographic recording. The estimated time will be between 20-30 minutes.

☐ ☐ **Potential Risks**

There will be no potential risks in regard to your participation in this research project.

☐ ☐ **Confidentiality**

Any information that will be obtained in relation to this research project and that can be identified with you will be kept confidential unless I have gained permission from you to disclose it. Confidentiality will be retained by means of a signed consent letter as well as the participants being kept anonymous throughout their involvement with the study. The research data will be kept in the Geography Department of the University of KwaZulu Natal.

☐ ☐ **Participation and Withdrawal**

You can choose whether or not to be in this study. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind or loss of benefits to which you are eligible to. You may also reject any questions that you do not want to answer. There will be no penalty if you choose to withdraw from the study and you will not lose any benefits that you are entitled to.

☐ ☐ **Identification of Investigators**

If you have any questions or concerns about this research, please contact Dr. Desai on (033-260 6568), Mr. Lucky Nkomo (co-supervisor on 072 426 2589) or Syathokoza Hlophe at 0730831599

I..... (Full names of participant) hereby confirm that I understand the contents of this document and the nature of the research project,

and I consent to participate in the research project. I understand that I am at liberty to withdraw from the project at any time, should I desire.

.....

Printed Name of Subject

.....

Signature of Subject Date

.....

Signature of Witness Date

Consent to Participate in Research (IsiZulu Version)

Incwadi Yesivumelwano

Igama lami ngingu Syathokoza Hlophe (student no 213509307). Ngifunda izifundo zeMasters Degree ENyuvesi yakwaKwaZulu-Natal kusikhungu sasePietermaritzburg.

Isihloko socwaningo lwami: Ukubheka izinkinga ezinhlangene namakhaya okuthiwa amaSocial Housing Institution. Ucwaningo ngizolwenza kwaSocial Housing Institutions kuMaspala waseMsunduzi ezindaweni ezintathu ezibizwa ngokuthi iAcacia, Signal Hill ne Aloe Ridge.

Injongo yalolucwaningo ukubeka izinkinga ezibhekene nalesi isikhungo seSocial Housing Institution.

Ukhetshiwe ukubama iqhaza elikhulu kulolu cwaningo njengomuntu omdala futhi onolwazi mayelana nalendawo. Ngithandile ukubuza imibuzo ezokwenza sicobelane ngemibono nolwazi mayelana nenkinga abantu ababekana nazo kwizindlu ezikuthiwa iSocial Housing.

- Ulwazi onginika lona luzo setshenziswa ocwaningweni lwesikole kuphela

- Ukubamba iqhaza kwakho kungaba ukuzikhethela
- Konke ukuphendula imibuzo nokuveza imibono yakho kuzoba imfihlakalo. Ubuwena negama lakho angeke kuvezwe nakanjani kulolu cwaningo.
- Uzodinga ukuohendula imbizo elula ezothatha imizuzu engu20-30
- Imphumelela ezotholakala kucwaningo izosetshenziswa ukwazisa uHulumeni
- Ulwazi oluzoqotshwa luzo vikeleka lugcinwe luvalelekile luyokwazi ukuvulwa umphathi kanye nami kuphela. Emva kweminyaka eyisihlanu iyobe isidatshulwa luphinde lushiswe njengemthetho yaseNyuvesi.
- Uma uvuma ukuba ingxenye sicela usayine isivumelwano sobufakazi

Ngitholakala: Department of Geography inyuvesi yakwaZulu-Natali, isikhungo sasePietermaritzburg eScottsville.

Email: 213509307@stu.ukzn.ac.za

Dr.Sumaiya Desai (Desai@ukzn.ac.za)

Mr.Lucky Nkomo (NkomoS1@ukzn.ac.za)

Appendix IV (Gatekeepers Letter)



Reg. No. 1999/008572/08 NPO 031-615 PBO 18/11/13/532

41 Peter Kerchhoff Street
Pietermaritzburg
3200

P.O.Box 2318
Pietermaritzburg
3200

Tel: +2733-345 2184/7
Fax: +2786-5178 226

Email: info@msunduzihousing.co.za

07 June 2017

Dear Tenant,

Ms Syathokoza Hlope is a post-graduate student from the University of KwaZulu-Natal, Pietermaritzburg Campus (Student Number 213 509 307). She is registered with the Faculty of Science, in the Department of Geography. Ms Hlope is currently pursuing a Master's degree. In order to complete the requirements for the degree, Ms Hlope must conduct research. She has chosen to do research on Social Housing as a means to address the housing backlog in the Msunduzi Municipality.

