Evaluation of the approach of eThekwini Municipality in delivering

Low Income Housing in the context of urbanisation

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Declaration

I declare that this research is my own work and has not been used previously in fulfilment of another degree at the University of KwaZulu-Natal or elsewhere. The use of the work of others has been noted in the text.

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<u>Acknowledgements</u>

Abstract

Urbanisation is a powerful force that has radically altered and shaped the form and development of urban areas in the 21st century. In the South African context, the demise of apartheid had a significant influence on the urbanisation process as once discriminatory laws were abolished, African people began moving to urban areas in search of a better life. Post-apartheid housing policy, introduced in 1994 aimed to address the wrongs of the past by focusing on the large scale delivery of low cost housing. The post-apartheid ANC government was initially able to deliver housing at an exceptional scale. However, the continued growth of the urban population and the decompression of residents from crowded townships have had a profound impact on the ability of municipalities to meet their mandate of providing housing and delivering basic services. The challenge of delivering adequate housing and services to a growing population is most profoundly evident in the mushrooming of informal settlements and the increase in service delivery protests within the urban context. It has become clear that there is a need for a fundamental review of the housing programme.

The research examines the reasons for the deficiencies in the housing delivery programmes, which has hindered the provision of housing to low income households, and recommends possible revisions which could be taken into consideration in reviewing the housing and urbanisation conundrum. The study was based on housing delivery and progress in the eThekwini Municipality, South Africa. Qualitative data, sourced through interviews conducted with professionals involved in the low-income housing arena, was utilized for the study. The findings revealed that housing delivery within the municipal area is confronted with a number of challenges, which has in turn led to a decrease in delivery over the years. Housing backlogs will continue to be a moving target unless there is a fundamental shift in government thinking, urban planning and the increased participation of the private sector and communities in the housing process.

In conclusion, it was recommended that a new approach to housing is required if we are to deal with the conditions of people residing in informal settlements or sub-standard housing. The assumption that the mass delivery of housing will reduce the backlog is problematic as is evidenced from the past. There is therefore a need for a more flexible and responsive approach to housing delivery in line with the municipality's drive to be Africa's most caring and liveable city by 2030.

<u>Acronyms and Abbreviations</u>

RDP – Reconstruction and Development Programme

SHI – Social Housing Institution

HWP – Housing White Paper

UDS – Urban Development Strategy

UDF – Urban Development Framework

URP – Urban Renewal Programme

IDP – Integrated Development Plan

NDP – National Development Plan

COGTA – Department of Cooperative Governance and Traditional Affairs

BNG – Breaking New Ground

HUDCO – Housing and Urban Development Corporation

SDF – Spatial Development Framework

EIA – Environmental Impact Assessment

MEC – Member of Executive Council

SCM – Supply Chain Management

CRU – Community Residential Unit

PPP – Public Private Partnership

FLISP – Finance Linked Individual Subsidy Programme

FEDUP - Federation of the Urban and Rural Poor

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Chapter One: Introduction

Lefebvre's concept of the "right to the city" provides a framework within which to explore the rapid urbanization and housing challenges that have been experienced within South African cities from the perspective of social justice. His position on the "right to the city" can be conceived as a, "transformed and renewed right to urban life" (Boer and de Vries, 2009, pg 1321). In the South African context, restrained migratory pressures were released with the abolishment of apartheid. With the movement of African people to the cities, inequalities in the social environment and housing shortages have hampered urban integration. In South Africa one of the most critical resources affecting people's welfare is the lack of adequate housing. The persistence and enormity of the housing backlog for the urban poor is an indication of the seriousness of the housing crisis in South Africa (Moroke, 2009). The rate of urbanisation has made it difficult for municipalities to provide a physical housing structure for those who do not have the financial means to access housing in the formal market. Informal settlements have both grown and emerged across the municipal landscape as a means of the urban poor housing themselves and derelict buildings are being illegally occupied as the poor seek accommodation in the central areas of the city.

It is also argued that the housing right, as contained in the Constitution, has been narrowly translated into a presumption of home-ownership via the delivery of "free" RDP style housing. This view has been reinforced by the political rhetoric of the ANC government which has promised state provided housing to the urban poor. Despite the post-apartheid housing policy being reviewed a number of times since 1994, local governments are still struggling to deliver housing to their citizenry using these policies. This conundrum therefore raises questions as to whether government should persist with the current policy/progammes or whether it should rather consider new approaches to housing delivery. The above issues frame this dissertation. They are explored with specific reference to the delivery of low income housing within eThekwini Municipality in light of the city's current urbanization trends.

It should be noted that this thesis has focussed on formal housing delivery which has been the predominant approach since 1994. While another response to the challenge of informal settlements has been the upgrading of informal settlements, this study has not focussed on informal settlement upgrades but has rather concentrated on stakeholder's responses to the formal housing programme as this has been the dominant approach in the municipality post 1994.

1.1   The Research Problem

"*Urbanization is a defining phenomenon of the 21st century. The developing world is at the centre of a demographic and economic transformation—where 400,000 square kilometers will be constructed for urban uses between circa 2000 and 2030, doubling the world's built up urban area. Nearly two billion new urban residents are expected in the next 20 years, and the urban populations of South Asia and Africa will double. Such urbanization takes place only once in a country's lifetime and countries' cannot afford to get it wrong*" (Knowledge platform: Urbanization, 2011, pg 1).

Similarly, the dawn of democracy in South Africa heralded increased migration of people from surrounding rural areas to the urban areas in search of a better way of life. This increase in population has placed municipalities in a precarious position as they are now pressurized to deliver housing and associated services to larger number of people. Coupled with this is the human settlement expectation created in the new dispensation via Section 26 of the Constitution. Challenges such as the absence of affordable housing and associated services, the legacy of apartheid planning and poor communication channels with local communities have resulted in high levels of service protests across South African urban municipalities.

The issue of delivering housing in the face of rapid urbanisation and the decompression of crowded townships within eThekwini Municipality has resulted in a myriad of challenges. These include meeting high backlogs with limited finances, land availability, persistence of informal settlements, interim services to informal settlements (despite not receiving any revenue from these settlements) and the ineffective collaboration between government spheres to deliver on the human settlements mandate. The municipality therefore finds itself in a quandary at the moment in that citizens are frustrated by limited housing delivery whilst the municipality has limited resources and are regulated by various polices and constrained by funding mechanisms. Despite low income housing being built within the municipal area the backlogs with regard to both housing and service delivery remain high. Mechanisms therefore need to be put in place so as to not jeopardise the effective running of the administration in terms of dealing with ever increasing backlogs in light of limited resources.

1.2 Aim and objectives of the study

The aim of this research is to identify and evaluate the approach of eThekwini Municipality in delivering low income housing provision in the context of urbanisation.
Objectives

1. To provide a critical review of South African housing policy and its relationship to housing policy in eThekwini Municipality.

2. To determine the main housing challenges in eThekwini Municipality in the face of rapid urbanisation.

3. To identify the different modalities of housing the urban poor in eThekwini Municipality.

4. To critically reflect on the opportunities and constraints in housing the urban poor using formal and informal approaches.

5. To compare the approach of housing delivery in eThekwini Municipality to other cities in the South who are grappling with similar challenges.

1.3 Research Questions

The research questions posed to respondents in the study aimed to get an understanding of the housing challenge within the municipal environment. As such the responses were analysed and categorised into four themes i.e. challenges in delivering low income housing, the threats posed by urbanisation, identifying responses to urbanisation and potential low income housing interventions.

1.4 The Research Hypothesis

The post-1994 era saw an influx of people into urban areas thus requiring an increase in the provision of basic services. The housing policy which was introduced to deliver shelter has subsequently not been able to keep pace with the increased number of people requiring housing thus necessitating a change in thought on how local government should deal with in-migration and housing issues.

1.5 Outline of Study

Chapter 1 introduced the study, including the rationale for the study, the aim and objectives, research questions and research hypothesis. Chapter 2 presents the conceptual framework, which reviews relevant literature, theories and best practise case studies. Chapter 3 presents the methodology utilised in the research. Chapter 4 provides an overview of the current housing situation within the municipal area. Chapter 5 presents the empirical findings as per the semi-structured interviews undertaken with relevant stakeholders. Chapter 6 concludes the study with recommendations for reviewing the current approach to low-income housing delivery and urbanisation in South Africa.

Chapter Two: Literature Review

This chapter outlines literature relating to urbanization issues and housing problems. In addition, it reviews the theoretical constructs and identifies best practice in the low income housing arena which provides the basis on which the research objectives can be understood and analyzed. The theories relating to the "right to the city", new urbanisation theory and the enabling approach are outlined so as to contextualize the issues relating to urbanization and low-income housing.

2.1 Conceptual Framework

2.1.1 The "Right to the City"

Henri Lefebvre, a French philosopher and sociologist, wrote a book in 1968 titled "La Droit à la Ville" which when translated means the "right to the city". Boer and de Vries (2009, pg 1321) argue that in this conceptualisation of urban life "Lefebvre states that the right to the city can only be conceived as a 'transformed and renewed right to urban life'". This right should be seen as an enabling right which allows all inhabitants access to public life (Harvey 2008; Dikec 2001). Lefebvre's "right to the city"' allows citizens to participate in both the production and use of urban space (Purcell, 2002). The right to participation and appropriation are seen as central rights. Participation allows citizens to be involved in decision-making which produces urban space whilst appropriation includes, "the right to access, occupy and use space, and create new space that meets people's needs" (Lefebvr,e, 1996, pg 174). Lefebvre (1996) stated that the provision of housing through large scale projects should be granted to individuals, however he cautions that this was being done by government for strategic purposes rather than for social transformation.

Rolnik (2014, pg 295) states that, "the right to adequate housing is a human right" and "is crucial for the creation of the sense of belonging to the city". The significance of the concept is reflected in the way in which UN-HABITAT, "articulates the importance of taking forward the right to the city as a vehicle for social inclusion" (Zerah et al, 2011, pg 1). This importance is further illustrated by the fact that the concept has been operationalized into global compacts, legislation and policy of countries, as well as city charters. Some of these include the World Charter on the Right to the City, Charter of Rights and Responsibilities of Montreal, Mexico City Charter for the Right to the City and European Charter for the Safeguarding of Human Rights in the City. The World Charter on the Right to the City compiled during the World Social Forum in Brazil in 2001 emphasizes the right of inhabitants to live in dignity in urban areas. Fernandes (2007) indicated that Lefebvre's writings

motivated Brazilians to utilise the concept in urban strategies, ultimately leading to the inclusion of it into Brazil's City Statute in 2001. In essence this is a development law which regulates urban policies and ensures that the "right to the city" notion has legal standing. It encourages all citizens to play an enhanced role in occupying and using inclusive and sustainable urban spaces which are seen as a common good. In 2010 the Mexico City government passed the Right to the City Charter which provides a vision for the city's future development through the setting out of urban governance principles and a set of collective rights for urban residents. The Charter incorporates Lefebvre's principles of providing residents with the right to participate in decisions affecting them and the right to access appropriate urban space. Urban planning was to play an important role in fulfilling the right to housing by accommodating the diversity of needs found within the city.

Ecuador incorporated the "right to the city" into its national constitution in 2008. In response to this the capital city, Quito, introduced policies such as the regulation of informal settlements and progressive taxation (amongst other policies) to ensure implementation of the right. Other cities such as Bogota, Montevideo and Paris have also instituted policies which are in line with the "right to the city" concept, although they have not formally adopted the right itself. These policies are aimed at protecting land and urban planning, provision of health services and the right for women and housing cooperatives. However, Plyushteva (2009, pg 7) warns against a state delivered housing approach stating that for inhabitants, "to begin to inhabit a just, accessible and enjoyable city is to roll up their sleeves and work very hard for it themselves". The "right to the city" aims to create inclusive and just cities for urban dwellers but this does not necessarily translate into the "free" provision of services to such individuals.

The application of the "right to the city" concept has resulted in housing activists, social groups and civil society organisations using it in their struggles to access housing and contest displacement. Zerah et al (2011), state that this has been done to consolidate the demand, within urban areas, for the realization of multiple human rights which are recognised at an international level. In South Africa a popular shack dweller's movement, Abahlali baseMjondolo, have utilised the idea of the "right to the city" to promote their struggles. Lefebvre (1968, pg 205) indicates that "the struggle for the city (for its preservation and restoration, for the freedom of the city) provide the setting and objectives for a number of revolutionary actions". This has resulted in increased housing related protests being staged as people use the concept to defend the places they have occupied. The direct action by the poor is an attempt to force government authorities to respond accordingly to

the demands. This prompted Rolnik (2011, pg 298) to state that, "the last century Lefebvrian concept of the "right to the city" is definitely alive - and on the streets".

The "right to the city" concept can be directly linked to the increase in urban population as people move to areas where there are perceived to be more opportunities. This is more apt in the contemporary South African context as in the past people were prevented from residing in the urban areas due to apartheid policies. With the demise of apartheid there was an influx of people to urban centres and this in turn required basic service provision to be increased. The impact of urbanization on services is evident more so in the housing backlog and mushrooming of informal settlements as municipalities struggle to provide people with a basic right to shelter as envisioned in the Constitution. In a similar way, Lefebvre (1968, pg 129) explained how rural peasants who wanted change had to move to cities and had to live in shantytowns "miserable yet intense" to get access to the urban life that they desired. In the South African context housing provision is a mean by which to provide people moving to urban areas with the basic needs which they desire. However, the urbanization process poses a threat to the municipality's service delivery mandate as population numbers increase whilst resources are not made available to deal with the growth.

The "right to the city" is now being taken into consideration in drafting the New Urban Agenda at an international level through the Habitat III process. Supporters of the concept believe that since Habitat II, very little has been done to ensure adequate housing and holistic urban/rural development and that current urban models have failed to deal with the problems faced by cities thus deepening social exclusion. As such the concept emerged in the early stages of the Habitat III negotiation process by civil society groups so as to deal with issues around urban redevelopment, evictions and homelessness. Such groups want to utilize the Agenda as a means to get governments to take responsibility for the most vulnerable inhabitants. Despite the wording (making reference to the concept) in the draft Agenda being "watered down", civil society groups believe it was a triumph on their part as this is the first time that a reference to the "right to the city" has been included in a UN international declaration (Godoy, 2016, pg 1). The "right to the city" therefore provides a new model for urban development that aims to address the challenges faced by cities in delivering human settlements as a result of urbanisation. Governments have supported the inclusion of the concept into the New Urban Agenda as it provides an avenue for communities to be part and parcel of the decision-making process and more importantly to bridge the growing gap between citizens and government spheres.

Ghada (2012) points out that although people are entitled to housing this does not necessarily mean that it should be through government delivery. Huchzermeyer (2003) states that the focus of the concept is to ensure that all occupants, irrespective of social status, enjoy the benefits of the city and therefore cities need to provide affordable housing at the quantity which satisfies the need. The proposed research therefore aims to identify alternate/innovative low income housing delivery mechanisms which can be used to alleviate the housing burden resulting from urbanizing populations.

2.1.2 New Urbanisation Theory

Rongjing and Bin (2014) state that in China a new-type urbanization theory is required to deal with urbanization i.e. integrated and coordinated urban and rural development. Although there is no uniform definition of the concept, a common understanding refers to a human-centric approach which pursues balanced development between rural and urban areas (Rongjing & Bin, 2014). This theory utilizes the traditional urbanization model, eliminates its weaknesses and develops theory and practices. Traditional urbanization theory focuses on the development of urban areas only whilst new-type urbanization focuses more on "coordinated rural-and-urban development, intensive development, social aspects in urbanization, local factors of urbanization, urbanization coordination and better quality and contents of urbanization" (Bin & Rongjing, 2014, pg 83). Coordinated rural-urban development will require policy reforms which will discourage segregated rural-urban development but will promote development in an equally supportive and complimentary manner. This will entail encouraging economic activities in smaller towns with the aim of discouraging excessive rural-urban migration to larger urban centres. The essence of the theory is that smaller rural centres can play an important role in promoting economic development of the surrounding rural areas. This enables those residing in these areas to commute daily to the rural centre for employment and other needs whilst still residing in the rural areas. In addition, incentives are also provided to encourage people to remain in the rural areas and for industries to also locate their operations outside of the urban centres.

In a similar way Bond (2003, pg 48) states that "the overall lack of attention to rural housing in the *HWP[1]* and in other policy documents, increases the likelihood of more rapid migration to the towns and cities". This has inevitably resulted in mass migration to cities, which has led to burgeoning informal settlements and governments not being able to deal with the growing housing backlogs. Options therefore need to be sought as to how to reduce

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[1] Housing White Paper

migration to cities as well as to find alternative approaches to housing delivery within both cities and rural areas.

If this new model is to be developed, it is necessary to develop a balanced and mutually supportive approach to the development of urban and rural areas due to the interdependence between them. The rural-urban development approach allows one to "capitalise on the growing flow of public and private capital, people (migration and commuting), goods (trade), ideas and information between the urban and rural areas in order to gain a better understanding of the rural-urban interface. This understanding is also important for the formulation of national poverty reduction strategies, especially in South Africa where both rapid urbanisation and rural-urban disparities co-exist" (Department of Human Settlements, 2014, pg 14).

The Habitat III Report (2014) further states that planners and policy makers need to analyse rural and urban economies in a holistic manner so that the impact of the interventions they propose are integrated. Regional spatial planning is therefore required and economic opportunities should be promoted across rural and urban communities. The National Department of Human Settlements (2014, pg 23) states that "going forward, emphasis must be placed on the role of science, technology and innovation to enhance positive outcomes in rural areas and promote the required connectivities".

The theory is relevant in the context of urbanization as the main reason people migrate to urban areas is due to the perceived opportunities available. However, the influx of people is not aligned with the opportunities available and this places increased pressure on municipalities to deliver services which they are clearly failing at achieving. Measures to deal with urbanization should therefore be put in place to reduce rural-urban migration. This should include the development of rural areas as well as the upgrading of secondary towns. This could ease the pressure on urban service delivery as the infrastructure required would be lower as compared to that which is needed to support high rates of urbanization.

2.1.3 Enabling Approach

Governments in many countries around the world play a dominant role in the housing process i.e. from formulating housing policies to construction and allocation of houses. However, the increase in the number of informal settlements in cities around the world indicates that this approach has not been able to fully achieve the desired results. John Turner, a strong critic of government led housing policies, believed that governments were

unsuccessful in delivering houses and as such should stop doing what they were doing incorrectly i.e. constructing and managing the housing process (Mukhija, 2001). He suggested that instead of governments providing housing, the beneficiaries should be the primary role-player. This resulted in organisations such as the UN introducing concepts such as the enabling approach to shelter being introduced in 1988 through their Global Shelter Strategy (2020). This required a major shift in the role which governments played i.e. from housing provider to housing enabler. This requires that the state creates an enabling environment where all sectors – private, non-governmental organisations and community groups - can contribute towards achieving adequate shelter for all. UN-HABITAT (2011, pg 1) states that "this is achieved through the creation, by government at all levels, of facilitating measures and incentives for housing action to be carried out to a greater degree by these actors …. Ultimately, the enabling approach implies that the people themselves can improve their housing conditions according to the needs and priorities that they themselves define". The idea of the approach is to ensure that people play a greater role in housing themselves rather than them depending on government to provide free housing.

UN-HABITAT (2006, pg 28) states that the role governments should be playing, "includes providing supportive institutional, legislative, regulatory and financial environments, within which other actors can operate more effectively, and also intervening in land, housing and financial markets that so far are incompatible with the needs of the poor". This therefore requires governments to look at alternative approaches to housing development. As such housing should also be seen as an economic good. De Soto advocated that housing needed to act as an economic and financial asset thus allowing people to move out of poverty. Charlton (2009, pg 303) stated that "this economic benefit is anticipated not only at a macro level but also within households, with the expectation that housing will be an asset". According to Rust (2009), a house has the potential to contribute towards a household's economic growth if it is also used as a shop, home industry or used to generate rental income. In the low-income housing market such an approach would enable the state to provide the basic infrastructure and services whilst the residents should be encouraged to contribute towards the completion of the structure. Turner states that when the housing need is left to the people they will improve their houses (Mukhaji, 2001). Matiseng (2012) adds that such an approach could be successful as it encourages people to improve their houses.

This approach requires that other actors move in to the space of providing housing. Ghada (2012, pg 423) states that

"some countries have included encouraging local initiatives in providing shelter and credit for housing development through NGOs or community associations such as in India, Pakistan, and Brazil. Such policies are valuable for economic development. However, one of the main concluding remarks from recent housing provision strategies within those countries is the withdrawal of government from direct provision of housing towards contributing to the vitality of a free housing market through supportive legislation and credit mechanisms especially for the urban poor".

This approach would lead to the responsibility of housing provision not falling squarely on government whilst at the same time assisting in achieving economic growth and poverty alleviation.

The South African government is faced with a situation whereby it is not able to meet the housing backlog through its current subsidy interventions which are not sustainable. As urbanisation continues, the housing backlogs could continue into perpetuity and informal settlements would continue be a part of the landscape. Alternative/innovative means to address the housing shortage have to therefore be introduced.

2.2   Urbanisation

The rapid urbanization of Africa in the 21st Century poses unique and critical challenges with respect to creating functional cities and functional affordable housing within those cities. Urbanisation can be defined as "an increase in the proportion of people living in urban places" (Drescher et al, 2002, pg 1). Rapid urbanization, driven both by immigration and by population growth within cities, is the dominant demographic force of the last quarter-century and is likely to remain so going into the future. Urbanization also displaces people and housing i.e. people from rural areas leave behind self-built, informal and rural homes and move to cities with the hope of attaining a better life and future. The desire to improve the quality of lives for their families leads to people leaving behind decent rural accommodation to go and live in basic substandard urban accommodation so as to benefit from the economic opportunities available in urban areas. This results in the unplanned growth of urban areas by people who have limited assets or access to formal income. This results in a built environment characterised by low-cost and self-built structures that has limited basic service infrastructure and normally leads to an overload of existing planned infrastructure grids and networks. This unplanned growth is in some instances unwanted by government thus leading to evictions taking place. As a result cities that were previously "functional" are

now unable to deal with the influx of people thus leading to a deterioration of the physical and economic functionality of the city.

However, urbanisation is by no means a simple process but can take on forms and patterns that are unique to a particular country or region. In the South African context apartheid had a significant impact on the spatial configuration and development of cities which has led to high levels of inequality. The landscape, even in the post-apartheid era, is characterised by a fragmented urban form which further exacerbates the level of inequality in terms of access to services. The impact of the migrant labour system, which is one of apartheid's legacies, is still evident today. Circular migration describes the movement of people between areas, and in the South African context occurs mainly from rural to urban areas for employment opportunities, while migrants retain their homes and linkages with rural areas. With the demise of apartheid it was anticipated that this type of migration would cease and more permanent forms of settlement would emerge. However, circular migration is still prevalent as people still have links to homes in the rural areas and move to the urban area in search of better opportunities thus leading to higher populations in urban areas.

Housing continues to be a critical challenge in rapidly urbanising cities. Brueckner and Lall (2014, pg 2) state that

> "according to the World Bank (2013), developing countries must prepare to house an additional 2.7 billion people between now and 2050, as migrants move in unprecedented numbers from rural areas to pursue their hopes and aspirations in cities. While many migrants seek the jobs that cities can offer, others come in search of public services not available in rural areas".

Bromley (2005, pg 7) concurs, arguing that population growth in urban areas in South Africa is a result of "distress rather than new and promising urban opportunities" i.e. deteriorating conditions in rural areas. However, Todes et al (2010) point out that urbanisation in South Africa was further shaped by apartheid policies which were put in place to limit the movement and settlement of indigenous Africans in cities. Turok (2014, pg 676) states that with the demise of apartheid "pent-up migratory pressures were released" and the large scale movement of people from the rural to urban areas began".

According to legislation and policy developed to meet the rights embedded in the Constitution, municipalities are mandated with the role of basic service provision to their communities. These services are a necessity for their citizen's day-to-day survival and

include water and sanitation, waste removal, electricity, housing, etc. However, the post-1994 era saw urbanisation occur at a rapid pace and this in turn resulted in environmental, economic and social problems increasing at a pace faster than that which municipalities could deal with. This has resulted in South African cities being faced with a whole range of urban challenges one of which includes the increase in demand for basic services. Goebel (2007, pg 294) states that "like elsewhere on the continent, urbanization is linked with massive unplanned peri-urban growth as well as informal settlements within urban boundaries". Meyer (2014, pg 12) states that the South African landscape has been shaped by urbanisation which "has left large urban communities without basic services". In fact the impact of urbanisation is such that Rogerson and Kotze (2014, pg 3) state that "South Africa's relationship with urbanisation is complicated and ambiguous, if not outright hostile". Meyer (2014, pg 12) adds that "due to the unresolved service delivery backlogs, the number of protest actions has increased drastically over the last few years in South Africa". One of the most significant impacts of rapid urbanisation has been the proliferation of informal settlements in the urban environment.

The South African Constitution (1996, pg 24) states that "everyone has the right to have access to adequate housing". This has resulted in significant challenges for municipalities as they are being placed under immense pressure to deliver a large number of houses with a limited budget. The budget assigned for housing has also not been aligned with urban population growth. The provision of temporary alternative accommodation leads to an additional burden being placed on municipalities as funds are diverted from providing permanent housing structures. The high rate of urbanisation has resulted in such high backlogs that South African municipalities have reached a point where they are not able to provide everyone with permanent residential housing solutions. This has resulted in informal settlements increasing in size and number. The fragmented urban form has also resulted in a large number of poor households residing in informal settlements that are found on poorly located land that is prone to various hazards and isolated from economic opportunities and social services.

In terms of policy the Urban Development Strategy (UDS) was put forth in 1995 and indicated how post-apartheid cities and towns should develop. The UDS was based on the premise there was no need for the South African government to intervene to a large extent in the urbanisation process being experienced. It assumed that South African cities were not large in comparison to other cities around the world. As urbanization was not seen as being a problem at that specific time or in the future, the stance taken was to not implement measures to deal with it. This lack of planning has contributed to the current situation we are

faced with in that cities are not able to deliver services at the scale required. Bond (2003, pg 6) states that "by downplaying problems associated with excessive concentration of population, and by focusing only on relative growth/size as the indicator for state intervention, the *UDS* ignored the numerous other reasons for the state to help shape urbanisation patterns". The UDS process was subsequently transferred to the Department of Housing and was then published as the Urban Development Framework (UDF) in 1997. Atkinson and Marais (2006) state that the UDF put forward the notion of growing local economies, but did not provide any direction as to how this was to be achieved. The publication of the UDF "did little to direct the perspectives of sectoral departmental policies. Various departments continued to introduce their own strategies, with their own views on urbanisation and migration" (Atkinson and Marais, 2006, pg 26). Dewar (1998, pg 369) indicated that post 1994 policies were formulated "within discrete national line-function departments, with little reference to the activities in other departments", and this in turn resulted in fragmented policies which did not promote integrated planning and development.

A number of different initiatives were introduced over the years to deal with the urbanisation challenge. In 2001 the South African government launched the Urban Renewal Programme (URP) which aimed to deal with urban poverty and underdevelopment by aligning the resources of all three spheres of government in a co-ordinated manner. This led to water and electricity supply increases. As a result of the inner cities decaying, an inner city regeneration programme was introduced across South African cities. This resulted in public and private sector investment in a precinct based approach which was aimed at revitalising these areas. Another initiative included metropolitan municipalities drafting long term development plans/city development strategies to assist them to plan the future growth of their cities. These plans were used to inform the compilation of their Integrated Development Plans (IDP).

Turok and Parnell (2009) argue that urban policy was aimed at dealing with the urgent need to address the perceived inequality and injustices experienced in the past, by removing restrictions on free movement and settlement. This has therefore resulted in the present situation where basic service delivery provision in the urban areas cannot keep pace with the population growth. The problem has been exacerbated by there not being any explicit national urban policy (Turok, 2013). Turok (2012, pg 6) states that "the post-1994 government has sought to be even-handed in its treatment of cities, towns and rural areas, with no explicit policy either to support or to discourage migration because of its sensitivity and perceived negative effects on both sending and receiving areas". Hence, in order to deal with the urban growth challenges being experienced an intervention at a national level is

required. The National Development Plan (NDP) proposes that a strategy to make urban areas liveable, equitable, inclusive, sustainable, resilient and efficient needs to be developed. It is for this reason that cities have become one of the most challenging and significant areas in which sustainable development policies need to be implemented. As UN Secretary-General Ban Ki-moon says, "our struggle for global sustainability will be won or lost in cities" (Paula, 2016, pg 1).

The South African draft Integrated Urban Development Framework is an attempt by government to stem the increase in "urbanisation of poverty"[2] (COGTA, 2014, pg 7) and as such proposes various levers for policy reform in key areas that affect urban development. As such the strategy aims to provide guidance as to how urbanisation can be best managed whilst at the same time the goals of economic development and job creation are realised thus resulting in the upliftment of the living condition of people. In addition, housing policy is too prescriptive and does not allow for innovative housing solutions to be tailored for the local situation. This coupled with the high rates of urbanisation compounds the problem. The solution was succinctly put forth by Huang (2016, pg 1) who argues that "as it takes a village to raise a child, it takes a robust network of visionary thinkers and doers to change a country's — and indeed the world's — mindset on urban sustainability".

The impact and consequences of urbanization are considered to be a global issue. This critical global challenge is being addressed by the New Urban Agenda which was agreed upon at Habitat III in Quito in October 2016. The agenda provides the foundation for policies and approaches which will guide efforts around dealing with urbanisation. Adequate housing and sustainable human settlements is a main focus of the Habitat Agenda as the number of people residing in slums continues to grow at a global level. The Agenda promotes the development of inclusive, integrated, resilient, well-connected and compact cities. This therefore requires a shift in thought in the development of human settlements to accommodate the lower income groups in cities. In achieving the above principles the concept of densification needs to be taken seriously in the South African context.

2.3   Link between Urbanisation and Low Income Housing

UN-HABITAT (2006) states that urbanisation will continue to be a major challenge in developing countries in the 21st century as the finances of cities are, "stretched to the limit and beyond", thus   exacerbating the housing backlog and infrastructure shortages

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[2] The Census undertaken in 2011 indicates that the growth in cities is most rapid amongst low income households. This phenomenon is known as the 'urbanisation of poverty'.

experienced in cities. Tissington (2010) states that in South Africa the perceived opportunities in urban areas lead to migration to these areas – urbanisation is a strategy for the rural poor to ensure survival when faced with dire levels of poverty. She adds that the implementation of housing legislation and policy has not been able to deal with the housing and basic services needs of millions of South African people (Tissington, 2011). This has led UN-HABITAT (2006, pg 2) to describe the situation experienced as the "urbanization of poverty — the fact that a rapidly increasing proportion of those considered poor can now be found in cities and towns". Informal settlements and slum growth seem to be the only option for the urban poor as a result of the housing crisis.

This led Franklin (2011) to conclude that urbanisation is one of the most serious challenges facing cities within developing countries. This has resulted in people being forced to live in informal settlements as governments around the globe struggle to meet the needs of the homeless. In South Africa the state is not able to deliver housing at the scale required in light of urbanisation and this has been recognised by government. This is evident in Minister Sisulu's 2004/05 budget speech where she states that "we sit with a problem of unabated urbanisation, which cannot be met by similar rate of delivery" (Ministry of Housing, 10/06/2004). These sentiments were also echoed by former Minister Sexwale (2010) when he stated that at the current pace of delivery and the rapid pace of urbanisation it will take a long time to deal with the housing backlog. This indicates that even though the issue was identified in 2004 the state continued along the same housing delivery path despite recognising that its housing delivery programme was not able to deliver at the rate required.

2.4   Housing Policy Context

Post-apartheid housing policy in South Africa was first developed between 1992 and 1994 through negotiations in the National Housing Forum and consisted of representatives from different sectors viz. business, development agencies, organised labour, the community and political parties (Lallo, 1999; Huchzermeyer, 2001). This culminated in the compilation of the 1994 Housing White Paper which states that "the time for policy debate is now past - the time for delivery has arrived" (Department of Housing, 1994, pg 4). This highlighted the intention of the state to rectify the unjust system of the previous dispensation and to ensure that its citizens had access to basic services and housing. This intention is further enshrined in Section 26 of the Constitution which states that:

> *"(1) Everyone has the right to have access to adequate housing; (2) The State must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right; and (3) No one may be evicted from their home, or have their home demolished, without an order of court made after considering all of the relevant circumstances. No legislation may permit arbitrary evictions"* (RSA, 1996, pg 24-25).

The Constitution therefore places a responsibility on the state to ensure that housing is made available to its citizens. The challenge however is to what extent this progressive right should be met given the state's ability to provide everyone who is poor with free housing. In addition, the Housing Act 107 which was promulgated in 1997 aimed to give the White Paper the legislative effect to ensure the "progressive realisation" of the right by ensuring that the housing development procedure is viable; putting in place general principles for housing development; assigning functions to the three spheres of government with respect to housing development; establishing the South African Housing Development Board; and establishing a platform for financing national housing programmes (Tissington, 2010).

The housing programme aimed at indicating delivery, contributing to economic development and poverty alleviation. The housing subsidy scheme formed the basis of the policy for the delivery of housing to low income earners. The policy provided a subsidy to households who meet the following criteria i.e. "Be a South African citizen, be contractually capable, be married or habitually cohabit with a partner, be single and have financial dependants, e a first time government subsidy recipient, e a first time home owner, single Military Veterans without financial dependant and single aged persons without financial dependant" (www.dhs.gov.za/content/programmes-and-subsidies, pg 1).

Various housing assistance programmes have been introduced to deal with the delivery of housing to low income households. The predominant form of delivery has been through the state capital subsidy RDP housing. The municipality applied for project linked subsidies and individuals/beneficiaries would access housing through the housing subsidy scheme (now known as the Integrated Residential Development Programme). Other forms of the subsidy are presented in Table 2.1 below.

Table 2.1: Low Income Housing Subsidy Types

Subsidy Type	Description
Integrated Residential Development Programme	The Integrated Residential Development Programme replaced the Project Linked Subsidy Programme. The programme provides for planning and development of integrated housing projects. Projects can be planned and developed in phases and provides for a holistic development orientation.
Individual Subsidy Programme	This Programme provides access to state assistance where qualifying households wish to acquire an existing house or a vacant serviced residential stand, linked to a house construction contract through an approved home loan. These properties are available in the normal secondary housing market or have been developed, as part of projects not financed through one of the National Housing Programmes.
Enhanced People's Housing Process	The Enhanced People's Housing Process aims to support households who wish to enhance their housing subsidies by building their own homes. The Enhanced People's Housing Process can be accessed through the Integrated Residential Development Programme, Project Linked Consolidation, Institutional, or Rural Subsidies as well as technical and other forms of assistance in the house building process.
Social Housing Programme	The Social Housing Programme seeks to provide a rental or co-operative housing options for low income persons at a level of scale and built form which requires institutional management and which is to be provided by accredited social housing institutions and in designated restructuring zones.
Enhanced Extended Discount Benefit Programme	The Enhanced Discount Benefit Scheme was introduced to assist persons to acquire state financed rental housing, existing sales debtors to settle the balance on purchase prices of properties acquired from the public sector or to settle publicly financed credit that had been used for housing purposes. This programme applies to state financed properties first occupied before 1 July 1993 and

Subsidy Type	Description
	stands or units contracted for by 30 June 1993 and allocated to individuals by 15 March 1994. The programme entails the discounting of an amount on the selling price/outstanding loan balance of the property. Where the discount amount equals or exceeds the purchase price or loan balance, the property is transferred free of any further capital charges.
Institutional Subsidy	Institutional subsidies are available to Housing Institutions that provide tenure arrangements alternative to immediate ownership (such as rental, instalment sale, share block or co-operative tenure) to subsidy beneficiaries. The subsidy will enable Housing Institutions to undertake approved projects and to enable them to create affordable housing stock for beneficiaries to live in subsidised residential properties. The rental unit may not be transferred to the beneficiary within the first four years of occupation. A further condition is that the legal entity must in addition to the subsidy, make its own capital investment in the property
Informal Settlement Upgrading Programme	The programme facilitates the structured upgrading of informal settlements. It applies to in situ upgrading of informal settlements as well as where communities are to be relocated for a variety of reasons. The programme entails extensive community consultation and participation, emergency basic services provision, permanent services provision and security of tenure.

Source: KZN Department of Housing, 2010

From a national perspective the housing programme has achieved unprecedented delivery at scale, representing a visible redistribution of resources to the poor. However, the nature of the programme's impacts is not clearly evident. As such the backlogs continue to be a moving target. Critiques of the policy identified the following shortcomings viz. the focus was on quantity rather than quality end products, limited resources, limited beneficiary consultation, limited housing typologies, limited incentives for public-private partnerships and the subsidy amounts provided for are lower than the actual cost of delivering a house (Charlton, 2009).

Wilkinson (1998, pg 226) contends that despite the right to adequate housing, "the legacy of apartheid in the form of profound social polarisation, extreme economic inequalities and spatially divided cities massively complicates the task of building a new society in which, as their constitutional right, people should have access to adequate housing". The programme which was implemented to create housing opportunities was characterised by weak planning processes which still perpetuated apartheid planning, an increase in informal settlements in cities and a lack of housing typology diversification. Other challenges which emanated in implementing the above housing policies are the poor quality of structures, creation of undesirable urban forms, top-down housing process and the financial unsustainability of the supply-side capital subsidy system. Despite these challenges, Charlton (2009, pg 302) states that the housing programme became a central political tool as the government sought to "demonstrate delivery to an expectant post-democracy constituency". In addition she states that the programme did not take into consideration the usage of the house as an economic good which could assist in poverty alleviation which normally affects such communities.

The outcomes of the housing process over time and the lessons learnt from the initial application of the national housing programme led to severe criticism of the housing delivery models/policies being implemented and there were calls to amend the existing housing policy. In trying to deal with this criticism, the Department of Housing adopted the Breaking New Ground (BNG) policy in October 2004. The purpose of the new plan was to "redirect and enhance existing mechanisms to move towards more responsive and effective delivery" (Department of Human Settlements, 2004, pg 7). The BNG aimed to change the focus of housing delivery from quantity to quality i.e. size, workmanship, settlement design and encouraging the use of alternative building technology amongst others. The programmes developed to achieve the objectives of the BNG included the upgrading of informal settlements, expanding the scope of the housing mandate (providing assistance to individuals who fall within the gap market category), improving the role of the private sector and encouraging densification. The overall intention of the policy was to ensure the development of human settlements which were characterised as being sustainable.

Despite this change, the BNG policy is still criticised by many in terms of its implementation. Charlton (2009) questions the degree of change between the previous housing policies and the BNG e.g. quantitative indicators are still utilised to monitor performance rather than the impact on people's lives. Napier and Gavera (2011) state that the BNG does not embrace participatory procedures in housing development but still perpetuates the notion of dependence on the state to provide housing. Huchzermeyer (2006) points out that the

general lack of meaningful participation in policy formulation and in the delivery of housing remains one of the foremost causes which has led to the failure of housing delivery in South Africa. Affected communities, civil society and the private sector have not been meaningfully involved in the human settlement development process. In addition, Todes (2006) states that principles of densification and urban restructuring, which formed part of initial housing policies, were overlooked during the first ten years of housing delivery, but these principles however reappear in the BNG and the commitment to ensure that such principles are taken into consideration in the implementation of BNG remain weak. There is therefore a need to reassess the one size fits all approach adopted to deliver low income housing.

In the period between 1994 and 2013 the Department of Human Settlements indicated that almost 2.8 million housing units were delivered (Wilkinson cited in City Press, 2014). Although an impressive number of houses have been delivered, housing policy is still characterised by slow delivery as is evidenced by the growth in the housing backlogs. Despite the number of houses delivered, the housing backlog has grown from 1,5 million in 1994 to 2,1 million in 2012 (NPC, 2012). Charlton and Kihato (2006, pg 267) state that the shifts in housing policy that have occurred since 1994 were most often "reactions to weaknesses in policy implementation, or were driven by other agendas such as political pressure or internal departmental politics". In addition, they further state that the policies have not taken the needs of the poor into consideration e.g. livelihoods or economic activity. According to Tissington (2010) the policies instead focus on minimum standards such as the number of housing units delivered. In addition, despite one of the objectives of the programme focusing on poverty alleviation, Baumann (2003) states that the policy may lead to increased poverty due to the financial cost of having to pay for services provided and for the maintenance of the structure despite the financial situation of the household i.e. majority are unemployed or have a low source of income. Furthermore, Charlton (2009) states that the selling of houses by beneficiaries is an indication that the product provided does not meet the needs of beneficiaries. As such, "much housing provision for the poor remains outside the state's housing programme, in extra-legal accommodation in informal settlements, backyard rooms, warehouses and flats" (Charlton, 2009, pg 306-307). This is a clear indication that the housing programme does not provide beneficiaries with a variety of typologies which meets their needs.

Questions/concerns/issues on the housing delivery model utilised since 1994 have also been raised within national government itself. Huchzermeyer (2001, pg 307) states that "in April 1998, the Director General of Housing, Mpumi Nxumalo Nhlapo, stated that the subsidy scheme will not continue indefinitely, suggesting that there are more creative ways to finance

housing than dishing out R15000 to each family". In 2013 Tokyo Sexwale, who was the Human Settlements Minister at that time, raised a concern about the unsustainability of allocating subsidies for free housing and likened the housing delivery model as a welfare programme approach rather than a housing policy. The current Human Settlements Minister, Lindiwe Sisulu, at the 6th Planning Africa Conference in 2014 stated that "anybody below the age of 40 will need to understand that they are not our priority unless they are special needs or are heads of child-headed households" and "our intention in giving free houses was to right the wrongs of the past and make sure that we can give our people dignity. And that group of people is not the people below the age of 40" (The Citizen Newspaper, 21/10/2014, pg 1). This clearly reflects a shift in thought within government i.e. in seeing itself as not being responsible for providing free housing to all people who meet the housing qualification criteria but only to those who are classified as the most vulnerable in society or who were disadvantaged by apartheid. Huchzermeyer (2014) states that the National Planning Commission, through the National Development Plan, recommended that the housing subsidy be reviewed such that the state plays a facilitating, rather than providing role in low income housing provision. The government's Outcome 8 Delivery Agreement: Human Settlements (2009, pg 5) further acknowledges that "the current housing development approach with a focus on the provision of state subsidised houses will not be able to meet the current and future backlog. We need to diversify our approach". The above statements clearly indicate that those who are tasked with the housing function at the highest level of government do not believe that the model being used to house people is effective. Despite this, government still persists with the current delivery model and this further supports Charlton's (2009) viewpoint that the housing programme is being used as a politicking instrument to garner votes. In light of the high backlogs coupled with the challenges experienced, the need to review the subsidy programme has never been more apparent if government is to make inroads into the housing shortage.

Huchzermeyer (2014) states that the government is beginning to recognise and accept that there are shortcomings in housing policy. She adds that "with impetus from the Treasury, which questions the financial sustainability of the state's expenditure on capital subsidies for formal housing, for the first time there is the prospect of a departure from the once-off, supply-side capital subsidy for the free-of-charge acquisition" (Huchzermeyer, 2014, pg 337). This shift in approach within government emerged eight years after the introduction of the BNG policy and will hopefully lead to new policies. In addition, Huchzermeyer in an interview conducted by the University of Chicago International Human Rights Legal Clinic and Nazdeek (2014) stated that the ambitious housing delivery targets set by the government "encouraged massive delivery of subsidized housing, rather than truly studying the issue and

tailoring the response to the needs of the communities. Focusing on numbers, Huchzermeyer believes was, and continues to be, a major problem in the South African context" (2014, pg 41).

Twenty-two years after the implementation of post-apartheid housing policies, it is apparent that the legislation and policies have not been fully effective in taking care of the low income housing backlog nor the provision of housing that deals with the needs of the poor. The lack of change in policy can be interpreted as the state's denial that problems exist in the current policy and housing delivery in the country or its desire to use the continued promise of formal housing as a political tool. It may also be the result of inertia which makes the change to a new approach challenging while the state still has to deliver on its promises. Housing is an intensely political issue and hence a significant change in approach will require high level political intervention. Housing policy requires a shift in thinking and approaches so as to be able to respond to the challenges whilst ensuring that current and future needs are dealt with appropriately. Housing policies which are enacted need to take in to account all development programmes being implemented in urban areas, ensure a participatory approach to development and provide different options, as per best practices, to house the poor. The next section outlines housing programmes being implemented in India and Brazil where the government has moved away from being the provider of housing to creating an enabling environment for other stakeholders, including the beneficiaries themselves, to play a greater role in housing themselves.

2.5 Case Studies/Best Practise

2.5.1 India

India faced a similar situation to South Africa in that rapid urbanisation led to high housing backlogs for low income earners in urban areas. Research undertaken by the Centre for Micro Finance at the Institute for Financial Management and Research (IFMR) in 2007 revealed that housing provision in India was initially based on the traditional subsidy system and new housing construction for citizens. However, the provision of subsidies, although a favourite of politicians, are "susceptible to corruption and nepotism, provide low per-unit coverage relative to demand and ultimately are financially unviable" (Centre for Micro Finance at the Institute for Financial Management and Research (IFMR), 2007, pg 10). The government subsidy programme also created a culture of expectation amongst the beneficiaries.

As such the Indian Government had to consider an alternative approach to housing supply. This required all actors to play a part in the supply of housing i.e. government, developers, housing finance companies, community groups and the people themselves. Agarwal et al (2013) state that there is a greater interest being expressed in providing housing and housing finance to low-income earners. The government focuses on the supply of service infrastructure whilst the role of the private sector has focused on being the developer and builder of houses. This resulted in in-situ slum rehabilitation schemes being implemented under public-private partnerships. This led to the construction of high-rise buildings to relocate slum dwellers. The land is used as a cost recovery resource in that only part of the land is used to rehouse slum dwellers whilst the remainder of the land is used to develop high income residential or commercial developments and the sale of which subsidizes the social housing section. This type of development reduces the amount of land needed as compared to site and service projects. Dupont (2013) states that this type of rehabilitation model leads to greater reliance on the free market and shifts responsibility from government to civil society. However, Dupont et al (2014) also investigated and highlighted the inconsistency between the said policy and practices on the ground in the Kathputli Colony in Delhi. Slum development is more than just providing housing in their context but should also allow for livelihood opportunities. As such slum residents were hesitant to reside in high rise buildings as it may negatively impact on an economic activity which they may be involved in. Dupont's study revealed that community participation was limited to dwellers receiving information rather than being part and parcel of the conceptualisation and project design. In addition, Dupont (2011, 2013) states that this type of housing modality requires regular monthly instalments and as such may lead to the exclusion of the poor from participating in the programme; may lead to the creation of vertical slums, as developers strive to maximise profits, thus leading "to poor quality of construction and congestion of the buildings" (Dupont, 2013, pg 11) and housing being developed in the urban peripheries.

In addition, the Housing and Urban Development Corporation (HUDCO) was setup by the Indian Government to accelerate housing and urban development in the country. It aims to finance infrastructure delivery for low- and middle-income households and increase loan options available. HUDCO also provides loans to finance institutions, operating in the housing environment, which are then loaned out to low-income households. A National Housing Board was created so as to be regulatory body for housing finance institutions.

However, the issue with housing institutions is that they require clients to have a legal title to the house, and to be employed in the formal sector to be able to source loans. These institutions tend to lend in large amounts to organisations serving the needs of the poor. In

the absence of full land titles it was recommended that government intervene in order to assist the lending process. As such Ferguson and Haider (2000) state that for financial institutions to improve assistance to low income earners, governments should direct part of the funds available for subsidies towards the formalisation of land title. In 2013, a credit agreement of $100 million was entered into between the Government of India and the World Bank to increase the ability of financial institutions to create products that would improve access to housing of low-income households. Agarwal et al (2013) state that the housing finance market is now beginning to meet the need of low income earners and approximately 30 500 units were built in 132 projects in 22 cities between June 2011 and January 2013. This has led to new housing financing institutions entering the market. They note that the ability of low-income earners to access housing finance is also emerging well. This has reduced the demand on the government to provide subsidies and it can focus its limited resources on other essential services. This also leads to citizens playing a role in housing themselves. The IFMR states that for such a programme to be successful, partnerships between governments, financial institutions and developers are required.

In addition, to micro-financing, NGO's play an active role in mobilising communities to access affordable housing solutions through community savings schemes. Community members pool contributions and the combined savings enables individuals or groups to access loans to improve their living conditions. NGO's such as National Slum Dwellers Federation (NSDF) and Mahila Milan aim to mobilise the urban poor so as to assist them in finding solutions to the problems they face. Mahila Milan has collected savings worth millions of rupees and in partnership with the government, financial institutions and poor communities, explores housing options together. Construction costs are lowered through the use of local labour, low-cost construction technologies and combining government subsidies with housing loans (Merril, S & Suri, A, 2007).

The approach adopted by India shows a shift from government providing housing to responsibility also being placed on other stakeholders in delivering housing. The creation of housing finance institutions ensures that the poor can access loan finance to meet their housing needs but at the same time are also required to pay back the loan to the institution. They are therefore also required to play a role in housing themselves rather than being passive recipients of free housing. However, this programme excludes the very poor who cannot manage to participate in these schemes due to inconsistent income. NGOs in the South African context (e.g. FEDUP) have initiated community saving schemes but this intervention type has not been implemented to the extent it has been in India. The table below gives an indication of the difference.