In order to complete the research, Ms Hlope must conduct interviews with 300 tenants. She is hereby authorized to conduct interviews with any tenant on our premises, as long as the tenant agrees to be interviewed. Should Ms Hlope approach you to conduct an interview, you have the right to refuse, should you desire to.

Any tenant who agrees to an interview with Ms Hlope must fill in and sign a consent to be interviewed form (this will be provided at the interview).

In addition, please note that all information provided by tenants for the purposes of these interviews is held in the strictest confidence by Ms Hlope and the University of KwaZulu-Natal. The interviews themselves will be held in the University archives for a period of five years, after which they will be destroyed.

Please do not forget that it is your right not to be interviewed, and that you will not, in any way, be victimized for exercising this right!

Should you have any questions, comments, or queries in this regard, please do not hesitate to contact me as soon as you are able (my contact details below). Alternatively, you may make an appointment to speak to the Community Development Officer, Mr Byron Abrahams, in person (call the office or email him on byron@msunduzihousing.co.za for an appointment).

Kind regards,

Khosi Xaso
Client Services Manager
Capital City Housing NPC
033 345 2184
csm@msunduzihousing.co.za

DIRECTORS: * S HARLALL (Chairperson) * P CAMPBELL (Vice-Chairperson) * I CALDECOTT (CEO) * P TAKALO
* P HAY * R JOYNSON * O GREENE * M MSIMANG * U MAHURAJ



*Quality Affordable Rental Housing
We do Rental Best!*

Reg. No. 1999/006572/08 NPO 031-615 PBO 18/11/13/532

41 Peter Kerchhoff Street
Pietermaritzburg
3200

P.O.Box 2318
Pietermaritzburg
3200

Tel: +2733-345 2184/7
Fax: +2786-5178 226

Email: info@msunduzihousing.co.za

07 June 2017

Att: Ms Sythokoza Hlope
Re: PERMISSION FOR RESEARCH ACTIVITIES

Dear Ms Hlope,

Thank you for your enquiry regarding doing research into Social Housing at our developments. It was a pleasure to meet with you and discuss your research in person.

I have pleasure in informing you that senior management have decided to grant you access to our developments for the purposes of conducting research. You are hereby authorized to conduct questionnaires at Signal Hill, Acacia Park, and Aloe Ridge.

We are happy that your questions are appropriate, non-intrusive, and non-invasive. However, due to reasons of privacy and safety (for both our tenants, as well as the company), we must insist that no pictures be taken on site. If you need any pictures, we can provide you with promotional pictures which we already have. In addition, should you require pictures of the interior of a unit, we will direct you to a vacant unit, where you will be allowed to take pictures of the interior of the vacant unit under the supervision of an employee of Capital City Housing NPC.

We trust that this will be of benefit to you, and wish you every success in the pursuit of your research goals for the completion of your degree.

Should you have any questions, comments, or queries in this regard, please do not hesitate to contact me as soon as you are able (my contact details below).

Kind regards,

Khosi Xaso
Client Services Manager
Capital City Housing NPC
033 345 2184
csm@msunduzihousing.co.za

Appendix V (Ethical Clearance Approval Letter)



2 August 2017

Miss Syathokoza Portia Hlophe 213509307
School of Agricultural, Earth and Environmental Science
Pietermaritzburg Campus

Dear Miss Hlophe

Protocol reference number: HSS/1176/017M

Project title: Social housing as a means to address the housing backlog in the Msunduzi Municipality
(Pietermaritzburg, KwaZulu-Natal)

Full Approval – Expedited Application

In response to your application received 21 July 2017, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment /modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shenuka Singh (Chair)
Humanities & Social Sciences Research Ethics Committee

/pm

cc Supervisor: Dr Sumaiya Desai
cc. Academic Leader Research: Professor Onesimo Mutanga
cc. School Administrator: Ms Marsha Manjoo

Humanities & Social Sciences Research Ethics Committee

Dr Shenuka Singh (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Private Bag X54001, Durban 4000

Telephone: +27 (0) 31 260 3597/3550/4457 Facsimile: +27 (0) 31 260 4608 Email: ximbap@ukzn.ac.za / shymainm@ukzn.ac.za / mohunip@ukzn.ac.za

Website: www.ukzn.ac.za



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