Table 2.2 Difference in FEDUP Programme Implementation in India and South Africa

	Date[a]	Number of cities with a process[b]	Active savers[c]	Savings (US$)[d]
INDIA	1986	57	130,000	1,2 million
SOUTH AFRICA	1991	45	21,927	491,652 [3]

Adapted from Mitlin et al (2011, pg 46)

Despite their success stories FEDUP in South Africa still encounters problems in getting government to support the process of people doing things for themselves and in using the housing subsidy to promote people focussed, participative and empowering development.

2.5.2 Brazil

Brazil also experienced high urbanisation rates in that the levels of urbanisation increased from 35% in 1950 to 80% in 2000 (UNHABITAT, 2013, pg 6). This high rate of urban growth led to cities being faced with the challenges of infrastructure and housing backlogs which in turn led to the growth of informal settlements known as favelas in Brazil. The number of people residing in favelas grew from 2.2 million in 1980 to 5 million in 1990 and the 2010 census indicated that there are 11.4 million people residing in Brazil's favelas (UNHABITAT, 2013, pg 6). Brazil also implemented various housing models to deal with the backlogs. However, the country reached a point in the 1990s when the government was not able to cope with the backlogs. This therefore led to pro-poor housing policies and progressive alternative models to housing people being introduced. One approach that was developed utilises community based cooperatives. Fruet (2005) states that the cooperatives consist of members residing in the same area who organise themselves around a common goal of saving funds, so that they are able to purchase land and build houses for themselves. The responsibility of the local sphere in this regard is to provide technical and institutional assistance and act as a mediator between the cooperatives and private individuals in negotiating around the sale of land. He adds that in the 1990s these self-financed housing projects began to increase as a result of decreased public sector financing being made

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[3]

a. The year in which significant savings scheme activity began; this may pre-date the year when the federation was established.

b. Within any city, there will be a number of settlements where grassroots activities are taking place to build collective capacity and catalyse grassroots-led development.

c. The second indicator of scale – the number of people who save regularly.

d. Local currency values converted to US$; includes daily savings and Urban Poor Fund savings.

available. DEMHAB (2000) indicated that between 1993 and 1996, 38 housing cooperatives were formed in Port Alegre alone and this number increased to 60 active cooperatives by 2000. In addition, by May 2000, 45 out of the 60 cooperatives had purchased land using their own savings. This gives an indication of the importance these community based cooperatives placed on taking a role in housing themselves.

The government also introduced the Programma de Aceleracaodo Crescimento (PAC, Program to Accelerate Growth) and the Minha Casa, Minha Vida (MCMV) programme which when translated into English means My House, My Life. The PAC aims for integrated development in projects involving housing and sanitation and promotes upgrading over resettlement (UNHABITAT, 2013). The MCMV programme aims to promote access to housing for families who would not otherwise be able to acquire a house. This is achieved by allowing/encouraging the private sector to build houses through the use of innovative subsidies and financing mechanisms. This is achieved through the use of a subsidy transfer and housing finance system which reduces the risk for companies who become involved in the programme as well as financial incentives and speeding up processes at a local level.

The programme offers several modalities of housing provision and acquisition i.e. subsidies, housing financing with special interest rates and tax exemptions. In addition, it has mechanisms in place which minimizes the risk of owners defaulting on payments. The programme targets 3 groups (based on income) viz. the poorest households (Group 1) receive a 60 to 90% subsidy which is dependent on the property value whilst Groups 2 and 3 have access to conventional housing financing with partial subsidy assistance. Households with an income of up to BRL 4,650 (USD 2,515) per annum can access housing through this programme. A variety of housing modality options can be used i.e. market-oriented, undertaken by the private sector or social-oriented (social movements or community-based organisations take up housing production) [UNHABITAT, 2013].

More importantly, the programme promotes an integrated approach to housing and economic development. It was designed to contribute to the growth of the economy in the short term so as to enable low-income households to access housing. In this way the government was able to mobilize the construction industry thus creating a significant number of jobs, improve household incomes, stimulate domestic production and improve access to housing in Brazil. However, Van Braathen (2015) states that assessments of the programme indicate that it has actually led to increased socio-spatial segregation as low-income housing is being built mainly in the peripheral areas. This goes against the ethos of the "right to the city" concept.

An option is also available for social housing provision i.e.through The My House, My Life Entity programme (*Minha Casa Minha Vida Entidade*). The model provides individual and families, who are aligned to a social organisation such as a co-operativve, community based organisation or social movement, to access subsidy and finance opportunities to build social housing units through self-construction or self-management systems. In this way the programme utilizes the traditional experiences of self-construction in Brazil and takes advantage of the long-established experiences of social housing movements and cooperatives in housing delivery (UNHABITAT, 2013).

Local municipalities have also taken it upon themselves to play an active role in housing delivery. In Sao Paulo, the city develops human settlements through a programme which requires strong policy, budget, institutional and planning integration. The focus is on in situ upgrading which require home-owners to contribute to the construction and financing whilst protecting existing community networks. Sao Paulo invests in well-defined projects prepared by skilled individuals including social workers and urban designers, thus leading to the delivery of high quality social facilities alongside basic services. The integrated planning of housing projects through partnerships with a diverse group of individuals leads to projects which provides unique but more importantly solutions which are apt for the local conditions (UNHABITAT, 2010).

The Brazilian housing model does not "involve the large scale demolition of existing structures", and has adopted a varied approach to in-situ upgrading i.e. high rise buildings to community managed improvement programmes and encourages public participation in housing processes (Sutherland et al, 2016, pg 14). Taking the Brazilian example into consideration, the key lesson to be taken into account is the need for highly coordinated efforts and commitment from all stakeholders i.e. national and subnational government levels, private sector, social movements and citizens. The trend in Brazil is a reduction in the direct involvement of government in housing delivery and increased participation by private and community based organisations.

2.6   Conclusion

The discussion above clearly highlights a linkage between increased urbanisation and the inability of the state to keep up with the provision of housing utilising the supply-side capital subsidy system. If municipalities are to effectively deal with housing backlogs they will have to investigate alternative supply options as the current model in South Africa has proven unsatisfactory. It is also important that national government create policies which enables local government to ensure "sustainable urbanisation" (Department of Human Settlements, 2014, pg 23) rather than the "urbanisation of poverty". The Habitat III Report identifies the need for integrated urban development through:

> "i. Establishing a policy framework to promote integrated urban development, through national urban policies.
> ii. Frameworks to guide forward planning and management of urbanisation, which enables /foster intercity /regional urban planning so that planning is not confined to individual city boundaries;
> iii. Ensuring that cities have the powers (subsidiarity principle) and the capacity to render services necessary for ensuring integrated urban development. This could be built environment functions or other social services functions.
> iv. Ensuring a supportive financing and fiscal framework that acknowledges the challenges that cities and towns face." (Department of Human Settlements, 2014, pg 23)

The chapter provided an overview of the literature relating to urbanization issues and housing problems. It thereafter provided a review of the theoretical constructs and identified possible best practices in the low income housing arena in cities found in the Global South. The theories relating to the "right to the city", New Urbanisation theory and the enabling approach are outlined so as to contextualize the issues involving urbanization and low-income housing. The following chapter provides an overview of the research methodology applied to the research study.

Chapter 3: Research Methodology

3.1 Introduction

Chinnathambi et al (2013, pg 2 - 5) define research as "a logical and systematic search for new and useful information on a particular topic" and research methodology as

> "a systematic way to solve a problem. It is a science of studying how research is to be carried out. Essentially, the procedures by which researchers go about their work of describing, explaining and predicting phenomena are called research methodology. It is also defined as the study of methods by which knowledge is gained".

The research study utilised a qualitative approach and the gathering and examination of the data was based on the interpretive approach. Mottier (2013, pg 2) states that "interpretive approaches share a common emphasis on the analysis of constructions of meaning, of the ways people make sense of their everyday activities and surroundings". This therefore indicates a subjective epistemology and an ontological belief that reality is socially constructed. This approach related well to the research as it was exploratory in nature and aimed to identify reasons for the housing backlog and to explore alternative options that could be implemented to deal with the low income housing challenge from stakeholders who are actively working in the housing arena in eThekwini Municipality. This enabled the researcher to gain greater insight of the issues pertaining to the research questions. Denzin (1986, pg 12) adds that "interpretive research begins and ends with the biography and self of the researcher". This therefore requires researchers to consider their positionality and hence their influence on the study process. These issues are presented in this chapter and are followed by a discussion on the data collection methods which included semi-structured interviews, group discussion and documentation analysis.

The analysis of the data is presented at the end of the chapter. Data analysis involves sorting and interpreting data so as to establish useful information, which can be used to propose conclusions and supports future decision-making. The analysis of qualitative research involves understanding the research subject by using the data collected to describe the issue at hand and to propose possible solutions. The method of analysis used was content analysis. Hancock (2002, pg 21) defines content analysis as "a procedure for the categorisation of verbal or behavioural data, for purposes of classification, summarisation and tabulation". This was appropriate as qualitative data has no precoding system and

content analysis provides a means of identifying and categorising data so that the data collected in one interview can be compared with data collected from other interviews.

3.2 Qualitative Research

Mottier (2005, pg 1) defines qualitative research as "multimethod in focus, involving an interpretive, naturalistic approach to its subject matter … Qualitative researchers study things in their natural settings, attempting to make sense of, or interpret phenomena in terms of meanings people bring to them". As such qualitative research does comprise an a priori set of research techniques. Mottier (2005) further states that qualitative research is therefore problem-driven rather than method-driven. Hancock (2002, pg 2) states that "qualitative research is concerned with developing explanations of social phenomena" and therefore, "aims to help us to understand the world in which we live and why things are the way they are".

The basic difference between qualitative and quantitative research is that qualitative research enables the researcher to derive a description and analysis of the research subject whilst at the same time not limiting the scope of the research and the nature of the participant's responses (Collis & Hussey, 2003). The table below gives a comparison between the features which comprise qualitative and quantitative research.

Table 3.1 Difference between Qualitative and Quantitative Research

Qualitative research	Quantitative Research
The aim is a complete, detailed description.	The aim is to classify features, count them, and construct statistical models in an attempt to explain what is observed.
Researcher may only know roughly in advance what he/she is looking for.	Researcher knows clearly in advance what he/she is looking for.
Recommended during earlier phases of research projects.	Recommended during latter phases of research projects.
The design emerges as the study unfolds.	All aspects of the study are carefully designed before data is collected.
Researcher is the data gathering instrument.	Researcher uses tools, such as questionnaires or equipment to collect numerical data.
Data is in the form of words, pictures or objects.	Data is in the form of numbers and statistics.
Subjective – individuals interpretation of events is important ,e.g., uses participant observation, in-depth interviews etc.	Objective: seeks precise measurement & analysis of target concepts, e.g., uses surveys, questionnaires etc.
Qualitative data is more 'rich', time consuming, and less able to be generalized.	Quantitative data is more efficient, able to test hypotheses, but may miss contextual detail.
Researcher tends to become subjectively immersed in the subject matter.	Researcher tends to remain objectively separated from the subject matter.

Adapted from Miles & Huberman (1994, pg 40). Qualitative Data Analysis

Table 3.1 reflects that qualitative research is exploratory research which aims to get an understanding of the reasons, opinions, and motivations provided by respondents. It provides an understanding into the issue being researched and as such one is able to determine trends in thought and opinions. Quantitative research, on the other hand, leads to the quantification of the research issue by generating numerical data which is then used to quantify reasons, opinions, and other variables so as to generalize results and thereafter articulate facts and determine patterns in research.

Hancock (2002) states that each feature of qualitative research can be seen as a strength or a weakness depending on the intention of the research being undertaken. She further states that qualitative research is generally criticized from the point of view that the results generated may not be generalized to society at large because the sample groups are normally small and the subjects were not randomly identified. She goes on further to state that the issue being researched required insight from a specific group of respondents rather than the general population because the group selected possess the demonstrable experience and expertise in the field being studied and that specialness is the focus of the research. Therefore in such research studies, generalisibility of the findings is not the intention. Miles and Huberman (1994) stated that qualitative research is conducted to check previous research on a topic, provide further detailed information about something that is already known, gain a different viewpoint and increase the scope of an existing study. As such the qualitative approach was applicable since the sample was small and the intention of the researcher was to gain further insight from experts involved in the low-income housing arena.

Qualitative studies aim to substantiate the research being undertaken by obtaining insights through other people's views of the world. As such this type of research adopts concepts from a variety of disciplines. This includes phenomenology which postulates that people consciously experience the world in different ways and in order to understand them, researchers need to see things from their point of view. Secondly, symbolic interactionism proposes that people interpret social situations in different ways, depending on their past experiences and social positions, and therefore act in conflicting ways. Thirdly, ethnography states that depending on their world view people select and apply certain rules so as to give meaning to the situations they find themselves in, thereby providing justification for their actions. In qualitative research studies that aim to give meaning to individuals' views, the goal "lies in the interpretive understanding of the

subjective meaning of social practices and cultural artifacts, within a lifeworld that the researcher is embedded in" (Mottier, 2005, pg 4).

3.3 Interpretive Turn

Interpretive researchers are of the viewpoint that reality consists of people's subjective understanding of the world. They therefore adopt an inter-subjective epistemology that reality is socially constructed. As such the collection of data cannot only be considered as the extraction of information but as a joint creation of meaning during the data assembly process. Reeves and Hedberg (2003) state that the interpretive approach highlights the necessity to place the analysis into context. The interpretive paradigm therefore focuses on understanding the research subject from the subjective experiences of individuals. As such meaning oriented methodologies such as interviews are utilised to clarify the subjective reasons and meanings that influence the the social action of participants.

The philosophical base which underlies interpretive research is hermeneutics and phenomenology. As a mode of analysis, hermeneutics provides a way of understanding textual data which may be unclear. On the other hand, phenomenology is the study of phenomena i.e. "appearances of things, or things as they appear in our experience, or the ways we experience things, thus the meanings things have in our experience. Phenomenology studies conscious experience as experienced from the subjective or first person point of view" (Stanford Encyclopaedia of Philosophy, 2013, pg 1). Lester (1999) contends that as phenomenology focuses on studying the experience of individuals, phenomenological approaches emphasize the importance of acknowledging personal perspective and interpretation in gaining insight into people's actions. This research study is situated in the phenomenological interpretive paradigm as it aimed to draw on the long term experiences of those working on low-income housing within the municipality and this will require the respondents to draw on both their expert and experiential knowledge. The philosophical approach on which the research methodology is based has a direct impact on the data collection tools to be used.

3.4 Positionality

Sultana (2007, pg 380) states that "it is critical to pay attention to positionality, reflexivity, the production of knowledge and the power relations that are inherent in research processes in order to undertake ethical research". Savin-Baden and Howell Major (2013, pg 71) contend that positionality "reflects the position that the researcher has chosen to adopt within a given

research study". The researcher can position themselves in three areas namely the subject, the participants or research context. Positionality requires that the researcher acknowledge and localise their views and beliefs in relation to the subject being researched. As the researcher is the data gathering instrument in qualitative research it is realistic to expect that the beliefs and background (cultural and political) may affect the research process (Bourke, 2014). England (1994) states that research must be seen as a shared space in which the researcher and participants play a part in shaping the results. As such England (1994) maintains that research process can be influenced by the identity of the researcher and participants. A reflexive approach is required in order for the researcher to identify, evaluate and articulate their positionality so that they can determine their part or what influence they will have on the research. Hammersley and Atkinson (1995) state that following a reflexive approach allows the researcher to make an analysis of the research issue as it should be and not how they perceive it to be. This will in turn allow for a reduction of bias on the part of the researcher. Bourke (2014, pg 3) state that "we can strive to remain objective, but must be ever mindful of our subjectivities. Such is positionality". I am an insider in the process am currently employed at the municipality. I engage in strategic municipal planning processes which impact on the municipality. I have previous experience in the research component of the Provincial Department of Human Settlements and my current experiences in the municipality triggered my interest in this subject matter and therefore I undertook this research so as to explore and develop new ideas in terms of dealing with low-income housing which has been identified as a risk to the municipality.

3.5 Research Method

Jankowicz (2000) states that the research method is an orderly approach in which data is collected and analysed so that information can be garnered on the research topic. The broad objective of the study was to identify and assess the different modalities of low income housing in light of urbanisation within eThekwini Municipality. Mahlotra (2010) states that the study objective must inform the research design. Hart (2005) adds that the sample is also important in the research methodology as it shapes the outcomes of the research. Data was collected from provincial government officials, municipal officials and individuals outside of the state who are responsible for housing and planning implementation so as to be able to construct a balanced perspective on housing in the eThekwini Municipality. Qualitative research was the method chosen as the research questions required an understanding of the challenges and alternative options available to deal with the low income housing conundrum.

3.6 Sampling Method and Size

Interviews were conducted utilizing non-probability sampling methods. Purposive sampling, with the aim of interviewing persons with known or demonstrable experience and expertise in the field of housing, was undertaken. As such housing practitioners involved in policy formulation, planning and project management were interviewed. The reason is that the information sought was very specific and is only available from certain individuals, groups and organizations. A total of 10 interviews per category were conducted. The table below presents the list of interviews undertaken during the course of the research.

Table 3.2 Provincial Department of Human Settlements

	Department	Date of Interview	Type of Interview
Provincial Respondent 1	Executive Support	09/12/2015	One-on-One Interview
Provincial Respondent 2	Planning	25/01/2016	One-on-One Interview
Provincial Respondent 3	Property Management	03/02/2016	One-on-One Interview
Provincial Respondent 4	Project Management	03/02/2016	One-on-One Interview
Provincial Respondent 5	Policy and Research	26/02/2016	One-on-One Interview
Provincial Respondent 6	Project Monitoring	09/03/2016	Group Discussion
Provincial Respondent 7	Project Management	09/03/2016	Group Discussion
Provincial Respondent 8	Project Management	09/03/2016	Group Discussion
Provincial Respondent 9	Project Monitoring	09/03/2016	Group Discussion
Provincial Respondent 10	Policy and Research	23/05/2016	One-on-One Interview

Table 3.3 eThekwini Municipal Human Settlements Department

	Department	Date of Interview	Type of Interview
Municipal	Project Management	01/02/2016	One-on-One

	Department	Date of Interview	Type of Interview
Respondent 1			Interview
Municipal Respondent 2	Research, Policy & M&E	27/01/2016	One-on-One Interview
Municipal Respondent 3	Planning	10/02/2016	One-on-One Interview
Municipal Respondent 4	Architecture	21/02/2016	Completed Questionnaire (further follow-ups via telephone and email)
Municipal Respondent 5	Support Office	23/02/2016	One-on-One Interview
Municipal Respondent 6	Admin & Support	24/02/2016	One-on-One Interview
Municipal Respondent 7	Project Management	12/04/2016	One-on-One Interview
Municipal Respondent 8	Land Assembly	26/04/2016	One-on-One Interview
Municipal Respondent 9	Public Sector Housing- Planning	09/05/2016	Group Discussion
Municipal Respondent 10	Public Sector Housing- Planning	09/05/2016	Group Discussion
Municipal Respondent 11	Spatial Planning	15/05/2016	One-on-One

Table 3.4 Organisations outside the State

	Organisation	Date of Interview	Type of Interview
Organisation Respondent 1	Abahlali baseMjondolo	14/12/2015	One-on-One Interview
Organisation Respondent 2	BESG	28/01/2016	One-on-One Interview
Organisation Respondent 3	Housing Development Agency	25/02/2016	One-on-One Interview
Organisation	SOHCO	25/02/2016	One-on-One

	Organisation	Date of Interview	Type of Interview
Respondent 4			Interview
Organisation Respondent 5	SDCEA	06/04/2016	One-on-One Interview
Organisation Respondent 6	NASHO	08/04/2016	Telephonic Interview
Organisation Respondent 7	CSIR	19/04/2016	Completed questionnaire (further follow-up via email)
Organisation Respondent 8	Habitat for Humanity	22/04/2016	One-on-One Interview
Organisation Respondent 9	SALGA	06/05/2016	Telephonic Interview
Organisation Respondent 10	Implementing Agent	14/06/2016	One-on-One Interview

3.7 Data Collection

Boyce & Neale (2006, pg 37) state that "interviews are useful when you want detailed information about a person's thoughts and behaviors or want to explore new issues in depth". As such a semi-structured interview programme was used as a research tool. The rationale behind conducting a semi-structured interview was to ensure that a focused discussion was held between the interviewer and interviewee. The questions were open ended and were used to collect as much data as possible about the interviewee's knowledge on the subject matter. This also allowed the researcher to ask probing questions to elicit further or more detailed information during the interview.

3.8 Data Analysis

Rudestam & Newton (2001) state that in order for qualitative data to be interpreted logically it is necessary that the data is condensed into manageable units. Denzin and Lincoln (2005) further state that once the data has been condensed the researcher should identify common themes so as to simplify the analysis process. This could be achieved through a process of content analysis. Stemler (2001, pg 1) defines content analysis as "a systematic, replicable technique for compressing many words of text into fewer content categories". Stemler (2001)

further states that it enables researchers to analyse a large volume of data and allows one to determine and describe the focus/thought of individuals or groups. Content analysis not only analyses the content of the data but also identifies the themes or main concepts emerging as primary content and the context information as latent content i.e. interpreting the underlying meaning of the data. In this study once the data was condensed the researcher sorted the results under thematic headings relating to the main concepts from the theoretical framework and the key/broad research issues/concepts.

3.9 Data Reliability and Validity

The essence of qualitative research is to interpret and identify themes from the interview responses in order to form a meaningful analysis without compromising the essence of the interview discussions. In terms of ensuring reliability in qualitative research the researcher has to ensure consistency in the methodology utilized. In this study, data reliability was ensured through the use of consistent interview methods and questionnaires. Even though probing questions were asked to elicit further responses/information, the researcher remained within the parameters set at the first interview conducted. The issue of positionality arose in the research as the researcher is viewed as an insider. By being employed in the Strategy Office in the municipality the researcher had a pre-existing relationship with the subject being researched. The advantage of being an insider includes having easier access to the subject being studied (Sanghera and Thapar-Bjokert, 2008) and having "privileged access" to information related to the research which an outsider may not be able to access (Agar, 1996). In order to overcome/reduce the bias in analysing the data the researcher utilised the phenomenological interpretive paradigm as the issues being researched were considered as two of the top ten risks identified by the municipality. The focus of the research cannot be solved by local government alone and a partnership approach is required. As such a wide range of responses was obtained from individuals across government spheres and organisations outside the state. This was done so as to overcome bias which may have been experienced should the researcher have chosen to only interview municipal officials. This guaranteed that an extensive range of views were collected so as to identify ways in which the municipality can deal/reduce the risk.

3.10 Ethical Clearance

Ethical approval was obtained from the University of KwaZulu-Natal, School of Built Environment and Development Studies on 4 November 2015. Permission to undertake the research within eThekwini Municipality was obtained from the eThekwini Human Settlements

Unit and eThekwini Municipal Academy on 28 July 2015. Due to the sensitive nature of the research topic, respondents requested that their identities be kept anonymous and as such the respondents were identified as per the category they represent e.g. Government Respondent 1.

3.11 Limitations of the Study

The main limitations which were experienced when undertaking the research related to interviewees/organisations not being available/willing to participate in study. This impacted on the proposed timeframe to complete the interviews as per the proposed timeframes. In addition, any study based on qualitative data is subject to what interviewees express as well as the manner in which this information is interpreted by the researcher.

3.12 Conclusion

The above chapter outlined the research methodology that was used in this study. As such it gave an indication of the following viz. research method, sampling method and size, data collection technique, data analysis and data reliability and validity pertaining to the study. The limitations experienced in conducting the research were also highlighted. The following chapter provides an overview of the eThekwini municipal context.

Chapter 4: The context of the eThekwini Municipality

4.1 Contextual Framework

eThekwini Municipality is located on the eastern seaboard of South Africa in the Province of KwaZulu-Natal (KZN) and is bordered by the Ugu District Municipality in the south, Umgungundlovu District Municipality in the west and Ilembe District Municipality in the north. It spans an area of approximately 2297km^2 of which approximately 68% is considered to be rural in nature and 32% urban (eThekwini Municipality, 2016). In addition, the rural area is said to accommodate 15% of the population whilst the urban area the remaining 85% (Census 2011). The urban area is dominated by residential, commercial/office and industrial land uses.

Figure 4.1: Location of eThekwini Municipality
Source: www.municipalities.co.za

"The rural areas in eThekwini Municipality comprise approximately 68% of the municipality which largely falls beyond the urban development line with communal land tenure under the ownership of Ingonyama Trust Board and Traditional Authorities" (eThekwini Municipality, 2016, pg 76). This institutional arrangement of a dual governance system, which is unique to eThekwini Metropolitan Municipality, results in the municipality facing a number of difficulties with regard to the planning and administration of this land.

The Urban Development Line (UDL – see Figure 4.2 below) was developed to improve sustainable development (address economic, social and environmental issues) in light of the

rapid urban growth challenges facing the municipality. The UDL is used to not only determine the magnitude to which development in urban areas will be allowed, but to also promote a settlement form characterised by the principles of accessisbility, compaction, efficiency and sustainability. The UDL aimed to ensure cost effective service delivery, promote densification and protect environmentally sensitive areas. The Cost-Surface Modelutilised in the municipal environment gives an indication of the extent to which bulk services can be extended cost effectively, particularly waterborne municipal services. This therefore implies that the area outside the UDL is rural in nature thus differing in character, servicing needs and lifestyle. Sim et al (2016) contend that the urban/rural service delivery model utilized by the municipality reinforces the concept of urban and rural lifestyles. The municipality views the UDL as "an important spatial tool for enforcing density targets and managing the growth patterns of the municipality over time but also for protecting agricultural and environmental resources beyond the UDL, ensuring food security and ensuring the municipality's resilience to climate change" (eThekwini Municipality, 2016, pg 219). Sim et al (2016, pg 57) state that the UDL has resulted in separate urban and rural areas within the municipality and this has in turn had "significant implications, as it defines levels of service provision and its impacts on resource allocations, housing decisions and the protection of environmental services".
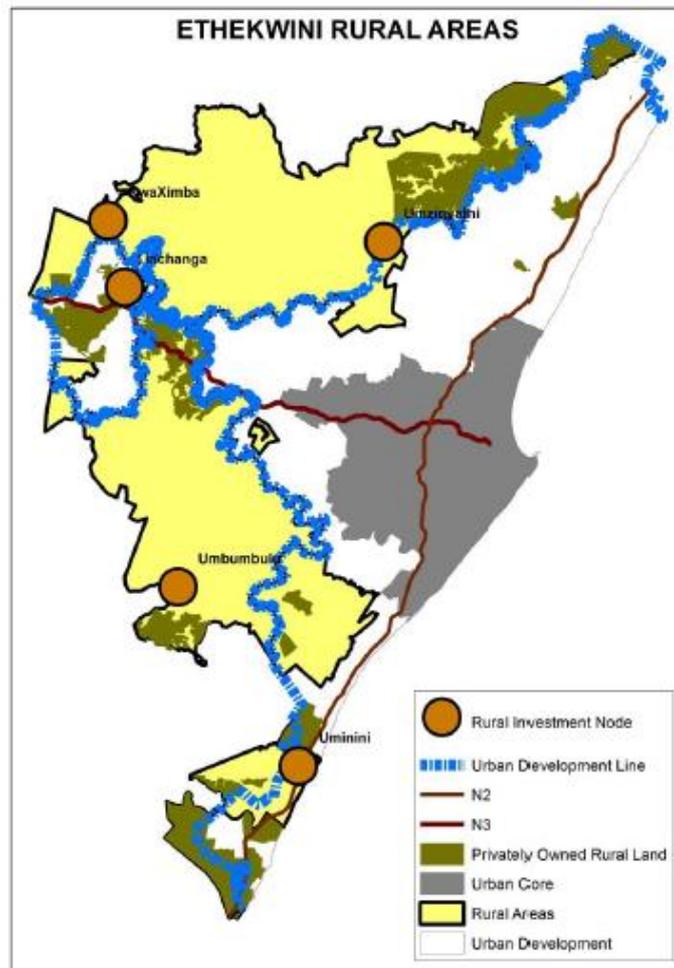
Figure 4.2: Urban vs Rural Areas of Municipality
Source: SDF 2016/2017

4.2 Demographic Profile

The population of eThekwini Municipality was 3.44 million people in 2011 (Census, 2011) which constituted approximately one third of the provincial population. The largest part of the population fall within the 0-29 year age group whilst those above 60 constitute the smallest percentage.

Of the total labour force approximately 43% are employed, 19% are unemployed and 38% are not economically active. In addition, of those employed approximately 33% earn an income of below R800 per month. Taking the above factors into account it is clear that there is a high dependency ratio on household heads with low income levels. The high unemployment level and low household income impact negatively on the ability of households to pay for housing and municipal services.

4.3 Population Growth Rate/Projection

The growth rate between Census periods indicates that in the period 1996-2001 eThekwini experienced a similar growth rate to that of the Province and a higher growth greater than that of the country. However, in the period 2001-2011 the growth rate in eThekwini decreased but was higher than the rate experienced by the province but lower than that at a country level. This indicates that more people are still moving into eThekwini Municipality in comparison to the other districts within the Province.
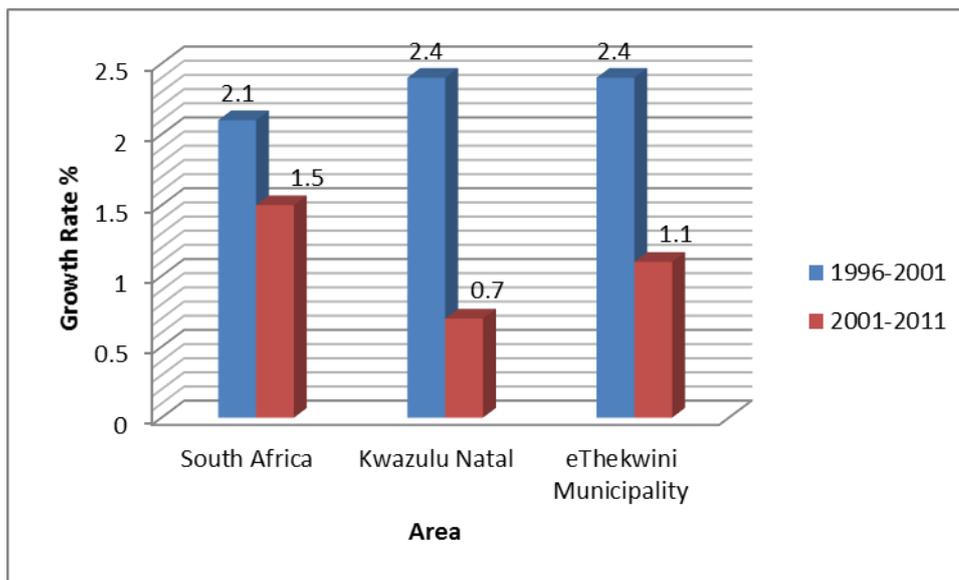
Figure 4.3: Annual Growth Rate 1996-2011
Source: Stats SA

In the municipal arena it is important for planning processes to have access to population estimates for the inter-census years (especially as there was a ten year gap between the last two census i.e. 2001 and 2011). As such an eThekwini Demographic Projections study was undertaken in and it gave an indication of population estimates up until 2021. The study estimated the 2011 population to be 3,414,197, which is very close to the estimation mande by Census 2011 of 3,442,361. The projections for the period 2012 to 2021 are as follows:

Table 4.1: eThekwini Demographic Projections

Year	Population estimate
2012	3 446 447
2013	3 480 726
2014	3 517 157
2015	3 555 868

2016	3 596 543
2017	3 638 918
2018	3 682 524
2019	3 727 032
2020	3 772 097
2021	3 818 499

Source: eThekwini Transport Authority

Figure 4.4: Future Population Growth
Source: City Densification Strategy, 2013, eThekwini Planning Department

In addition, the City Densification Strategy compiled in 2013 used the population growth rate of 1.1% between 2001 and 2011 and projected that the population will increase to 4,37 million people by 2030 i.e. an estimated additional increase of 775 000 people or approximately 193000 housing units, with the highest concentration of people in the northern and central regions. Both projection scenarios clearly indicate future increases in population within eThekwini Municipality, with the densification study indicating growth mainly in the urban areas.

4.4 Settlement pattern

In terms of population spread, most of the population are located in the central and northern planning regions. The Outer West Region which represents the largest extent of the municipality (approximately 78 438ha) contains 11% or approximately 338 000 of the total municipal population. The northern region makes up 26% of the municipal area and

accommodates approximately 1. 15 million people which represents 33% of eThekwini's total population. The majority of the population i.e. 1.18 million people (34%) is located in the Central region which is the second largest in extent in the municipality. The South makes up 23% (760 000 people) of the total Municipal population (eThekwini Municipality, 2015). This therefore implies that more housing opportunities need to be provided in the central and northern regions of the municipality as the majority of the population resides in these areas. The central region is characterised by having significant economic, social and servicing capacity and is therefore identified as the urban core of the municipality. This provides an opportunity for housing policy to promote densification initiatives.
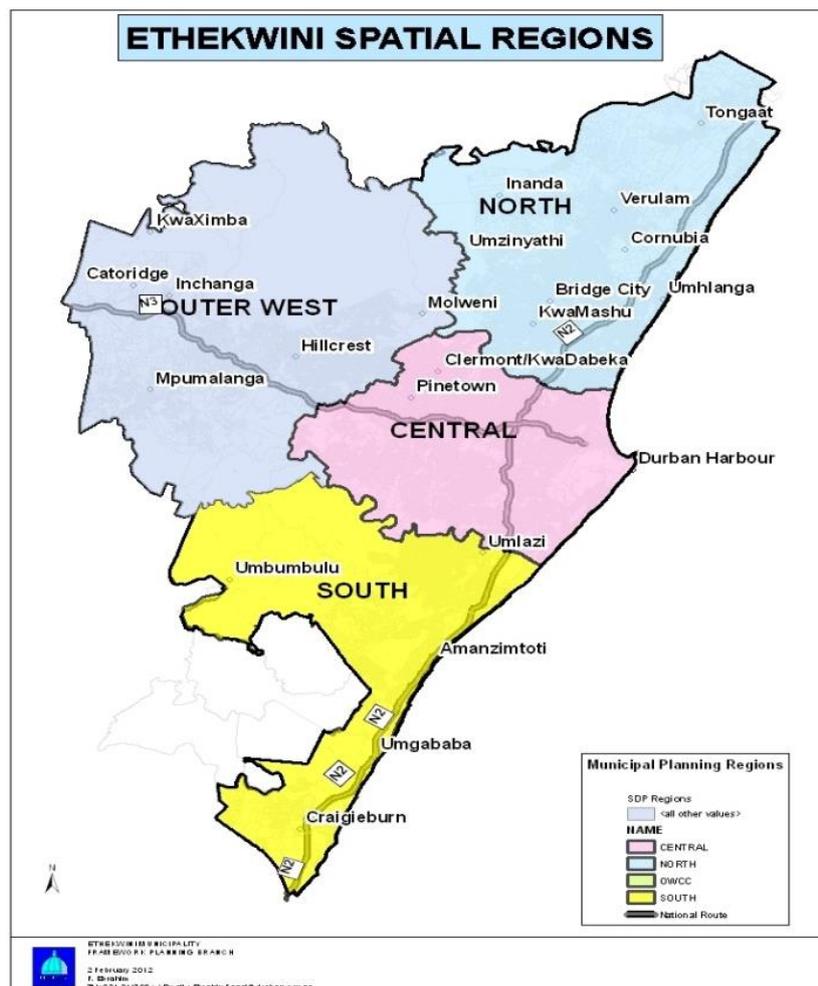
Figure 4.5: eThekwini Municipality Planning Regions
Source: SDF 2016/2017

Taking account of the population size and municipal area the overall density of the municipality is approximately 4du/ha. However, areas with densities greater than 40du/ha are scattered across the municipal area. Densities are higher within the former townships of KwaMashu, Ntuzuma, Inanda and Phoenix in the north; Umlazi, Lamontville and Chatsworth to the South; Clermont/KwaDabeka and Marianridge in the West and the Durban CBD/Beach, Glenwood, Berea, Cato Manor in the Central areas. Areas such as Durban

North, Westville, Pinetown, Mpumalanga, Tongaat and Verulam have densities in the region of 15du/ha whilst the rural areas have residential densities below 5du/ha (eThekwini Municipality, 2016). The settlement pattern and density clearly indicates that the largest proportion of the population reside within the urban areas of the municipality.

4.5 Migration and urbanisation trends

The eThekwini Municipality, like many cities around the world, is subject to in-migration from areas outside the municipal area. Migration into eThekwini is an important factor which contributes to the overall growth in population thus resulting in a large number of new residents requiring housing and services.

The municipality's 2016/17 Spatial Development Framework reflects the extent of in-migration and out-migration within Durban from 2001 to 2011 as per the table below.

Table 4.2: Extent of Migration 2011

IN-MIGRATION	
Percentage of the City's population who are in-migrants	8.1
Number of in-migrants	276 988
OUT-MIGRATION*	
Percentage of all migrants who migrated from the City	3.4
Number of out-migrants	193 222
NET MIGRATION*	
Number of net migrants into the City	83 766

Source: 2016/17 SDF, eThekwini Municipality

Notes: The data have been weighted to represent the South African population. Migration is defined as changing the municipality of residence. *The extent of out-migration is considerably under-estimated in the table because 34 percent of individuals identified as migrants did not specify their previous municipality of residence. As a result, the extent of net migration is also only a very approximate estimate.

Table 4.2 above reveals that in-migration to the municipal area between 2001 and 2011 outweighed out-migration in the same period. However, Posel's (2015) report also reveals that migration to Durban (8.1%) is lower than in-migration to Johannesburg (19%) and Cape Town (12%). Compared to migrants in Johannesburg and Cape Town most of the migrants to Durban were from other parts of KwaZulu-Natal, have lower education levels which contributes to higher unemployment and poverty rates. This therefore creates a higher

dependency on the municipality to provide low income housing as people cannot afford to rent or purchase their own homes.

Utilising the Census 2011 statistics most of the migrants to eThekwini Municipality emanated from KwaZulu-Natal itself followed by 39,500 migrants from outside the country. The Eastern Cape accounted for 38,500 migrants followed by Gauteng (24,300). These migrants tend to reside in informal settlements (15% of South African migrants and almost 35% of migrants from the Eastern Cape reside in informal settlements).

The eThekwini Municipality Housing sector plan (2012, p 46) states that "the problem of eThekwini's informal settlements is large, and is set to become more so as the province's population urbanises. As the largest and most economically active city in the province, eThekwini is likely to attract more than a proportionate share of the province's urbanising citizens".

4.6 Housing

The housing typology in eThekwini is divided into three categories i.e. formal, informal and rural housing. Huchzermeyer (2014) states that as a result of delays in housing delivery people resort to living in informal settlements, informal backyard and inner city buildings which have been informally converted. Census statistics reveal that informal settlements constituted 24, 9% of eThekwini Municipality's dwellings in 2001 and 27, 2% in 2011. A dwelling count undertaken by the municipality, utilising 2014 aerial photography, revealed that there were approximately 945910 dwellings within the municipal area. In terms of this count informal dwellings now account for approximately 33% of the dwellings within the municipal area. However, Posel indicates that in terms of the 2011 Census data informal dwellings account for 13.2% of dwellings within eThekwini. The difference in informal dwelling percentage can be attributed to the difficulty in determining precisely the number of informal dwellings in existence as different sources provide different numbers. Some of the reasons for this can be attributed to different definitions of what constitutes a formal or informal dwelling, foreign nationals not wanting to be counted as they are afraid of expatriation, informal settlement establishment and growth occurs at such a fast rate so as to be properly captured by the official statistics and by the time statistics are computed and presented it is outdated and does not reflect the reality on the ground.

Table 4.3: Dwelling Count

Type	Sub Type	Dwellings	Percentage
Formal	Houses	414,357	43, 8
	Flats	110,225	11, 7
	Sub Total	524,582	55, 5
Informal	Single Dwelling ("Shack")	265,542	28
	Backyard	48,975	5, 2
	Formal Informal (formal dwellings in informal areas)	3,096	0, 33
	Sub Total	317,613	33, 5
Rural	Cluster ("Umuzi")	70,317	7, 43
	Single Dwelling	26,949	2, 85
	Formal Informal (Formal dwellings in rural areas)	6,449	0, 69
	Sub Total	103,715	11
TOTAL		**945,910**	

Source: 2014 Aerial Photography
eThekwini Municipality, Human Settlement and Infrastructure Cluster

Census 2011 statistics indicate that the total number of formal, informal and traditional dwellings is approximately 945 632 (this figure is similar to that of the dwelling count which is 945 910).

Figure 4.6 below depicts the distribution of informal settlements within the municipal area. The largest proportion of informal settlements are found within the urban area and contain high household numbers compared to those in the rural areas. The need for low income housing is therefore greater in the urban area compared to the rural area of the municipality as defined by the UDL. In addition, these settlements are mainly located on steep topography or on land which is prone to disasters and thus requires urgent action on the part of the municipality in relocating these households. The SDF (2016, pg 53) states that "a key spatial challenge is to identify residential opportunities on land that is well located, serviced and with good access to public transport as well as social and economic opportunities".
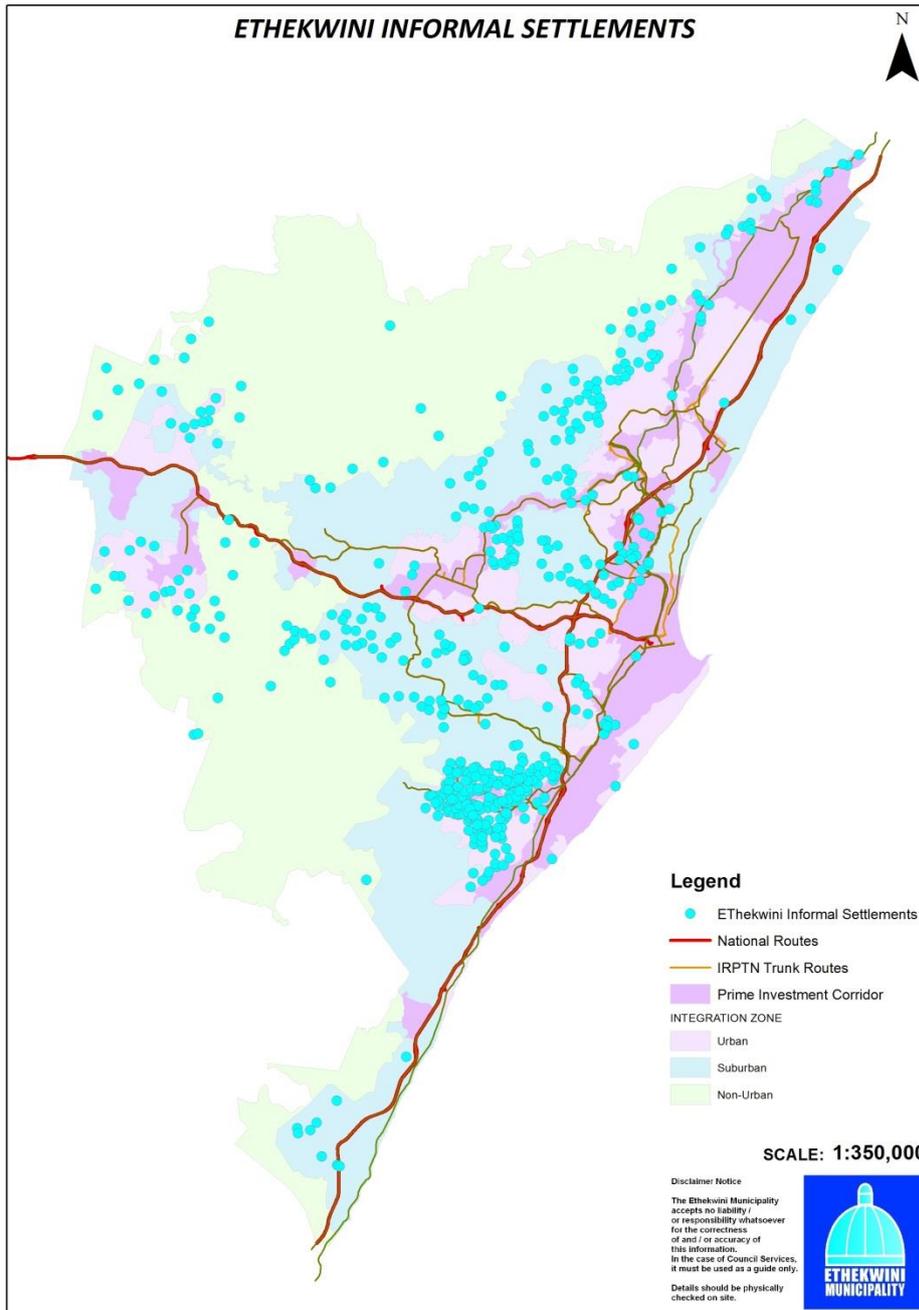
Figure 4.6: Informal Settlement Distribution
Source: eThekwini SDF 2016/17

Figure 4.7 below depicts the delivery of low income housing within the municipal area between 1994 and the 2013/14 financial year. In this period the municipality has delivered 178125 top structures. However since 2007/08 the number of houses delivered per annum has decreased from a high of 18149 structures to 6809 structures in 2013/14. The lowest number delivered was in 2011/12 i.e. 3389 structures. The 2014/15 Annual Report indicates that 5450 housing units were constructed in the financial year. This clearly indicates that the municipality's ability to deliver on this mandate has been severely constrained. As such the

reasons for this decline need to be determined and measures implmented to grow the delivery of housing. This forms part of the focus of this thesis.
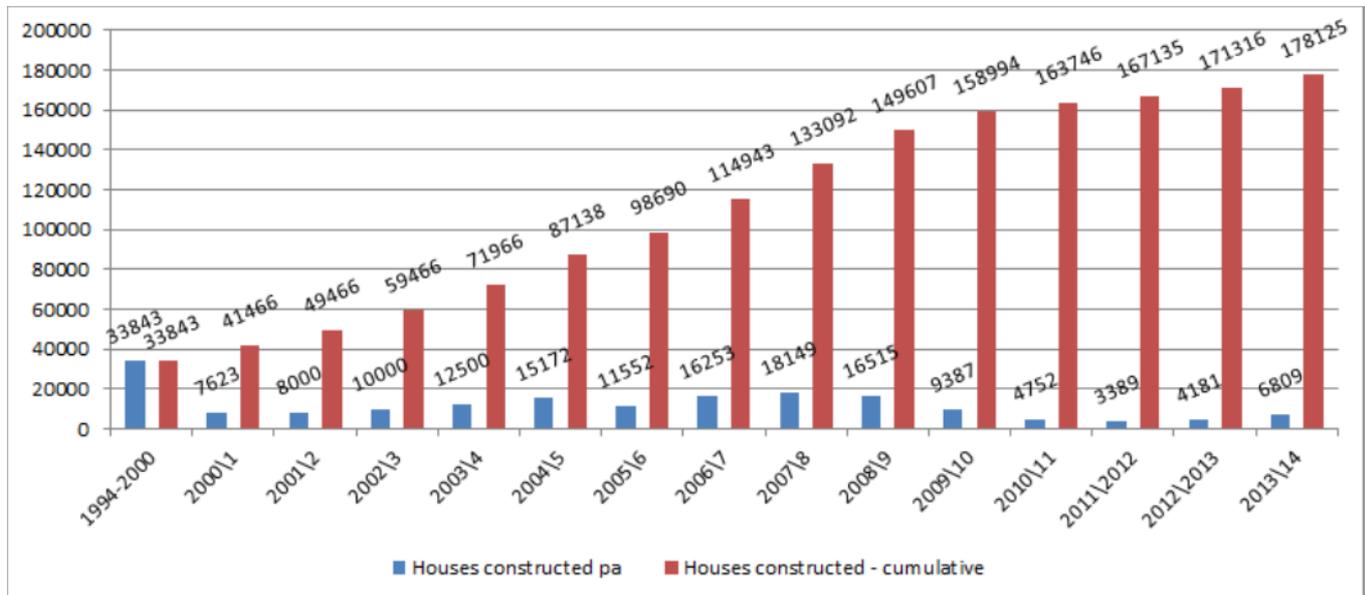
Figure 4.7: Housing Delivery Statistics
Source: eThekwini Municipality 2013/14 Annual report

Continued urbanisation has resulted in burgeoning informal settlements as migrants cannot access formal housing. MEC Ravi Pillay (KwaZulu-Natal Department of Human Settlements) indicated that the housing backlog in the Province was approximately 600 000 whilst eThekwini Municipality accounted for 400 000 of this backlog (Urban Breakfast session held in conjunction with Habitat III Secretariat on 5 October 2016 at Moses Mabhida Stadium, Durban, South Africa). Table 4.4 below gives an indication of the housing backlog between 31 December 2011 and 31 December 2016. In this period the municipality was only able to reduce the backlog by 23020 and in the period between 30 June 2014 and 31 December 2016 only managed to reduce the backlog by 6294 despite targeting a delivery range of 8000-10000 housing units. The demand for housing by those making up the low-income sector is still very significant i.e. 387 000 as at 31 December 2016. At a rate of delivery of 4000-6000 houses it is estimated that it will take the municipality approximately 40-80 years to eradicate the backlog. It should be noted that this estimation is based on the backlog number remaining constant and the Municipality being able to deliver at those levels. However, as previously indicated the population of the municipal area is projected to grow and the Municipality, over the last couple years, has not been able to deliver at the estimated range and as such the backlog as well as delivery statistics will continue to be a moving target.

Table 4.4: Housing Backlog

	Backlogs	Delivery ranges per annum	Timeframe to address based on current funding levels *
Existing Backlog as at 31 December 2011	410020		82 years
Existing Backlog as at 30 June 2012	408000	5000-10000	41-82 years
Existing Backlog as at 30 June 2013	404192	5000-10000	41-81 years
Existing Backlog as at 30 June 2014	393294	8000-10000	41-51 years
Existing Backlog as at 1 January 2016	391 952	8000-10000	30-60 years
Existing Backlog as at 31 December 2016	387 000	4000-6000	40-80 years

Source: eThekwini Municipality, Human Settlement and Infrastructure Cluster

4.7 Public Owned Vacant Land

The map below depicts the distribution of vacant land which is owned by public entities. These consist of small parcels which are dispersed across the municipal area. As such it does not provide an opportunity to be utilised in dealing with the housing shortage as per the current roll-out i.e. one house one plot. It could however provide opportunities to be used for high rise densification initiatives. Table 4.5 below gives an indication of how higher density initiatives contribute to the more efficient use of land. Table 4.5 illustrates land requirements for the development of 193 000 residential units at three different density scenarios. At densities of 1-15du/ha, 12 867 ha of land is required for housing, at densities of 15-40du/ha, 4825 ha land is required whilst at high densities (80-150du/ha) 1287 ha of land is required for accommodation purposes. A requirement of 12 867 ha of land is reduced to 1287 ha if the municipality opts to provide housing at higher densities. This is important as one of the foremost problems to housing delivery is the lack of adequate developable land. Higher density therefore provides a solution to this challenge.
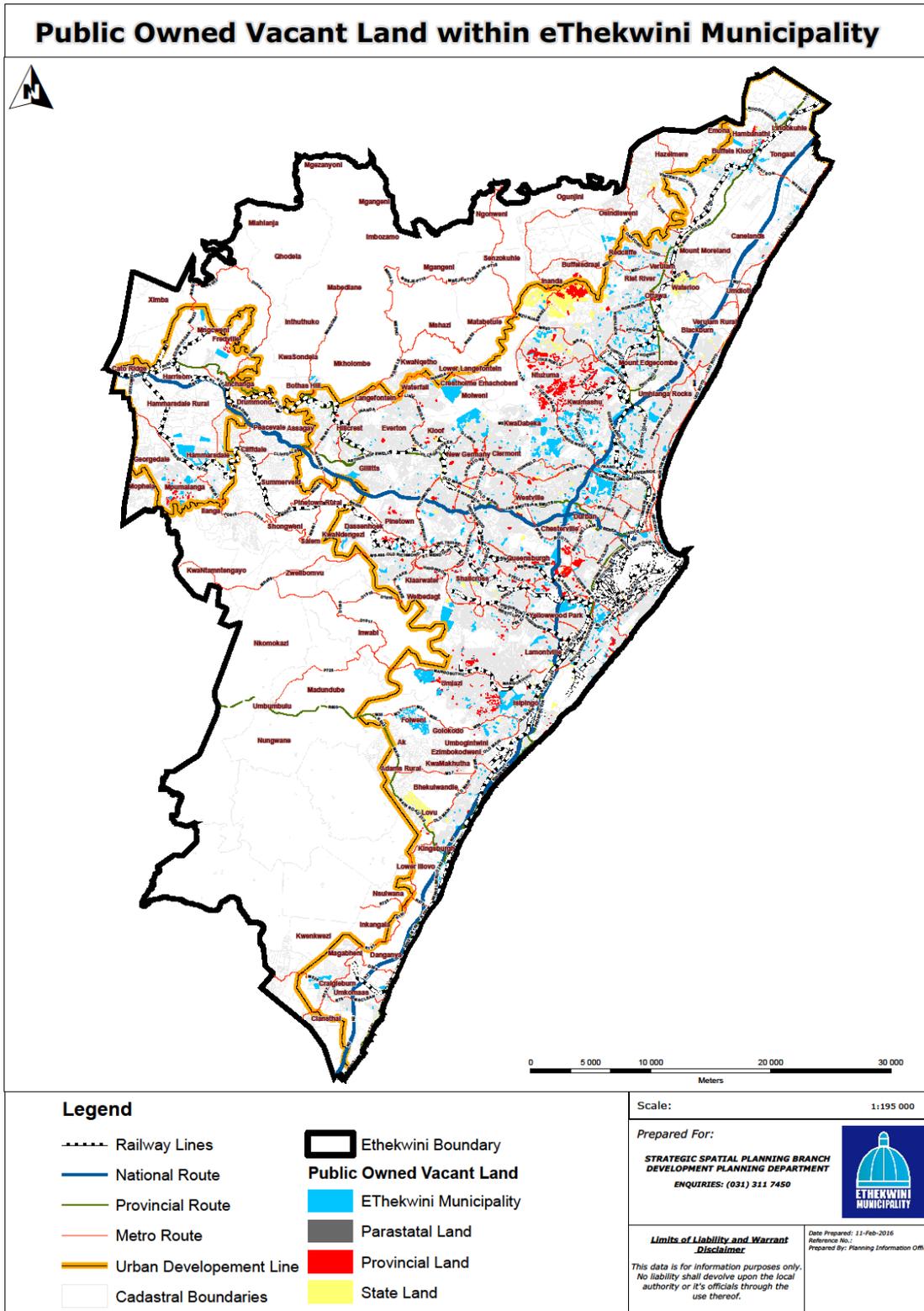
Figure 4.8: Public Owned Vacant Land in eThekwini Municipality
Source: eThekwini SDF 2016/17

Table 4.5: Density Scenarios

	GROWTH	RESIDENTIAL LAND REQUIREMENTS		
	2030	**Low**	**Medium**	**High**
EM AREA	*New Units*	*1-15 du/ha*	*15-40 du/ha*	*80-150 du/ha*
Central	38 600	2 573ha	965ha	257ha
South	38 600	2 573ha	965ha	257ha
North	77 200	5 147ha	1 930ha	515ha
Outer West	38 600	2 573ha	965ha	257ha
Ethekwini	**193,000**	**12 867ha**	**4 825ha**	**1 287ha**

Source: SDF 2016/17

4.8 Service Delivery Protests[4]

Urbanisation has contributed to the housing backlog growing and this is accompanied by an increase in service delivery protests by communities. The majority of the protests are directly linked to the inability of the municipality to deliver low income housing (see Table 4.6 below). This can be likened to Lefebvre's "right to the city" concept in that individuals are rising up against the inability of the government to provide them with the basic necessity for them to enjoy their "right to the city".

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[4] The statistics were collected by the Performance Monitoring and Evaluation unit as part of their monitoring function and more recently to provide information on protests as it is required as per the Back to Basics reporting template.

Table 4.6: Service Delivery Protests

Month	Number
Sept 2013- June 2014	8 (6 housing related)
July 2014-Sept 2014	2 (1 housing related)
October 2014	4 (3 housing related)
November 2014	11 (8 housing related)
December 2014	1 (0 housing related)
January 2015	1 (0 housing related)
February 2015	3 (1 housing related)
March 2015	4(3 housing related)
April 2015	8 (5 housing related)
May 2015	4 (0 housing related)
June 2015	4 (4 housing related)
July 2015	3 (1 housing related)
August 2015	7 (5 housing related)
September 2015	2 (2 housing related)
October 2015	2 (Housing combined with other issues)
November 2015	2 (Housing combined with other issues)
January 2016	10 (4 housing related)
February 2016	7 (Housing combined with other issues)
March 2016	6 (1 housing related)
April 2016	6 (0 housing related)
May 2016	6 (1 housing related)
June 2016	29 (1 housing related)

Source: eThekwini Performance Monitoring and Evaluation Unit

Table 4.6 above gives an indication of protests which have taken place within the municipal area since September 2013. A total of 140 protests were held between September 2013 to June 2016 and of these 57 were related to housing issues. Protest action increases when elections are imminent. This is a way of the people to hold those in power accountable to the rights as contained in the Constitution so as to get support in the local government elections held in 2016. Dupont et al (2015, pg 1) state that

> "many of the urban poor find that their rights as urban citizens are not recognised and realise that they cannot rely on formal democratic channels or governance structures

for their needs to be met. As a result many marginalised citizens mobilise politically in response to what they perceive as undignified living conditions".

The rise of social movements in urban areas is a response to the urban inequalities faced. Through the mobilisation of affected communities, social movements have in some instances been successful in their struggle for decent housing and being involved in decision making processes.

4.9 Municipal Approach to Urban Housing

The Housing Vision of the municipality envisages "the creation of sustainable human settlements in eThekwini Municipality with a view to ensuring that ... all residents will have access to a housing opportunity which includes secure tenure, basic services and support in achieving incremental housing improvement in living environments with requisite social, economic and physical infrastructure" (eThekwini Municipality, 2012, pg 6). The approach to dealing with the housing backlog in the municipality is reflected as per below:
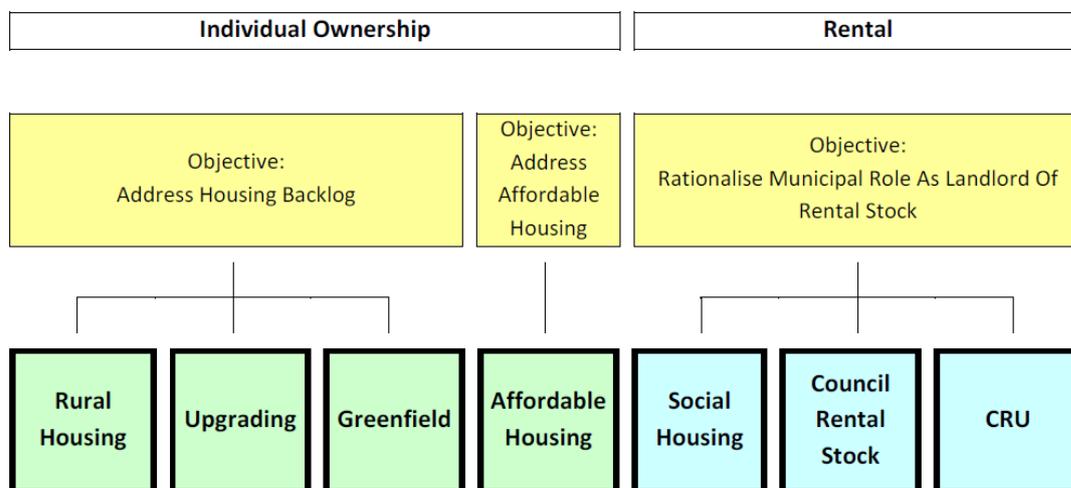
Figure 4.9: Municipal Approach to Housing
Source: eThekwini Housing Plan, 2012

Within the urban environment the following housing programmes are implemented:

- The Informal Settlement program is the major focus of eThekwini Housing. The main intention is to upgrade informal settlements wherever possible and relocation only occurs if upgrading is impossible for health, safety or technical reasons.

- Greenfield Projects aims to provide housing to those who need to be relocated from informal settlements, live in backyards or overcrowded conditions. The majority of units in these projects are allocated to those residing in informal settlements and the remaining to households in need of housing.

- The Social Housing Program is undertaken only in "restructuring zones" which have been identified as areas of potential economic opportunity and where urban renewal can be achieved. The aim is to develop rental units in areas which are well located and where urban infrastructure may be underutilised thus improving urban efficiency.

- The CRU program aims to provide rental options for those who cannot afford units developed in Social Housing Programs. Residents of these rental units have access to communal facilities e.g. kitchen and ablution faculties. The CRU subsidy is used as a mean to upgrade the previous government-owned hostels.

- The municipality also owns rental flats. In this regard those that are deemed to be financially unsustainable are renovated and sold to occupants.

4.10 Conclusion

The above chapter clearly indicates that the problem facing the municipality is immense. In a similar light to statements made by the National Minister of Housing/Human Settlements, the municipality has recently indicated that it was being overwhelmed with regard to the demand for low income housing and "admitted in court that it could not cope with the public's expectations" (Daily News, 22/06/2015). In addition, it was stated that the increase in demand for services was placing a burden on the municipality in terms of the resources required to deliver housing. It is therefore deemed necessary that the housing programme be reshaped as the current programme is not working effectively and the problem will persist into the future. The following chapter presents the findings of the research study.

Chapter Five: Findings and Analysis

5. 1 Introduction

The purpose of the chapter is to present the findings of the primary research carried out with stakeholders involved in the low income housing arena. The data was mainly collected through person to person interviews with individuals from identified organisations. The research conducted was interpreted and analysed so as to answer the aim and research questions for this dissertation. The aim of the research was to ascertain the main challenges experienced in delivering low income housing in light of increasing urbanisation and to determine possible interventions which could assist the municipality in dealing with its low income housing backlog. The findings have been presented in terms of a thematic analysis undertaken by exploring the responses of the different stakeholder groups.

The stakeholders interviewed for this study included officials/individuals from the Provincial Human Settlements Department, Municipal Human Settlements and Planning Units and organisations outside the state who are involved in low income housing (civil society organisations, NGOs, research institutes and clusters).

The themes which are discussed in this chapter include identifying the main challenges to the delivery of low income housing within eThekwini Municipality, the threats posed by urbanisation, possible responses to urbanization and the proposed low income housing interventions which could be taken into consideration in dealing with the housing backlogs.

5.2 Low income housing delivery in eThekwini Municipality
5.2.1 The main challenges in the delivery of low income housing

A range of issues emerged across the stakeholder groups in relation to the challenges faced by the municipality in delivering low income housing. Figure 5.1 and Table 5.1 provide an indication of the top challenges identified by stakeholders in relation to housing delivery challenges. In some instances the issues were similar but they were identified at differing levels of importance. Figure 5.1 on which the analysis is based, gives an indication of the top 5 challenges per respondent category whilst Table 5.1 highlights the top 10 challenges. This demonstrates the differing levels of importance attributed to the challenges identified.
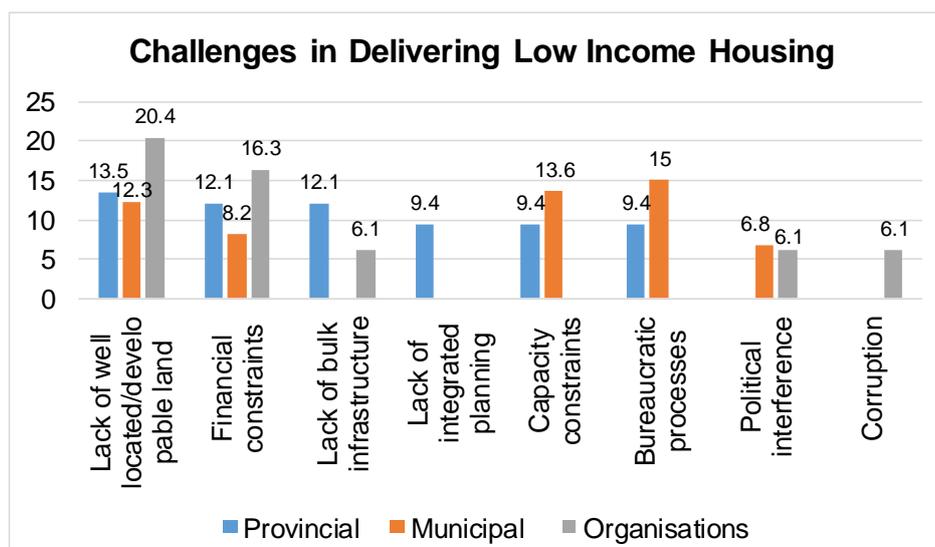
Figure 5.1 Challenges in delivering low income housing

Table 5.1 Top 10 Ranked Challenges per stakeholder group

Provincial	Municipal	Organisations
Lack of well-located developable land	Processes are cumbersome - EIA, SCM	Lack of land
Lack of bulk infrastructure/funding for bulks	Capacity within unit (e.g. lack of social facilitators)	Financial constraints
Financial constraints (Subsidy doesn't provide for lifts/slabs - high rise)	Lack of well/located/affordable/developable land	Political interference
Municipality not undertaking integrated planning/disintegration between line function departments	Financial - subsidy insufficient	Corruption
Process is bureaucratic e.g. SCM	Political priorities/interference	Lack of bulk infrastructure
Limited resources - capacity, skills	Lack of integrated planning	No policies - allocation, waiting lists
Backlogs are a moving target	Illegal invasion land/structure - que jumping	Capacity constraints
Social issues - community dynamics	No funds for high rise/ densification	Processes are too onerous
Local contractors fail to deliver at scale	Social/community dynamics - relocation/allocation	Backlog a moving target
0-3500 quantum has never changed[5]	Backlog a moving target	Not educated on housing process

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[5] The housing subsidy is given to households who earn within certain income bands i.e. R0-R1500, R1501-R2500 and R2501-R3500. These bands have remained constant since the commencement of the housing subsidy programme in 1994 despite economic conditions changing over the years. Hence in 2016 a person who earns more than these specified income bands will still not be able to afford a house due to escalations in the cost of living. The housing programme has not taken this into account.

Issue 1: Lack of well-located developable land

The current approach to housing development requires large tracts of land on which housing projects can be undertaken. The amount of land available for housing is limited in eThekwini Municipality due to housing competing with other economic uses, particularly those located along the new proposed IRPTN (Integrated Rapid Public Transport Network) routes [Municipal Official 2, 27/01/2016]. Herve (2009) notes that land available which is available close to the central areas is expensive and are usually earmarked for other types of development projects which offer economic returns to the municipality. In addition, the cost of well-located land is market related hence making land expensive to acquire for housing purposes [Organisation Respondent 7, 19/04/2016]. This has resulted in a number of projects being located on the periphery of the municipality which results in people residing far from places of urban opportunity. This is leading to limited integration thus prompting the poor to relocate to informal settlements. The result is an increase in informal settlements within the urban area. In addition, the challenge faced is that the land occupied by informal dwellers, is in most cases, on topography not suitable for in-situ housing upgrades thus placing them at higher risk for disasters. This therefore requires alternative land to be identified for relocation. The lack of well-located land has therefore become a major restriction in the conversion of land into housing opportunities for people [Organisation Respondent 4, 25/02/2016].

The above challenge has also been identified in the most recent municipal SDF which states that "urgent attention be given to addressing the housing backlog and a key spatial challenge is to identify residential opportunities on land that is well located, serviced and with good access to public transport as well as social and economic opportunities" (eThekwini Municipal SDF, 2016, pg 53). The SDF further indicates that there are small pieces of public owned vacant land dispersed across the municipal area and there are therefore limited opportunities to use state land to deal with the housing backlog. This therefore results in private land having to be considered/used for housing delivery. However, the municipality has "been unable to secure well-located land at reasonable prices and has been forced to deliver large-scale greenfield housing projects on the periphery of existing settlements" (eThekwini Municipal SDF, 2016, pg 60). The limited amount of well-located land for housing in urban areas causes many people to live in informal settlements and in doing so provides a solution to their housing dillema, as housing delivery cannot meet the demand for housing and housing projects that are delivered are poorly located.

Issue 2: Financial Constraints

The housing programme makes funding available via subsidies to qualifying citizens. Funding from the National Department of Human Settlements is allocated to the different provinces who in turn make allocations to their respective municipalities on an annual basis. The funding available is finite and can therefore only provide for a certain number of subsidies per year. This is evident in eThekwini Municipality in that the demand for housing in the low-income sector was approximately 387 000 households as of 31 December 2016 (eThekwini Municipality, Draft IDP 2017/18). At a rate of delivery of 8 000 – 10 000 houses per annum it is estimated that it will take the municipality approximately 30 - 60 years to eradicate the backlog. It should be noted that this estimation is based on the backlog number remaining constant and at current funding levels.

As such, financial constraints were viewed as the second most pressing challenge. From a provincial perspective the issue pertaining to financial constraints related to the social housing programme. The limitation in this respect related to the construction of high rise rental apartments as funding was not made available for the installation of elevators and slabs for high rise buildings thus restricting construction to single or "walk-up" accommodation type structures. Municipal officials viewed funding as being insufficient as the "capital cost per unit is over the subsidy quantum" (Municipal Official 4, 19/02/2016) thus requiring the municipality to add funds to housing projects. This point was reiterated by Organisation Respondent 4 (25/02/2016) in stating that the "institutional grant is still the same since 2007 whilst costs increased by 44%" thus hampering the ability of SHIs to deliver social housing. The municipal SDF reinforces this point by stating that the subsidy does not take "account or cover the escalating costs for certain key aspects such as steep terrain, retaining walls". Organisation Respondent 3 (25/02/2016) viewed financial constraints as being the limited subsidy opportunities being made available on an annual basis compared to the pace at which housing was required. This therefore impacts on the number of houses which a municipality can deliver on an annual basis. An interesting point pertaining to financial constraints related to funding for the social facilitation aspect of projects being limited. This in turn constrained stakeholder engagement throughout the project process thus resulting in beneficiaries not buying into the project. This therefore illustrates that financial constraints do not pertain specifically to the top structure but to the entire project cycle.

In light of the decrease in the delivery of housing over the past five years one can deduce that the delivery process in terms of providing free housing is becoming unaffordable and unsustainable.

Issue 3: Lack of Bulk Infrastructure

Housing projects need to be supported by the delivery of bulk infrastructure in order for them to be habitable. The provision of water, sanitation and electricity related infrastructure is a mandate assigned to local government. In an ideal world the installation of bulk infrastructure to support housing should begin before any housing development. The lack of bulk infrastructure can be attributed to "the cost of ongoing service delivery" (Organisation Respondent 7, 19/04/2016) i.e. the capital budget required for infrastructure construction and the operational budget required for daily operations and maintenance. In addition municipalities already have existing high infrastructure backlogs and cannot meet this demand due to financial and capacity constraints and the increasing demands placed on local government by urbanisation. Housing projects can therefore be stalled due to the non-availability of bulk infrastructure.

The municipal area is characterised by steep topography, underdeveloped areas under control of the Traditional Authority and a dispersed settlement pattern. This therefore raised questions of the practicality/ability to provide services to all areas within the municipal boundary. This has led to an uneven distribution of basic infrastructure within the municipal area. An urban development line (UDL) has been defined within the municipality. The purpose of the UDL is to give an indication as to which areas is it feasible and cost effective for the municipality to extend basic services (Sutherland et al, 2014; Sim et al, 2016). Buthelezi et al (2014, pg 476) state that "its purpose is to promote a more compact, efficient and sustainable urban form". Simm et al (2016, pg 57) state that as a result "separate urban and rural development zones are demarcated by the UDL. This spatial organisation of the Municipality has significant implications, as it defines levels of service provision and it impacts on resource allocations". This has in turn led to a shift from segregatory planning to more cost effective service delivery, thus providing protection to rural spaces (Scott et al, 2016). The SDF states that there are certain excess infrastructure services available in the central areas of the municipal area but development has tended to occur on the outskirts where limited services are available. This has resulted in backlogs infrastructure in these areas which are linked to higher infrastructure costs and are "also outstripping current infrastructure capacity budgets" (eThekwini Municipality SDF, 2016, pg 161).

However, provincial department officials believe that the current situation was being experienced as "municipalities are not prioritising the delivery of bulks and hence not performing their mandate" (Provincial Official 1, 09/12/2015). A provincial official even went as far as suggesting that the provincial department should go to the extent of requesting

proof that bulk infrastructure for project applications for housing are available by means of a council resolution prior to approvals being awarded.

The delivery of basic services is fundamental to the realization of sustainable human settlements and more importantly to ensuring that the "right to the city" for people is coupled with ensuring their human rights to access essential basic services.

Issue 4: Lack of Integrated Planning

The lack of adequate integrated planning in light of population growth has resulted in the increase of poverty and inequality in urban areas, which is evident by the large number of people residing in informal dwellings. These challenges are preventing municipalities from achieving an appropriate level of well-being for all citizens. The BNG policy (2004) promotes the establishment of sustainable human settlements and for this to be achieved, municipal departments need to plan in an integrated manner so as to ensure that housing developments are aligned with the delivery of associated services and facilities. Municipal respondents stated that there was limited internal integration between departments and that coordination and support between departments is low. The consequence of this is that "municipal departments were not delivering services thus leading to sterile environments" in greenfield type projects. (Municipal Official 2, 27/01/2016).

Provincial officials were of the opinion that the silo mentality of planning within the municipality is hindering the delivery of housing on the ground. As a result there is a "disintegration between different municipal line function departments who are in charge of different aspects of the process e.g. EIA, bulks" (Municipal Officials 6-9, 09/03/2016). Ad-hoc rather than proactive planning has therefore had a impacted negatively on the ability of the municipality to deliver housing timeously and in an integrated manner.

Currently houses are constructed and the other services become add-on as and when a particular sector decides to implement projects relating to schools, health facilities, transport and other services in the area. Herve (2009, pg 115) states that a sectoral approach leads to "the division of tasks and lack of coordination" amongst sectors. They should ideally be working in unison in the delivery of low cost housing. There is therefore a need to revive and reorient municipal planning processes so that the aspirational goals contained in the municipal IDP are transformed into specific plans around the delivery of housing. Integrated planning is therefore required so as to ensure "development of more inclusive, liveable,

productive and sustainable urban built environments in metropolitan municipalities" (Unitar, 2016, pg 1).

Linked to this issue is the accreditation of municipalities. Accreditation involves delegating authority to a municipality to administer and manage the National and Provincial Human Settlement programme and this can lead to an assignment of the function to the municipality. Currently the National Department of Human Settlements transfers funds for low income housing to their Provincial counterparts who in turn makes this funding available to all municipalities within the Province. Three levels of accreditation are possible and are tabled below.

Table 5.2 Levels of accreditation for housing delivery

Level	Functions and Definition of Level	Process
Level I	Subsidy budget planning and allocation: including housing subsidy budgetary planning across programmes and projects; planning of subsidy/fund allocations, and project identification. Applicable to all national and provincial housing programmes, with the exception of Individual and Relocation Subsidy programmes, which remain the responsibility of the province.	Delegation
Level II	Programme management and administration: including project evaluation and approval, contract administration, subsidy registration, programme management including cash flow projection and management and technical (construction) quality assurance. Applicable to all national and provincial housing programmes with the exception of individual and relocation subsidy programmes, which remain the responsibility of the province.	Delegation
Level III	Financial administration: including subsidy payments disbursements, and financial reporting and reconciliation. Applicable to all national and provincial housing programmes, with the exception of individual and relocation subsidy programmes, which remain the responsibility of the province.	Assignment

Source: KZN Provincial Department of Human Settlements presentation 17/10/2014

Once accredited local governments will receive funding directly from national government rather than the funds being channelled through the provincial departments. At present eThekwini Municipality has been given level 2 accreditation and is awaiting level 3 accreditation which will result in the housing function being assigned to the municipality. This will enable municipalities to plan more effectively as they can align planning aims with the budget that they will be given and can thus create a pipeline of projects rather than applying to province and not knowing whether a proposed project will be approved. Tomlinson (2011, pg 421) maintains that the accreditation process seems to be stalled as "provincial

governments do not want to give up the housing function as it provides them with political control over the delivery process".

Issue 5: Capacity Constraints

The delivery of housing requires personnel to be responsible for the administration of the different areas of the housing programme. This includes staff responsible for planning, project management, social facilitation, project liaison, housing support including administration, conveyancing and allocations, land assembly, social housing, CRUs and research. Each component needs to be capacitated so that there is a smooth flow of the entire housing process from project planning to project close-out, thus ensuring effective implementation on the ground.

In terms of the analysis undertaken, all the municipal officials indicated that there are capacity constraints within the department which hinders housing delivery. However, the type or reason for the constraint varied among respondents. Most of the officials were of the opinion that the constraint was experienced mainly at the project implementation level with Municipal Official 4 (18/04/2016) stating that "in theory, yes the city has capacity for good broad strategic planning of housing delivery and for land release. Capacity is stretched at the project specific level". Provincial officials concurred with their municipal counterparts with regard to skills shortages existing in the implementation of projects. Furthermore, the capacity constraint was attributed to the large number of projects which the municipality is implementing whilst there are skills shortages within the department. Related to this point was the view that the municipality had sufficient capacity if it were to meet the targets set internally. However, capacity becomes constrained when more projects have to be implemented in order to meet targets set at a national level. In trying to meet these national targets, capacity is stretched amongst more projects which has an impact on delivery on the ground. The limited capacity was further highlighted by a municipal official who used the example of social facilitation in a Brazilian municipality compared to eThekwini Municipality i.e. in Sao Paulo there are 12 facilitators per project whilst there are only 6 facilitators for all projects within eThekwini Municipality. This therefore raises the question of how the municipal housing department can be expected to deliver when they have limited personnel on the ground.

Municipal Official 11 (15/05/2016) stated that the municipality "does not and should not have this capacity" and furthermore raised the question "should housing be the function of the municipality?". This was raised as the Constitution states that housing delivery is a concurrent national and provincial legislative competency and as such funding for housing

comes from national government who also sets targets which local governments need to achieve. This delegation of function is clearly not effective as municipalities throughout South Africa are not able to effectively deal with housing provision in addition to all the other functions assigned to them. It is for this reason that Sabela (2014, pg 60) states that cities "are characterised by the rapid growth of the population coupled with social and economic changes which severely overburden the capacity of governments to provide urgently needed housing and basic services to people".

Issue 6: Bureaucratic Processes

The implementation of a housing project requires a number of stages or processes to be followed prior to the actual construction of the top structure. These include a preparation funding application (desktop studies relating to the bulks, environment, geotechnical, topography and land availability), stage 1 application (detailed studies), stage 2 (infrastructure installation) and stage 3 (top structure construction). This has to be done to meet the legislative requirements of different government departments e.g. an EIA application in terms of the National Environmental Management Act. These approvals are sometimes delayed for various reasons at a provincial level and this in turn results in delays in the remaining processes and eventually delays the delivery of housing on the ground.

Discussions held with municipal officials revealed that they rated the issue of bureaucratic process as the most significant challenge and it was viewed as the second most important factor by the Provincial Department. As such it was stated that "legislative prescripts delay processes" (Municipal Official 5, 23/02/2016) to such an extent that housing projects can be stalled for a long time. Municipal Official 4 (19/02/2106) indicated that the construction of houses was quick but it was the "cumbersome" approval processes which posed a challenge. In addition to the approvals which need to be obtained from the relevant authorities, municipal officials have to also follow the necessary supply chain management (SCM) process to appoint service providers. The SCM process that has to be followed can also lead to delays in the overall project implementation. The municipality has in the past utilised section 36 of the Municipal Finance Management Regulations, Act No 56 of 2003, to deviate from the procurement processes. This section allows for deviation from the municipal procurement process if there is an emergency and in cases where it is impossible to follow the official process. The municipality came under fire in 2015 for constantly utilising it as they were accused of using it to award contracts to certain companies as well as not planning effectively.

Provincial officials utilised words such as "onerous" (Provincial Official 3, 03/02/2016), "long" (Provincial officials 6-9, 09/03/2016) and "bureaucratic" (Provincial Official 10, 23/05/2016) to describe the process that has to be followed for the implementation of projects. These concerns are supported by Berrisford et al (2007) who suggest that bureaucratic red tape is exhausting the capacity of local governments to timeously deliver housing to communities.

Issue 7: Political Interference

Government organisations are seldom free from political interference and this interference negatively impacts on the administrative governance of the organisation. Political pledges as well as manipulation of housing project lists is a familiar occurrence in South Africa especially prior to elections. This was echoed by respondents from organisations outside the state by making statements such as there is "political unwillingness to deal with the housing situation (they decide who to give and who not to give)" [Organisation Respondent 1, 14/12/2015] and "using houses for votes" [Organisation Respondent 3, 25/02/2016]. The assertion is that housing is provided to satisfy the needs of only those who support a particular political party.

Municipal respondents felt that politicians wanted to influence the process as their "political priorities do not meet technical priorities" (Municipal Official 2, 27/01/2016). Municipal Official 1 (01/02/2016) attributed one of the reasons for housing delivery decreasing over the years to political interference as "processes were short cut and planning was not finalised but construction was complete". Officials have to now regularise these past projects and this limits the time available on focusing on new projects.

Sabela (2014) states that the focus of the housing process is not directed appropriately i.e. at the needs of the people, but rather on the number of houses built for reasons such as meeting targets to ensure that the electorate votes for a political party in future elections. This political agenda hinders municipal officials from delivering housing in terms of technical priorities and more importantly at the expense of the requirements of the poorest and most helpless people in society. As correctly noted by Sabela et al (2014, pg 114) in their paper presented at the Conference on Strategies for a Sustainable Built Environment in 2000, "the on-going political pressure which government is facing to deliver to the poor has resulted in quality aspects being overlooked such that in the long term these dwellings may just be "marginal improvements from the existing shacks". Hence political interference in the housing process should be taken seriously as this negatively impacts on the aims of housing policy which is to provide to sustainable housing to the poorest of the poor.

Issue 8: Corruption

Corruption in the housing process can be experienced at a number of stages, namely awarding of tenders to selling of houses during the allocation process. The high value of housing projects often results in inappropriate manipulation of the procurement process for personal gain by municipal officials, to favour a particular bidder or for political reasons. Other forms of corruption include houses being given to people who are not on the beneficiary list, officials/councillors accepting bribes to enable people to jump the queue or sell them houses. Civil society organisation respondents were critical of the corrupt practices as they believed that "tenders are given to families rather than competent individuals" (Organisation Respondent 5, 06/04/2016) whilst Organisation Respondent 7 (19/04/2016) identified "various inefficiencies in house-building, including collusion and corrupt practices".

Individuals who believe that corruption is taking place are justified due to the amount of corruption that has actually been exposed through the years. Pillay (2004) states that according to the 2002 Public Services Commission Report (2002, pg 27), "bribery, fraud, nepotism and systematic corruption are common forms of corruption in contemporary South Africa". Various Ministers of Housing/Human Settlements have over the years also expressed concern about the level of corruption in South Africa. Van der Molen and Tuladhar (2006, pg 2) suggest that "corruption has the most devastating effects in developing countries because it hinders any advance in economic growth and democracy". If corrupt practices are allowed to continue, this will further negatively impact on the municipality's ability to deliver housing.

Additional Challenges Identified

A range of other interesting challenges were identified in this study. Municipal officials also found the housing delivery model/policy itself to be the cause of the housing delivery challenge. Municipal Official 4 (18/04/2016) questioned the financial sustainability of continuously providing free housing to an ever moving backlog target in light of the budget constraints experienced by government. Tomlinson (2015, pg 3) identified the lack of a "grandfather" clause which can limit the provision of housing as a flaw in the policy. In interviews conducted she ascertained that "South Africans born both before, as well as after, the end of apartheid thus take the view that "they have a right to a free house" if their monthly income is below R3 500 per month" (Tomlinson, M.R. 2015, pg 3). Households therefore break themselves up into smaller units with the belief that each is entitled to a housing subsidy. Declining household size also contributes to an increase in the demand for housing thus leading to a growth in informal settlements. National, provincial and local

government housing officials (interviewed by the author in 2014) refer to this as an "entitlement syndrome" and attribute this as being the main reason why the housing backlog will not be eliminated. This illustrates how the policy is being manipulated to further one's own aims rather that it delivering on the purpose for which it was created. Municipal Official 11 (15/05/2016) indicated that in light of the decreasing availability of land the model does not promote densification initiatives but rather promotes the "one house one plot" scenario. The housing policy has been in existence for some 22 years and despite the delivery achieved, South Africa is still faced with a high housing backlog. Jeffrey (2015, pg 16 - 17) concurs with these views by stating that

> "housing policy needs a fundamental rethink to empower individuals, provide better value for money, and break the current delivery logjam…. Put differently, the problem is not simply that housing policy is being poorly implemented, but also that housing policy is deeply flawed".

It is therefore clear that even after the policy was reviewed in 2004 it is still not able to effectively deal with the housing shortage within the country and needs to be reconceptualised.

Organisation Respondent 8 (22/04/2016) and Organisation Respondent 10 (14/05/2016) identified the limited housing typology options available as a challenge as it is assumed that everyone's circumstance is the same. Organisation Respondent 8 (22/04/2016) stated that "people don't have a choice, they are given a standard structure. There is no platform to engage with officials on typology" whilst Organisation Respondent 10 (14/05/2016) stated that we need to "challenge the status quo of the one house one plot scenario". The predominant typology is one house per family per plot and this has resulted in cities in the South African context being among the least dense cities in the world. With all the housing challenges currently experienced different housing options should be considered where the needs of the people as well as the constraints experienced are taken into account.

Another interesting issue which was identified was the need for consumer education. This is required so that people buy into the housing process and understand their role. Organisation Respondent 5 (06/04/2016) from the organisations outside the state category stated that there is "no teachings/education on the basic aspects of housing". This includes aspects related to maintenance of buildings, the need to pay for services received and the need to value the asset received amongst others. Organisation Respondent 8 (22/04/2016) stated that "funding for social facilitation is limited…there are only funds available for

facilitation during the implementing stage and none for prior and post construction. People are also not educated on social housing". This results in people not buying into the rental housing concept in terms of utilising this type of accommodation as well as the need to pay levies to body corporates.

Organisation Respondent 1 (14/12/2015) from the organisations outside the state category identified evictions from private and public land as a challenge. The view in this regard was that evicting people does not deal with the issue at hand but rather increases the burden on those displaced. The "right to the city" movement supporters propose that evictions are merely a means of making cities ever more exclusive. Huchzermeyer (2008) stated that the main solution to informality in South Africa has been through the removal of these settlements and moving people into formal housing. However, in the process there continues to be unlawful evictions and people are not provided with alternate accommodation in the interim.

A profound statement from Municipal Official 4 (18/04/2016) was that the "backlog is 400,000 – haven't seen any significant changes in the delivery model/housing subsidy and municipal response in 20 years". This statement clearly highlights the issue at hand i.e. the challenge the municipality is faced with in providing housing utilising the current housing subsidy programme thus requiring new thinking in terms of how municipalities deal with the housing crisis.

5.2.2 Summary

The delivery of low income housing has been inundated by various challenges as evidenced by the above, as well as in the increase in service delivery protests within the municipal area. A comparison of the responses provided by the respondents of all three categories revealed that the two issues which were common related to the lack of well-located/developable land and financial constraints. The provincial and municipal respondents identified the challenges as mainly related to the bureaucratic processes and capacity constraints related to housing delivery. This can be attributed to the fact that these officials have to deal with the legislative processes in the delivery of low-income housing whilst faced with limited resources. On the other hand, the respondents from the organisations outside the state category identified political interference and corruption as the main challenge to housing delivery. These respondents highlighted these issues as such issues are widely reported on whilst delivery on the ground takes place at a slow rate. These have highlighted the problems/challenges which continue to impede housing delivery including the politicisation of housing, poor planning between different spheres of

government, lack of well-located developable land, corruption and financial constraints. The next section presents the second aspect of the study in terms of identifying the threats which urbanisation poses to housing delivery.

5.3 Urbanisation in eThekwini Municipality

5.3.1 Threats posed by Urbanisation

Urbanisation is viewed as a risk in the municipal context as in-migration places pressure on the demand for services in the urban area. Figure 5.2 and Table 5.3 provide an indication of the top threats identified by stakeholders in relation to urbanisation. As such some of the consequences identified by the municipality include increase in housing backlogs, increase in service delivery protests, high urban densities, informal development, insecurity of tenure, informal real estate markets, creation of slums, unsustainable land use and lack of basic services. The threats posed by urbanisation did not elicit as many issues as compared to theme 1. It was mainly respondents from the provincial and municipal category who viewed it as being a threat. One respondent from the provincial department, two from the municipality and five respondents from the other respondent's category did not view urbanisation as a threat. Figure 5.2 on which the analysis is based, gives an indication of the top 5 threats per respondent category whilst Table 5.3 highlights the top 10 threats demonstrating the differing levels of importance attributed to the challenges identified.
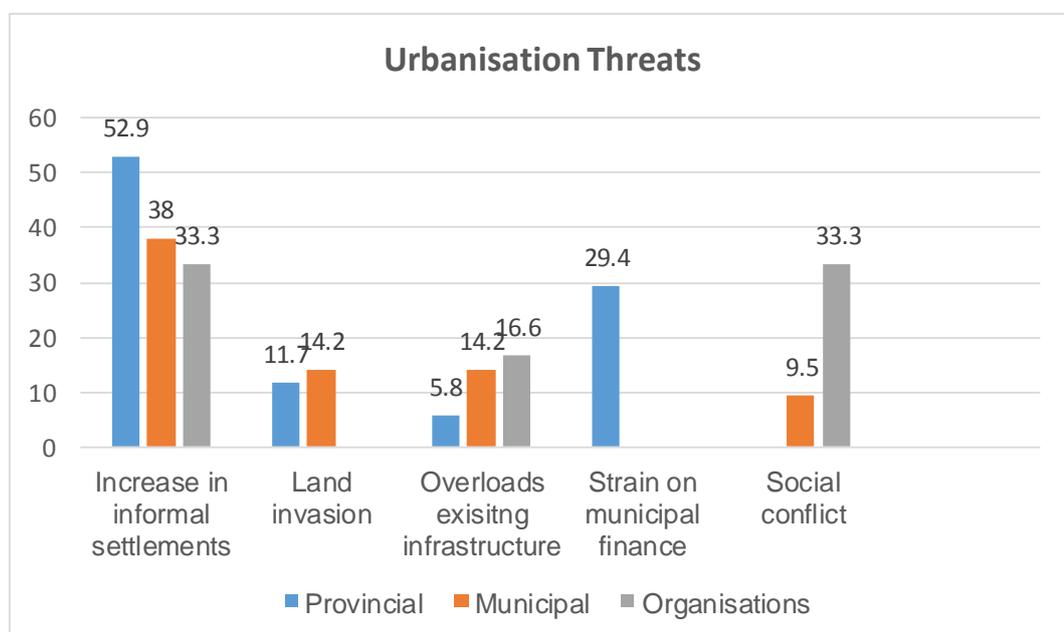

Figure 5.2 Urbanisation Threats

Table 5.3 Top 10 Ranked Urbanisation Threats per stakeholder group

Provincial	Municipal	Other Organisations
Increase in informal settlements, can't provide housing at the rate required, moving targets	Increase in people- Increase in informal rental, Overcrowding, Increase in demand for fewer resources	Cities failing people - violent protests
Strain on municipal finance	Illegal invasions	Increase in people - more informal settlements
Land invasion	Pressure on existing infrastructure	Disasters in informal settlements
Infrastructure can't cope with increase in population	Social conflict	Overloads current infrastructure
	Settling on sensitive land	
	Provide more interim services	
	Rural housing programme does not stem urbanisation	
	Inequality as locals not benefitting from housing development	

Issue 1: Increase in Informal Settlements

The rise in the number of people within the urban area has resulted in a growth in the number of informal settlements. Posel (2015) indicated that despite migration to eThekwini Municipality being lower than other metropolitan cities, there was an in-migration of 276 988 people to the municipality between 2001 and 2011. StatsSA indicated that the population, including both in-migration and natural increase, increased from 3.09 million people in 2001 to 3.44 million people in 2011. The two sources of data clearly indicate an increase in population within the municipality. The increase in informal settlements has occurred as the municipality is not able to deliver low income housing at the rate it is required. The increase in informal settlements resulted in an increase in hazards (health, social, environmental) being experienced thus adding to the municipal burden. It was mainly respondents from the provincial department and the municipality who felt that this was a top ranking issue.

Ruhiiga (2014, pg 10) concurs with respondents by stating that "continuing urbanisation is witnessing the expansion of informal low cost settlements on the urban edge, a development that contradicts the long term goal of achieving a compact urban form". Huchzermeyer and

Karam (2006) state that people are moving to urban areas to gain access to services, jobs and other facilities and this results in urban areas being faced with high housing backlogs thus leading to increasing informal settlements. Hammel (1964) suggested slums are a consequence of urbanization as local governments are not able to manage urbanization.

Issue 2: Land Invasion

Huchzermeyer and Karam (2006) view informal settlements as those developed through the occupation of land in an unauthorised/illegal manner. The lack of land for housing within the urban fabric and the failure of the municipality to provide housing at the rate required also contributes to people invading vacant land owned by government as well private landowners to house themselves. Manikela (2008) also attributes land invasion to the government and market forces not taking care of the access to land need of the poor in urban areas. This in turn leads to people following a course of action which they believe is the only way for them to secure urban land i.e. land invasion. Ruhiiga (2014, pg 619) states that "government does not seem to have a clear urban planning policy, but there is often reactionary response, as people invade land and refuse to be moved to alternative sites". In addition, the reasoning to invade land relates to the long legal process one needs to follow to evict people who have invaded land. Once land is invaded the occupants are afforded protection and it becomes the responsibility of the municipality to provide accommodation and services to those evicted. Invading land also allows people to "jump the queue" (Municipal Official 6, 24/02/2016) in terms of receiving housing as the focus is on providing those residing in informal settlements with housing first before dealing with the remaining backlog. Municipal Official 4 (18/02/2016) stated that there is an "increased demand for fewer resources and unless delivery speeds up and models adapt more land invasions, illegal occupation of partially complete houses, etc. will continue".

Issue 3: Overload on existing Infrastructure

Rapid urbanisation has resulted in increased pressure being placed on already over-stretched urban infrastructure and services. As the population increases there is an increase in the demand for basic services i.e. water, electricity and sanitation. The municipal respondents identified this issue more than the other two categories as it has a direct impact on their service delivery mandate. The municipality has to therefore increase the capacity of existing infrastructure or build new infrastructure to deal with this increased demand. This has resulted in housing projects sometimes being built without the accompanying services being provided. Kihato (2012) stated that whilst the housing program has been substantial in many respects it has been constrained by the lack of availability of bulk infrastructure on the

ground. Mahanga (2002) adds that basic infrastructure services in urban areas which are in a dismal state further hinders municipal capacity in supporting proposed housing projects or increases in population. In addition, illegal connections to services by informal dwellers further add to the infrastructure system being constrained/overloaded.

Issue 4: Strain on Municipal Finances

As more people migrate into the municipal area the municipality has to cater to their needs. This includes social as well as basic service needs. This results in more finances having to be committed for this provision. In addition, the municipality provides interim services to informal settlements, whilst at the same time it does not receive any form of revenue from the said service. The medium term revenue and expenditure framework 2016/17 - 2018/19 states that illegal electricity and water connections, especially in informal settlements, also adds to the financial burden. It further states that the challenge of reducing water losses are exacerbated by the mushrooming of informal settlements and illegal electricity connections costing the municipality about R150 million a year. The 2016/17 IDP (eThekwini Municipality, 2016, pg 389) indicates that the increasing rollout of free services is of concern as it states that "despite the equitable share covering a large portion of these costs, sustaining or increasing spend in this area due to in-migration poses a serious risk to the financial sustainability and viability of the municipality".

In addition, to cater for the vulnerable groups, the municipality as part of its welfare package provides a basket of free basic services which includes water, sanitation, electricity and refuse removal. Residential properties valued up to R185 000 (which includes low income housing) are exempt from paying rates. The 2016/17 IDP indicates that the cost of providing free basic services in 2014/15 was R3,1 billion, in 2015/16 was R3,2 billion and is forecast in 2016/17 to be R3,4 billion. It furthermore states that if the municipality sustains or increases spending on free basic services as a result of urbanisation it places its financial sustainability and viability at risk.

Issue 5: Social Conflict

Social conflict can be defined as a situation when there is a struggle between groups over scarce resources. Social conflict theory further views society as an area of inequality which in turn generates conflict and social change. As the urban population grows there is a greater need to provide more low income housing projects. Social conflict can be demonstrated in different ways. In terms of housing delivery, respondents from the municipality indicated that social conflict is experienced via the not in my backyard syndrome

(NIMBY) as higher income neighbourhoods tend to reject low income housing projects close to their vicinity. The reasons for this include perceived increase in crime levels and the decrease in property values due to these projects. Respondents from organisations outside the state viewed social conflict as being expressed via service delivery protests by communities due to the municipality not providing them with housing. Organisation Respondent 1 (14/12/2016) stated that "cities are growing due to urbanisation and cities are failing people thus leading to violent protests" whilst Organisation Respondent 3 (25/02/2016) stated that "there are elements of threat on the governance side which places us on the verge of social unrest because of urbanisation". This is evidenced by the number of housing related service delivery protests experienced in the municipality as presented in Chapter 4.

Additional Threats Identified

It should be noted that not all respondents viewed urbanisation as a threat. Respondents stated that rather than a threat, urbanisation is a natural phenomenon and could be used as an opportunity. Provincial Official 2 (25/01/2016) stated that "urbanisation poses an opportunity rather than a threat as it allows for better utilisation and management of services". Organisation Respondent 10 (14/06/2016) agreed that urbanisation will allow for the provision of infrastructure at a scale which will lead to the realisation of truly integrated communities. Freire et al, (2014, pg 15) concur that "the provision of infrastructure and public services should be cheaper and more efficient in denser areas".

Organisation Respondent 9 (06/06/2016) indicated that urbanisation should not be viewed as a threat or risk but rather provides an opportunity for economic growth. In this regard Freire et al (2014, pg 1-2) state that "density is needed for economic prosperity and that urban growth is a necessary condition for accelerated growth and shared prosperity" and "urbanization would seem to be a superior way to provide better services and livelihoods to millions". Municipal Official 6 (24/02/2016) agrees that urbanisation should be used to promote employment and economic growth but states that "in our situation people are coming to build shacks so that they can get a house". Organisation Respondent 7 (19/04/2016) indicated that urbanisation is not a threat but rather a challenge that has to be managed through the provision of low cost solutions to people's need for land and shelter e.g. serviced sites in settlements with decent basic public facilities. It increases the need for affordable housing solutions to be provided.

5.3.2 Summary

All three categories of respondents concurred that urbanisation leads to an increase in informal settlements as housing cannot be delivered at the rate required. The provincial and municipal respondents identified issues which impacted on the municipal service delivery mandate (e.g. overloading existing infrastructure, strain on municipal finance) as the main urbanisation threat whilst respondents from the organisation outside the state category identified the social issues which arise as the main threat (violent service delivery protests). Municipal officials identified the increase in informal settlements as the main urbanisation threat as it directly impacts on their ability to provide services. The view that urbanisation poses a risk in the municipal environment is supported by the various respondents in that the increase in population leads to housing backlogs and informal settlements increasing with associated challenges such as increased budget being required to increase infrastructure capacity. In the same light urbanisation can be viewed as an opportunity for municipalities to plan for more efficient and compact cities. Urbanization can be seen either as a threat or an opportunity. There is therefore a need for policy to deal with the situation as urbanization left unchecked will impact negatively on development opportunities and will prove costly in the long run. The next section identifies possible interventions in dealing with urbanisation.

5.4 Dealing with the Urbanisation Issue

5.4.1 Responses to Urbanisation

In light of urbanisation being identified as a risk within the municipal environment, measures need to be implemented to deal with the consequences of this risk to the municipality. Figure 5.3 and Table 5.4 provide an indication of the top challenges identified by stakeholders in relation to housing delivery challenges. As discussed in section 5.3 above, not all respondents felt that urbanisation was a threat and as such the responses ranged from "preventative" to "accepting" the issue and dealing with it accordingly. Figure 5.3 on which the analysis is based, gives an indication of the top 4 responses to urbanisation per respondent category whilst Table 5.4 highlights the top responses demonstrating the differing levels of importance attributed to the responses identified.
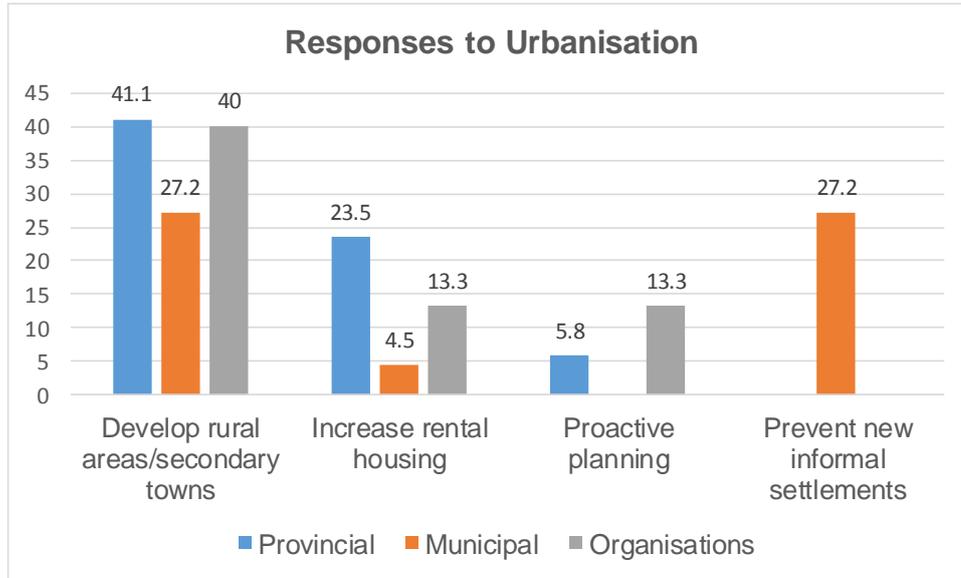
Figure 5.3 Responses to Urbanisation

Table 5.4 Top Urbanisation Responses per Stakeholder category

Provincial	Municipal	Other Organisations
Develop rural areas/secondary towns	Develop rural areas/secondary towns	Develop rural areas/secondary towns
Move to rental housing	Prevent new informal settlements, monitor informal settlements, prevent illegal land invasions, make shack illegal, controls in influx	Increase affordable housing supply
Greater cooperation between departments	Change policy on land invasions, review PIE act	Better planning on the part of municipalities to deal with it
Provide incentives	Need to understand why people are migrating	Upgrade social facilities
Proactive planning	Multi-tiered approach – National ,provincial ,local	People need to help themselves
Regularising backyard shacks	Development committees in informal settlements	Informal settlement programme being rolled out too slowly
Identify causes	Provide relevant product e.g. rental	Educate people
National/provincial/local government initiative	Upgrade where people settling	Public private partnerships

Issue 1: Develop rural areas/Secondary towns

Migration to urban areas is used as a livelihood strategy by migrants in pursuit of better living standards. Some of the perceived opportunities in urban areas include job opportunities, better service delivery, housing and higher incomes. The growth of the population in urban areas puts a strain on available infrastructure and on the ability of the receiving municipality

to increase its service delivery capacity. This in turn results in a number of problems being experienced. The number one response from all three respondent categories (and 19/31 respondents) identified the development of rural areas/secondary towns as the main response to urbanisation. Respondents indicated that the development of rural areas should include the provision of economic/livelihood opportunities (e.g. agribusiness, tourism opportunities), provide government services and infrastructure. This train of thought aligns to Rongjing and Bin's (2014) new-urbanization theory as well as other authors who indicated that the lack of opportunities/infrastructure in rural areas encouraged migration to urban areas. There is therefore a need for a balanced approach to the development of urban and rural areas. In addition, the large growth in and development of private housing on traditional authority land in eThekwini Municipality has also had an impact on the demand for state provided housing in the city. Both the urban poor and the cities more wealthy residents are moving out to the periphery of the city where they can obtain land and build housing relatively cheaply on traditional authority land. In these areas urban citizens are constructing housing for themselves, rather than waiting for the state to deliver.

Turok (2012, pg 20) agrees that "rural development should take precedence over urban support because it can help to safeguard rural culture and traditions, reduce migration and curb the growth of problematic urban slums" and "rural support should take the form of improved public infrastructure, schools, hospitals and physical connectivity to help rural farmers and producers of other goods and services to access urban markets". Lombard (1996) stated that the housing crisis needs to be dealt with within an urbanisation strategy that takes a balanced approach between rural and urban development.

Issue 2: Increase Rental Housing

The housing programme makes provision for the delivery of different housing options – one of which is rental accommodation which is undertaken by social housing institutions. However, most projects focus on in-situ upgrades or greenfield projects which promotes the "one house one plot" scenario of delivery. Due to the land challenge experienced in housing delivery, high rise rental accommodation can house a larger number of people in a smaller area. Organisation Respondent 3 (25/02/2016) stated that "research tells us to densify but we are not implementing it". Respondents indicated that the current system promotes an entitlement attitude hence people reject or do not want to pay for rental accommodation. Due to the unsustainability of the current housing model there is a need for beneficiaries to play a bigger role in housing themselves i.e. contributing to housing themselves via the payment of rentals.

In addition, Municipal Official 7 (12/04/2016) suggested that relevant products are provided in destination areas as not all people want permanent accommodation but rather temporary/rental housing as they come to the city to work and have permanent residences in other areas. This is supported by Lombard (1996, pg 31) as he stated that "many migrants in particular only require temporary accommodation, as they periodically return to their rural bases".

The Minister of Housing in his 2010/11 budget speech identified the need to expand social and rental housing development as a mean to deal with the housing problem. This was reiterated in the Outcome 8 document which indicated that demand was exceeding supply due to rapid urbanization and there is a need to increase rental housing. Despite rental housing being identified by government as a means to deal with the housing shortage in urban areas, rental housing continues to be an under-studied and implemented field.

Issue 3: Proactive Planning

Municipalities are required to develop long-to-medium term plans for their areas of jurisdiction. Some of these plans e.g. the IDP, are statutory planning requirements, which identify and map out the municipal strategic priorities. The aim of the IDP is to ensure integrated planning in the municipal environment. In addition, some municipalities have also compiled long term plans, which extend beyond the 5 year timeframe of the IDP, and provide an indication of the long term commitments. However, despite compiling these plans, municipalities continue to undertake development in an ad-hoc/silo mentality. Provincial Official 2 (25/01/2016) attributed ad-hoc planning being undertaken due to political pressures and needs, rather than municipalities undertaking planning as per plans developed by the relevant municipal sector department. This in turn impacts on project resource allocations, which ultimately leads to poor service delivery outcomes.

The growing urban problems should be dealt with within measures which promote orderly urbanisation. Landau (2011) states that municipalities have failed to develop proactive policy responses to migration to urban areas and the migrants are seen as posing a drain on public funds rather than presenting an opportunity to further growth and development. McGranahan and Martine (2014) state that cities must anticipate urbanisation impacts and thus put measures in place to proactively deal with urban growth thus not continuing a legacy of inequalities and opportunities lost. As such policies should take account of to the land and shelter needs resulting from population growth due to urbanisation.

Issue 4: Prevent New Informal Settlements

As people continue to move into urban areas, the housing backlog number increases as housing is not provided at the rate required. This results in land invasions with subsequent increases in the number of informal settlements. This places greater pressure on the municipality to deliver more houses. This issue was raised by respondents from the municipality only, as they are mainly affected by the consequences of urbanisation. The responses ranged from government control, preventing land invasions and new shacks from being erected, community development committees put in place to regulate the size of the settlements they reside in and changing policy on land invasion to ensure that all land is afforded protection.

A study undertaken by Mlotshwa (2008) in assessing whether the continued provision of low-cost housing would have an impact on in-migration and whether the upgrading of informal settlements would lead to the eradication of informal settlements by 2014 concluded that the continued provision of low income housing is not the answer to the predicament of informal settlement dwellers. The study further recommended that laws should be enacted to prevent the bourgeoning of informal settlements. It is asserted that policies should encourage progressive upliftment of people's lives. Legislation could assist in ensuring that informal settlements do not continue to grow thus assisting in providing a sustainable solution to informal settlements. It is therefore necessary for municipalities to compile and implement stringent by-laws to control the formation and expansion of informal settlements.

Additional Responses Identified

Some of the other issues highlighted by respondents included officials from both the province and municipality indicating that there was a need for "a multi-tiered approach - not eThekwini alone" (Municipal Official 2, 27/01/2016). The assertion in terms of this response was that there is a need for all spheres of government to play a role in dealing with urbanisation. The development of rural areas within eThekwini Municipality itself would not curb urbanisation rates as people also moved to the municipality from other provinces and municipal areas. This therefore requires development interventions at all levels and in all municipal areas.

5.4.2 Summary

Responses to urbanization ranged from suggestions as to how to curb in-migration as well as how to deal with increasing urban populations. As such the interventions suggested ranged from developing secondary towns and rural areas to implementing densification

initiatives such as high rise rental accommodation to prevent the emergence of new informal settlements. Respondents from all three categories identified the development of rural areas/secondary towns and increasing rental housing as options to respond to urbanisation. In addition, provincial and organisations outside the state respondents identified proactive planning as a mean to respond to urbanisation whilst municipal respondents identified the "bold" response of preventing new informal settlements as a response. The next section provides insight into the interventions which could be implemented to deal with the low income housing backlogs.

5.5 Dealing with Low Income Housing Backlogs

5.5.1 Proposed Low Income Housing Interventions

As per the discussion above it is evident that the housing programme has not been able to deliver housing at the rate required thus resulting in the increase of informal settlements in the municipal area. In addition, various high profile individuals e.g. Minister of Human Settlements, have over the years stated that the government's free housing project is not sustainable (The Citizen, 21/10/2014) and urbanisation is resulting in the demand for housing growing at a faster rate than government can deliver (Mail and Guardian, 14/10/2005). Despite changes in housing policy over the years from the White Paper in 1994 to the BNG in 2004 to deal with the housing programme's shortcoming, the inability to deliver housing at the scale required persists. It is therefore necessary that innovative solutions to the housing crisis be introduced.

Figure 5.4 and Table 5.5 provide an indication of the top interventions identified by stakeholders in relation to housing delivery challenges. An analysis of the responses provided revealed some similarities in thought between the groups as well as responses particular to a certain category as per the graph and table below. Figure 5.4 on which the analysis is based, gives an indication of the top 5 interventions per respondent category whilst Table 5.5 highlights the top 10 intervention demonstrating the differing levels of importance attributed to the interventions identified.
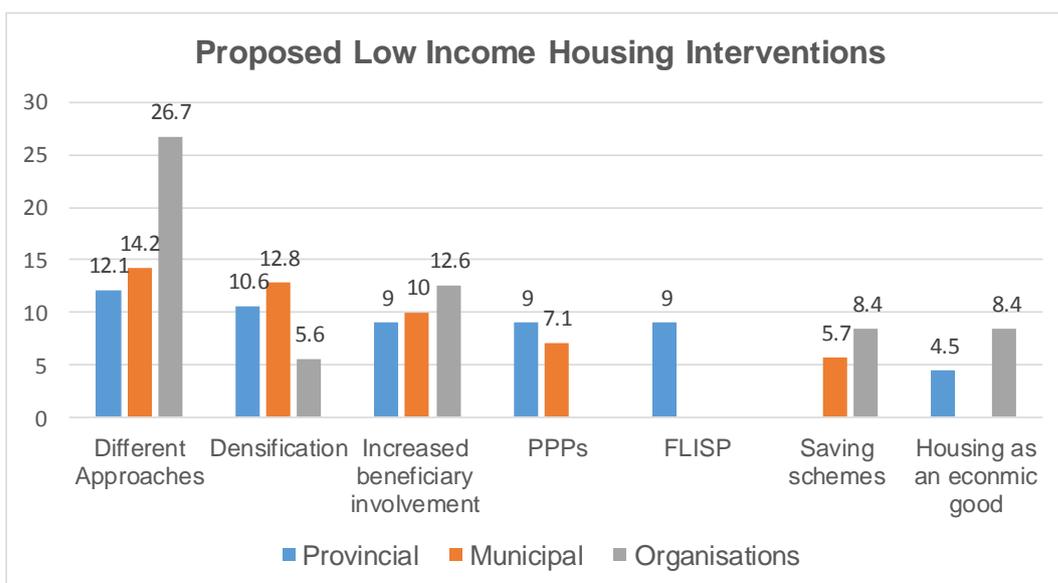
Figure 5.4 Proposed Low income Housing Interventions

Table 5.5 Housing Proposal Interventions per Stakeholder Category

Provincial	Municipality	Other Organisations
Different approaches - house, serviced stand, rental, Community residential units	Different approaches - self build, cooperative housing, serviced stands, incremental, rental	Different approaches - self build, cooperative housing, serviced stands, incremental, rental
Densification	Densification with funding	Beneficiary involved in determining housing product - market segmentation
Public private partnerships	Increased community participation	Saving schemes
Beneficiaries more responsibility	PPPs	Housing as an economic good
Finance Linked Individual Subsidy Programme - better monitoring	Review subsidy criteria	Densification
High rise buildings	Educate people - body coops, maintenance	Shared facilities
Change people's mind-set	High rise	Promote backyard rentals
Large scale catalytic projects by reputable contractors	Saving clubs/involvement of CBOs\NGOs/FBOs	Subsidy criteria reviewed - age and income, most vulnerable
	Large catalytic projects	
Use house as an economic good - bigger sites	Planning processes streamline - faster	
Relook at qualification criteria e.g. over 40, vulnerable, younger need to demonstrate need	Realistic political promises	
	Planned informality	

Issue 1: Different Housing Approaches

The current approach to housing focuses mainly on informal settlement upgrades which are either in-situ or greenfield developments which promotes the one plot one house scenario utilising the integrated residential development programme (previously known as the project linked subsidy system). As discussed in theme 1 there are numerous challenges to housing people using this approach. These include issues relating to the lack of land, bureaucratic processes, financial constraints, etc. As such alternative approaches to housing need to be explored if the municipality is to deal with the housing shortage. Although there has been some shift towards this approach e.g. Cornubia, many more of these types of projects need to be implemented if we are to deal with the housing numbers required. Cornubia is a pilot project aimed at developing a sustainable and fully integrated human settlement in eThekwini Municipality. It is a mixed-use development, comprising of residential, commercial, industrial sites and other social and public facilities that include, schools, clinics, police stations, post offices and multi-purpose halls. This mixed income development will see over 24 000 new homes being built and proposes 10 000 affordable/middle-income units and 15 000 subsidised units. It will also include units which will meet the social housing needs of individuals. Sutherland et al (2015, pg 194) state that there is a perception that megaprojects will lead to a decrease in contestation between interested parties as the "project seemingly contains something for everyone" and "meeting both pro-growth and pro-poor objectives is easier said than done". They further state that civil society organisations claim that they were not consulted in the planning of the project nor in the identification of the pro-growth priorities. Sutherland et al (2015, pg 195) conclude that "the challenge for the development in the future is the way in which it integrates different classes within a mixed-use development so that it avoids the socio-economic polarisation that is common in so many large scale developments".

The approaches suggested by respondents of all three categories revealed a shift from the normal "free housing" to one which also places responsibility on individuals to play a role in housing themselves thus promoting a move away from the entitlement attitude which people have developed. Municipal Official 5 (23/02/2016) stated that "different models of housing should be offered to people e.g. given basic infrastructure and they build according to their needs i.e. self-build initiatives". Organisation Respondent 1 (14/12/2016) stated that people should be "given serviced land so that they can do incremental upgrading or given land tenure so that they can organise themselves into groups (stokvels for saving)". These approaches would require government to provide a certain level of support and people the remaining aspects of housing. There is a need to recognise the fact that poor families already build and extend their own homes incrementatlly depending on their needs and

resource availability. This approach is supportive of the UN's concept of an enabling approach whereby government creates an enabling environment for citizens to provide adequate shelter for themselves. Turner (1994) states that when the housing need is left to the people they will improve their houses and Marcus (1990) adds that such an approach could be successful as it encourages people to improve their houses. As such government would be required to either provide a serviced stand and people construct their top structures, a serviced site and basic top structure and people build according to their needs or be encouraged to start saving schemes through cooperatives to build their own housing.

In addition, the option of rental or social housing being promoted to a greater extent was also proposed. This in turn removes the entire financial burden being placed squarely on government. Organisation Respondent 3 (25/02/2016) stated that "bigger emphasis should be placed on social housing as people may have accommodation in the rural area and want temporary accommodation in urban areas". However, Organisation Respondent 4 (25/04/2016) stated that with regard to social housing the "subsidy is too low and has never changed despite building costs increasing, thus resulting in no new opportunities being developed in last 3 years". Municipal Official 5 (23/02/2016) stated that we need to "diversify our approach for different environments and situations e.g. people are paying rent to live in bad buildings so why focus on giving away housing when people are prepared to pay". As such government should put more focus on accommodation types where they are not fully responsible for housing and occupants take responsibility for contributing towards their accommodation needs.

Another response linked to this issue related to the consideration of different housing typologies. Respondents indicated that a housing project just translates into single housing units over a piece of land. Planners and architects need to think creatively in terms of how people can be accommodated i.e. business unusual. People's needs/circumstances should be taken into account when designing housing accommodation. Organisation Respondent 5 (06/04/2016) stated that "market segmentation needs to be undertaken to understand that beneficiaries build houses and provide according to need rather than free for all. Models should also look at the possibility of shared facilities e.g. kitchens". As such it is not just about increasing the rate of delivery, it is also about improving the relevance, variety and quality of housing provision. We need a wider range of options for people in different circumstances.

Planned informal settlements

An interesting response which was also proposed related to the concept of planned informal settlements. This was proposed as government cannot provide housing at the rate required so this results in people housing themselves informally. The idea behind planned informal settlements is to provide a level of dignity to those residing in such settlements by providing them with basic services and designing it to allow emergency vehicles access in times of disaster. Respondents were of the view that we need to change our view towards informality as it is a reality and people are housing themselves in this manner in light of the high housing backlogs. Blocking-out or re-blocking methodologies was proposed as a means to give these settlements some level of formality. This clearly illustrates a shift in thought that informal settlements need to form part of the housing solution in the municipality. This was aptly stated by Organisation Respondent 7 (19/04/2016) in that

> "we need to encourage more self-help and co-production. The state should support people more actively in upgrading informal settlements and backyard dwellings, with better building materials, schools, clinics, roads and other public services and facilities. The government remains deeply ambivalent about informal settlements and backyard shacks. This needs to change. It has to be more realistic and pragmatic about what it can deliver".

Speaking at the World Cities Day held on 1 November 2016 in Quito, Professor David Gouverneur stated that if the vision and goals set in the New Urban Agenda are to be achieved cities need to be more amenable to the role that informal housing plays in influencing city development. He terms planned informal settlements as "informal armatures" i.e. government is responsible for providing the basic services and allow citizens to do what they do best. He further states that people are able to create their own locales faster than any formal agency. An important aspect in encouraging such development is to not overregulate through town planning provisions which hinder incremental housing.

The Outcome 8 delivery agreement: Sustainable human settlements and improved quality of household life (2010, pg 5) states that:

> "the current housing development approach with a focus on the provision of state subsidised houses will not be able to meet the current and future backlog and there are questions related to its financial sustainability. We need to diversify our approach to include alternative development and delivery strategies, methodologies and

products including upgrading of informal settlements, increasing rental stock, and promoting and improving access to housing opportunities in the gap market".

Although the need for alternative housing options has been recognised by government, greater strides need to be taken to ensure that housing provision moves in this direction.

Issue 2: Densification

Densification is the process of increasing densities in an area through the introduction of further dwelling and/or people. There is an increasing need for the efficient use of land, infrastructure and finances resources within the urban environment. Densification in a housing context is either supported or not by different proponents. It is promoted by those who encourage efficient land use, infrastructure provision, revenue generation and higher thresholds for transport and social facilities provision. Ruhiiga (2014, pg 9) stated that "densification could in turn facilitate infill programs and contribute in turning the city into an efficient social organisation". The densification concept was made reference to in the initial housing policies and the BNG document. However, not much has subsequently been done to promote the concept.

The lack of well-located developable land was a major challenge identified by respondents to the housing conundrum. The direct response to this challenge is the promotion of housing densification initiatives. This allows for more people to be accommodated and it also allows for the sustainable provision of bulk, social and economic services. Freire et al (2014, pg 14) state that "density matters because the concentration of people and firms in towns and cities generate scale and agglomeration economies, because the costs of providing basic services decline rapidly with density". In this way the municipality will be able to respond to the challenge of scarce land through housing people in multi-storey units compared to the individual house option. Respondents indicated that the current subsidy made provision for the construction of a three storey dwelling. However, no subsidy is made available for the installation of lifts which could allow high rise accommodation to be constructed and no allowance is provided to social housing institutions and the municipality to cover the cost of slabs for multi-storey dwellings. In addition, despite the BNG promoting densification, requisite funding to implement such projects is not provided to municipalities. Respondents were quite vocal in their response that densification through high rise units, such as in the Brazilian and Malaysian setup, was the approach which should be used if the municipality was to deal with its housing backlog. Some respondents also stated that creative structural designs could be used to ensure that high-rise buildings could also provide habitable family environments. The use of such structures could be used to promote social housing initiatives

whereby people need to also contribute towards their housing needs. A study was undertaken by Dlamini (2009) investigating whether high rise buildings (sectional title units) could be used as a mean to house the urban poor in the Kennedy Road Informal settlement. The study concluded that this type of accommodation setup is able to save sufficient land which can be used to provide other essential services.

Issue 3: Increased Beneficiary Involvement

Housing policies make reference to the need for participation. However in most instances this does not translate into meaningful and transparent participatory processes. This results in the beneficiaries who make up the most vulnerable group in society continuing to suffer. The "right to the city" movement advocates the need to ensure that people participate fully in local governance processes so as to avoid further marginalization of the most vulnerable groups of people residing in urban areas. With regard to the responses provided, beneficiary involvement referred either to people being consulted during the process or needing to play a role/contribute to housing themselves in light of the municipality not being able to provide housing to all. Respondents from the provincial and municipal spheres were more inclined to suggest that beneficiaries need to make greater financial contributions or for them to be responsible for the construction whilst government provides the relevant services. Respondents from the other organisation category suggested beneficiary involvement via engagements with the municipality on the housing issue, being involved in the project decision making process and being provided with the necessary support.

The capital subsidy system, by its very nature, as Engelbrecht (2003, pg 279) states, has resulted in "the abandonment of community participation in the name of speed and efficiency". Greenberg & Mathoho (2010) state that the obsession with delivery at speed contradicts the ethos that community participation is required to a greater degree if we are to achieve sustainable human settlements. As such Msipha (2007) identified community involvement as crucial for the successful implementation of housing projects as it ensures that there is buy-in and sustainability of the project.

Organisation Respondent 5 (06/04/2016) gave an example of a community participation/mobilisation exercise which proved successful. A project steering committee was created with all beneficiaries being members. The committee meets on a weekly basis where they are kept abreast of developments, are educated with regard to body corporate issues, the need for maintenance once they are given title deeds so they do not come back to government, prevent illegal invasions, etc. This has ensured that this group of

beneficiaries were kept up to date throughout the process thus resulting in a greater buy in to the entire housing process. An interesting response from Organisation Respondent 9 (06/06/2016) was the need to move away from utilising the term beneficiary (as this created the notion of just being passive recipients rather than contributing to housing themselves), to planning with the citizenry.

Issue 4: Public Private Partnerships (PPPs)

The current situation entails government providing the funding and private sector involvement entails the construction of housing projects. This set-up does not constitute a partnership but is basically a business as usual model i.e. private sector receiving payment for a job undertaken. The private sector does not contribute in any way towards the project. As government is not able to continue providing housing as it is currently undertaken, there is a need for partnerships to be formed between government and the private sector with regard to housing delivery. A PPP can be defined as a situation when a private party performs an institutional function to achieve output specifications. The private party is subject to greater project risk in such relationships. In this way the public is able get services delivered cost effectively whilst the private sector receives new business opportunities. Organisation Respondent 3 (25/02/2016) stated that the "full led government subsidy approach is not sustainable – we need public/private partnerships e.g. public provides the land, private develops and beneficiaries also contribute. In this way we will be able to improve the economy and reduce the burden on the state". Dupont (2013, pg 15) in her assessment of the rehabilitation project in the Kathputli Colony in Delhi states that, "the lack of transparency and rigour in the planning process, as well as the lack of a proper consultation procedure and involvement of the affected community in its own rehabilitation scheme, constitute further matters of concern". It is therefore important that these challenges are addressed if PPP's are to be meaningful and the government should, "ensure that the private builders' search of profit would not be at the expense of the living conditions of the slum dwellers" (Dupont, 2013, pg 15).

Countries such as Brazil and India have also begun utilising PPPs as the government itself cannot deliver housing at the rate required. These governments play a more facilitatory role and this has allowed the private sector to provide housing. In Mumbai the aim was to encourage private developers to construct multi-storey units for slum dwellers on the same site using only a portion of the land, whilst the remainder could be used to develop other residential and commercial developments which could be sold for a profit. However Dupont (2013, pg 15) states that "too much should not be expected from the involvement of private

developers in slum in-situ rehabilitation projects: this is unlikely to provide a comprehensive, large-scale and sustainable solution to the lack of decent housing for the urban poor."

However, Dube's (2013, pg 85) study

> "found that affordable housing development developed under partnerships are benefiting the intended income groups ....Support ranges from land exchange to the provision of infrastructure on projects in order to share the risk and reduce the financial burden on the private developers and financiers during development".

In addition the study recommended that the private sector undertake a market segmentation so as to get an understanding what the demand is and the type of housing stock to provide. It is also important for the private sector to create an appropriate mix of affordable housing units and low income housing units in developments.

Issue 5: Finance Linked Individual Subsidy Programme (FLISP)

The housing programme mainly caters for low income earners i.e. monthly salary of between R0 - R3500 a month. Those who earn above R3500 do not qualify for free low income housing and are also not able to access bank loans. FLISP was developed to enable those who earn between R3500- R15000 a month to afford housing in the gap market. Qualifying applicants receive a once-off FLISP amount which can be used as a deposit for housing. Respondents from the provincial department were the only group who indicated that this is a potential instrument to be used to deal with the housing backlog. The utilisation of this instrument will ensure that people contribute towards housing themselves rather than just waiting for free housing. They however indicated that even though such an instrument exists, it is not utilised to a great extent by those who qualify.

Muller (2015) states that a key reason for the low success rate of FLISP is that most first-time homebuyers cannot afford the average priced entry-level house whilst the Housing Finance CEO of FNB Lee Mhlongo attributes the low uptake due to there being hardly any newly built stock available on the market for under R350 000. The Centre for Affordable Housing Finance recommends that the availability of gap housing would increase if the old RDP housing were brought onto the resale market. This would allow those to purchase housing for whom no new housing is being built, whilst allowing the low-income earners to realise the asset value of their property and also enabling them to climb the housing ladder. As such Organisation Respondent 6 (08/04/2016) mentioned that there should be "stronger linkages between housing programmes whereby an individual is allowed to access housing

at a higher level as their circumstances improve and the low income/rental units are made available to the new entrants to the low income housing market". This would require a change to government's pre-emptive clause to low income housing.

Issue 6: Saving Schemes

A saving scheme is an initiative which is being utilised by communities around the world to house themselves. It has proven to be extremely effective in countries such as India and Brazil. In India, Mahila Milan (affiliated to the National Slum Dwellers Federation) has collected savings worth millions of rupees and in partnership with the government, financial institutions and poor communities explored housing options together. In Brazil community based cooperatives utilise savings to enable them to purchase land and build houses. In both examples the poor take it upon themselves to deal with the problems they face. The saving scheme approach has been adopted by organisations such as FEDUP in South Africa. Such an approach could assist in reducing the housing backlog to a greater degree if it is embraced more widely. The municipality could be responsible for the provision of serviced land whilst people construct their own top structures. This approach would reduce the burden on the municipality to provide the whole package i.e. services and top structure and the subsidy could be used to assist a lot more people than currently is the case.

This approach was proposed by the Urban Foundation in the early 1990's through the delivery of site and services through a once-off product-linked capital subsidy. This partial housing approach was however not seen as the ideal and "instead core housing became the main form of delivery" (Napier, 2005, pg 5). Government started to deliver a serviced site and a small core house and this resulted in the future delivery of a larger number of core houses. Tomlinson (1999) stated that in the drive to achieve quantity, other aspects have been compromised i.e. citizen participation in the process and quality. Government has also realised that the programme has become financially unsustainable and thus new approaches to housing need to be adopted. Site and service schemes are one way for government to reduce spend in order to provide a greater number of people with houses. This in turn paves the way for people to engage in saving schemes to help house themselves.

Issue 7: Housing as an Economic Good

Hernando de Soto is an economist who is renowned for his work on the informal economy and property rights. He is known for his advocacy of property rights reform as a tool to alleviate poverty on a global level. He advocated that property needed to act as an economic asset for all people. Charlton (2013, pg 138) contends that the "real appeal of his message lay in his

contention that many existing illegal and informal shelter conditions could become such assets through regularization, legalization and land titling initiatives; attractive indeed for states struggling financially and in capacity terms to implement mass housing provision". As such housing should be allowed to perform in the property market so as to be able to offer tangible value to those residing therein. Charlton (2013, pg 153) states that in the South African setup a low income house is seen as an intervention provided to the poorest of the poor rather than "forming the first step on a ladder where housing is traded" despite housing policy stipulating that housing is an asset. Rust (2009) believes that a house can be used as an asset through the generation of an income by using the property as a business or via rental income. In line with this thought Organisation Respondent 5 (06/04/2016) indicated that "housing models should also lead to economic opportunities e.g. installation of solar panels results in owners not having to pay for electricity whilst at the same time people can pay the owner to charge their phones thus generating an income for the household".

Housing is therefore an asset which owners should utilise to improve their lives in the long term. However, the pre-emptive clause in the housing subsidy states that a beneficiary cannot sell or alienate the property within an eight year period. This therefore prevents the beneficiary from selling and purchasing an alternative dwelling in this period despite the fact that their economic circumstance may have changed. In addition, owners are in most instances, not able to secure a loan for further alterations/renovations due to them being viewed as a risk by the banking sector. As such owners are limited in terms of building an outbuilding which can be used to generate an income by renting such a structure. This limits the ability of owners to participate in the housing market and results in the illegal sale of low income housing. Allowance should be made for the house to be used as an asset for income generation and wealth accumulation.

Additional Interventions Identified

Other interesting points which were raised with regard to housing proposals/amendments included the following. It was suggested that the qualifying criteria used to identify beneficiaries be reviewed e.g. "include age with income and deal with the old and neediest" (Organisation Respondent 3, 25/02/2016) and "only those in the 39/40 and above age group should qualify for housing whilst younger people need to demonstrate the need to qualify" (Provincial Official 3, 03/02/2016). In 2008 the Minister of Human Settlements, Lindiwe Sisulu stated that

"the houses will go to those without the prospect of getting a job - those entirely relying on the grants. Our new focus will be the elderly and our primary focus will be the indigent, those with children and those with disabilities…We want to close those loopholes - we want to cut off those who can survive (on their own) because that's where we have encountered problems" (Ngalwe, 2008, pg 1, http://www.iol.co.za/news/south-africa/sisulu-pledges-mass-rdp-eviction-402745).

In 2014 at the Planning Africa Conference the Minister stated that "anybody below the age of 40 will need to understand that they are not our priority unless they are special needs or are heads of child-headed households" (Ismael, 2014, pg 1). Despite the recognition by government that they need to focus on particular groups, the status quo with regard to the qualifying criteria has remained the same and the backlogs continue to increase.

Another interesting point which could assist in reducing state expenditure on free housing relates to "encouraging backyard dwellings" (Turok and Borel-Saladin, 2015, pg 4). Backyard shacks are usually constructed by the homeowner using iron or wood. The landlord shares their basic services with people residing in these structures in exchange for rentals being paid. Turok and Borel-Saladin (2015) made a comparison of households living in backyards using the 2011 census data and deduced that the number increased from 460 000 (55%) to 713 000 over the previous decade whilst at the same time the number of households living in shacks decreased by 126 900 to 1 249 800. Despite the significant increase in backyard living the issue has not been taken into account in government housing policy. Some of the advantages of backyard dwellings include offering people more flexibility in terms of rental accommodation type, being closer to economic opportunities, improved access to basic services, lower transport costs and a source of income for homeowners.

Turok and Borel-Saladin (2015, pg 1466) concluded that

"in some respects backyard shacks are a stopgap for poor households desperate for somewhere to live. In other respects they represent a kind of prototype solution to the urban housing crisis. The government could do more to improve basic dwelling conditions and to relieve the extra pressure on local services".

Other responses provided include streamlining the housing approval process so as to fast track development, education programmes should be part of the housing process so that people know how to be responsible homeowners and reviewing the rental bands for social housing applications.

5.5.2 Summary

In terms of the proposed low income housing interventions all three respondent categories identified different approaches to housing delivery, densification and increased beneficiary involvement as a mean to deal with the low income housing challenge. From the responses/suggestions provided it is clear that respondents believe that there are other means/ways of dealing with the housing shortage. The responses ranged from a shift in the current housing response in providing "free housing" to one in which beneficiaries play a greater role in housing themselves through initiatives such as site and service programmes and saving schemes. Respondents from the organisations outside the state identified different housing approaches more than the other two respondent categories. This can be attributed to them identifying that the current housing policy cannot meet the demand and as such alternative approaches are required whilst the respondents from the two spheres of government have to follow what is prescribed by national housing legislation and policies. In light of the current housing challenges densification and social housing provides an avenue in dealing with the current housing backlogs. There is therefore a need for housing policy to be reviewed so as to incorporate new ways of low income housing delivery.

5.6 Conclusion

The above chapter articulates the responses provided by the respondents in terms of four themes i.e. challenges in delivering low-income housing, urbanisation threats, responses to urbanisation and low-income housing proposals. The following chapter concludes the study with the proposed recommendations.

Chapter Six: Conclusion and Recommendations

The final chapter concludes the findings of the dissertation and presents the recommendations emanating from the gaps and areas that require further intervention which were presented by the findings. The first section of the chapter serves as an outline of the findings from each chapter after which the recommendations are proposed in the second section.

Chapter 2 endeavoured to provide a theoretical foundation which gave input into the issues which should be considered when policy related to the delivery of low income housing in light of urbanization is compiled. The literature indicated that in the South African context the demise of apartheid led to people moving to urban areas in search of opportunities which they were not permitted access to previously and this in turn resulted in an increase in the urban population. In addition, NGOs and other social movements have used the concept to advance the rights of informal dwellers at an international level. The "right to the city" aims to ensure that all citizens have access to and enjoy the benefits of the city and as such the right to adequate housing is an integral component in achieving this goal. The concept of the new urbanization theory also advocates for improved planning and development of rural areas so that people are more likely to remain in these areas whilst also having access to higher levels of services/opportunities. This reduces the likelihood of them migrating to urban areas in search of these services/opportunities. It is therefore necessary that a balanced approach to the development of urban and rural areas is undertaken due to the interdependence between them. Lastly, the UNs self-enabling concept was highlighted as an approach for government to not be a direct provider of low-income housing but rather create an enabling environment for people to house themselves as the current housing programme is not sustainable in the long term. Furthermore, the chapter outlined the main principles which are embodied in the policies which relate to housing and urbanisation. It also highlighted ways in which urbanization exacerbated the problems experienced in implementing these policies. In the South African context urbanisation as well as the implementation of housing policies has contributed to increased urban poverty and the growth of informal settlements. The New Urban Agenda, which aims to guide urban development for the next 20 years, promotes the concepts of inclusive, integrated, resilient, well-connected and compact cities. The creation of sustainable human settlements is a core issue of the Habitat III process and as such the business as usual approach needs to be reconsidered in the delivery of low income housing.

Chapter 3 outlined the qualitative research methodology utilised in undertaking the research.

Chapter 4 provided an overview of the municipality in terms of population growth and the housing situation. Research has indicated that migration into eThekwini Municipality is lower than that experienced in the other metropolitan municipalities of Johannesburg and Cape Town. However, from a provincial perspective the growth rate in the municipality was higher than that experienced at a provincial level. This indicates that more people are still moving to eThekwini Municipality as compared to the other district municipalities within the Province. This in-migration continues to lead to the housing backlog being a moving target which is placing extreme pressure on municipal resources in terms of delivery. This has been accompanied by an increase in service delivery protests by communities and the majority of the protests are directly linked to the inability of the municipality to deliver low income housing. This can in turn be aligned to Lefevbre's "right to the city" concept in that individuals are rising up against the inability of the government to provide them with the basic necessities for them to enjoy their right to the city.

Chapter 5 presented the findings from the empirical data collected during the interview process. The study found that in some respects, officials from the provincial and local government sphere consider issues which are different to respondents who have an NGO background (from organisations outside the state). This could be attributed to the difference in objectives faced by each and as such the issues identified are influenced by the respective mandates which need to be fulfilled. Some of the suggestions relating to possible responses towards urbanisation and low income housing delivery include developing rural areas/secondary towns, undertaking proactive exercises to plan for future urban growth, adopting new approaches to housing, promoting densification initiatives to encouraging group savings schemes so that people are able to contribute towards housing themselves.

6.1 Recommendations:

Firstly, before the recommendations are presented the following statements relate to the critical risks facing eThekwini Municipality as presented in its 2016/17 IDP.

"Human Settlements expectation - Resources required to eradicate backlogs are far in excess of resources available to deliver human settlement mandate."

"Public Protests - Due to delays in meeting service delivery expectations the municipality may not be able to control violent public protests thus compromising

effective governance. The municipality may not be able to contain violent public protests and as a result compromising service delivery."

"Rapid Urbanisation - Due to the considerable pace of service delivery and prospect of employment opportunities within eThekwini Municipal Area, the municipality may be attracting an unsustainable influx of people thus leading to a strain on the current resources. (2016/17 IDP, pg 88,92)

The above quotes reflect the issues facing the municipality i.e. in-migration to the municipal area leads to a shortage of resources to deal with the increase in population thus leading to an increase in protests by our citizens due to limited service delivery. The current housing programme also limits/constrains the ability of the municipality to deal with the current housing backlogs in light of the challenges identified in Chapter 5 of the study.

The recommendations which this research study propose is one of either reviewing current policies to allow for a differentiated approach to housing delivery or through the "implementation" of proposals which are contained in current policy but have to date not been given the platform for implementation.

6.1.1 Differentiated Approach to Housing

The right to housing, as contained in the Constitution, has been translated into a narrow presumption of home ownership. There is a need for policy to support a new approach to housing rather than the fixation to develop mass free low income housing. Such an approach should encourage government to provide an enabling environment whilst citizens play a bigger role in housing themselves. These can include options such as promoting incremental/self-build housing and encouraging saving schemes. In this way government can use the limited budget available to provide more sustainable serviced sites for building compared to the current approach of providing a serviced site and top structure. In addition, instead of providing a house with the same design, sites can be given/sold to beneficiaries who can afford to build their own house, and in this way will lead to different housing designs in the neighbourhood rather than the current sterile environments being constructed across the municipal area. It is also important that the product provided matches the needs of the beneficiary. People know what they need so it makes sense to provide them with options rather than enforcing a one size fits all approach. Furthermore, Charlton (2009, pg 306-307) states that, "much housing provision for the poor remains outside the state's housing programme, in extra-legal accommodation in informal settlements, backyard rooms,

warehouses and flats". This therefore requires further research into the concept of planned informal settlements as well as the role and ability of backyard shacks to house people. Turok & Borel-Saladin (2015) maintain that backyard shacks are a new form of low cost rental housing which is able to provide accommodation to the increasing urban population at a rate faster than the state can supply. In addition, they point out that it will be more cost effective for the state to support such initiatives through subsidising building material and increase municipal infrastructure capacity than to provide housing as is currently done. A new model with varied programmes must be devised which includes reducing the number of fully subsidized houses provided, with greater emphasis on self-build and rental options.

6.1.2 Densification

The subsidy system needs to support densification initiatives. Even though the BNG (2004) highlighted the importance of densification it has not been supported via the subsidy system e.g. budget not provided for the installation of lifts/slabs. The lack of well-located developable land within the urban environment supports the need for the municipality to construct high-rise structures to accommodate people. Turok (2015, p 5) states that "a dense, compact urban form reduces the capital and operating costs of many forms of shared infrastructure because people and buildings are physically closer". This type of housing has been used successfully in Malaysia and Singapore. Constructing high rise accommodation structures does not equate to the creation of "eye sore" buildings in the municipal landscape. A number of cities in the world have used the opportunity to incorporate nature into building designs thus creating sustainable liveable spaces for citizens. It can also allow for a mix of commercial and residential units e.g. Bosco Verticale in Milan. Research into the use of high-rise buildings in the South African context should be undertaken. This could also include using subsidies to convert "bad" buildings into rental accommodation for the urban poor and those that do not require permanent accommodation within the city.

6.1.3 Social Housing

The research proposes that a greater understanding is required in terms of the role SHIs can play in providing rental opportunities for low income households. Research into the current constraints hindering social housing implementation needs to be assessed as well as models which will allow greater use of the programmes needs to be identified. This could be used to reshape the current social housing programme/policy of government thus providing the basis for the stimulation of private sector and beneficiary involvement in the social housing market. Rental housing has an significant role to play in affordable rental solutions.

6.1.4 Review of Qualifying Criteria

The qualifying criteria for people to access low income housing needs to be reviewed. The current criteria have been in existence for a long time thus opening the door for almost any individual to believe they are entitled to this type of housing. The government's recognition of the problems being experienced in implementing the housing programmes is testament to the need for change. Access to "free" housing should be limited to the neediest and most vulnerable in society whilst the remaining should receive assistance to a certain level but should be required to make financial contributions as well. The ANC National Conference Paper on Social Transformation (2017, pg 13) states that there needs to be targeted application of the housing subsidy and as such, "the government's housing subsidy programme is focused and directed at delivering the interrelated objectives of:

- meeting the needs of the most susceptible households including orphans, the aged and the disabled;
- enabling self-reliance through incremental self-build housing initiatives;
- increasing the supply of affordable urban rental accommodation;
- support low income earners to access housing finance".

6.1.5 Secondary/Small Town Development

Urbanisation is a natural phenomenon and is bound to continue. This can be attributed to the urban bias in terms of development undertaken within municipal areas. Rural and urban areas have been viewed as conspicuously different thus leading to planners and policy makers creating development interventions that are distinctively rural or urban rather than being integrated. Rather than there being a rural-urban divide measures should be put in place to ensure a rural-urban continuum. This can be achieved through the creation of rural-urban linkages which offers the opportunity to enhance service delivery and economic opportunities thus improving the quality of life of rural dwellers and ensuring inclusive development of the municipal area. The World Bank (2016), in its report titled Promoting Green Urban Development in African Cities, recommends that eThekwini implement improved measures to deal with the urbanisation process and management of the upgrading of informal settlements. In addition, MEC Nomusa Dube-Ncube at the 52th ISOCARP Conference (Tuesday 13 September 2016), stated that programmes to fast-track rural development are required so as to stem the rural-urban migration pressure being placed on eThekwini Municipality and other cities. These include programmes such as the industrialization of rural areas as it makes "economic sense to take jobs to our rural areas than to take rural job-seekers to our cities" (The New Age, 14 September 2016). This therefore requires that urbanisation interventions be driven from a national or provincial level

rather than at a local level. An urbanisation strategy at a provincial level will assist in alleviating the high influx of people to eThekwini whilst attracting people to other major centres within the Province. In this light secondary/small town development has a considerable role to play in promoting rural economic growth as they provide the entry point for investment development and provide access to various public and private services. As such rural and urban development frameworks compiled for the municipality needs to be mutually dependent and integrated.

6.2 Conclusion:

This thesis has focussed on formal housing delivery which has been the predominant approach adopted by the ANC government since 1994. While this has been effective in terms of delivering housing units, this study has shown that there are many problems with this approach. Another response to the challenge of informal settlements has been the upgrading of informal settlements. Hence, there has been a paradigm shift away from trying to produce "cities without slums" but rather to accept informal settlements as part of the solution to housing the poor. eThekwini Municipality has been progressive in this regard as shown by the interim services programme and the upgrading of informal settlements in the municipality. This shift in approach is also reflected at national government level where the state has acknowledged that it cannot meet formal housing delivery needs and that informal settlement upgrading will form part of housing in the future. This study has not focussed on informal settlement upgrades but has concentrated on stakeholders responses to the formal housing programme.

This is yet another study displaying the need for government to improve housing policy and state delivery. Despite statements made at the highest level that the housing model is not sustainable it continues to be implemented. It is being used as a politicking tool to garner votes but at the end of the day the housing backlog continues to grow with more South Africans being forced to live in informal settlements. Despite government reviewing housing policy, due to its ineffectiveness, the new policies continue along the same continuum as previously. From a municipal perspective it is quite clear that officials cannot deliver on the mandate utilising the current housing delivery programmes. Conventional housing planning is not equipped to deal with the increasing population living in informal settlements. It is therefore time for the housing programme/model ("free housing") to stop being used for political gain but rather to provide the purpose for which it was developed i.e. provide "human settlements" to the most vulnerable in society. New/reviewed policy and plans need

to address the root cause of problems rather than just tackling the symptoms and as such there is a need for an essential review of the programme and there is a need to ensure that all stakeholders are part and parcel of the process. A major paradigm shift is needed if the housing conundrum is to be resolved.

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Appendix One: Interview Question for Provincial Housing Officials

1. What is your role in the housing process?
2. What models are used to deliver housing?
3. What major challenges are experienced in delivering low income housing in general and by using the current housing models?
4. How does urbanization pose a threat to future delivery of housing? What can be done to reduce this threat?
5. In your opinion what interventions can be implemented to stem the rapid urbanization rate?
6. What alternative/innovative means could be introduced to deal/reduce the current housing shortage?
7. What changes to the current housing model can be proposed to assist the municipality to increase its delivery of housing?
8. In your opinion what would be the best delivery model and why?
9. Do you think that in light of the challenges beneficiaries should play a bigger role in housing themselves? If so in what way?

Appendix Two: Interview Question for Municipal Housing Officials

1. What is your role in the housing process?
2. What are the current approaches to housing low income earners within eThekwini Municipality?
3. What major challenges are experienced in delivering low income housing in general and by using the current housing models?
4. Why has housing delivery decreased since 08/09 (16515 units) to 9387 to 4752 to 3389 to 4202 to 6809?
5. Does the municipality have capacity to deal with the housing demand?
6. How does urbanization pose a threat to the municipality's future delivery of housing? What is the municipality doing to reduce this threat?
7. In your opinion what interventions can be implemented to stem the rapid urbanization rate?
8. It is estimated that it will take between 30-50 years to deal with the current municipal housing backlog. What alternative/innovative means could be introduced to deal/reduce the current housing shortage?
9. What changes to the current housing model can be proposed to assist the municipality to increase its delivery of housing?
10. In your opinion what would be the best delivery model and why?
11. Do you think that in light of the challenges beneficiaries should play a bigger role in housing themselves? If so in what way?

Appendix Three: Interview Question for Respondents from Organisation outside the State

1. What is your role in the housing process?
2. What major challenges are experienced in delivering low income housing in general and by using the current housing models?
3. How does urbanization pose a threat to future delivery of housing? What can be done to reduce this threat?
4. In your opinion what interventions can be implemented to stem the rapid urbanization rate?
5. What alternative/innovative means could be introduced to deal/reduce the current housing shortage?
6. What changes to the current housing model can be proposed to assist the municipality to increase its delivery of housing?
7. In your opinion what would be the best delivery model and why?
8. Do you think that in light of the challenges beneficiaries should play a bigger role in housing themselves? If so in what way?
9. What other opportunities exist in housing the poor using informal approaches?