

**UNIVERSITY OF KWAZULU NATAL**

**Comparing the Levels of Housing Satisfaction between  
the Site and Services and Settlement Upgrading  
Housing Projects: A Case study of Tshelimnyama  
Phase 3, Illovo Phase 4 and Old Dunbar and Bester's  
Camp**

by

**GUGU R. GUMEDE**

2011

## **Declaration**

**Submitted in partial fulfilment of the academic requirements for the degree of Masters of Housing, in the Graduate**

**Programme in**

**School of Architecture, Planning and Housing, University of KwaZulu-Natal, South Africa.**

**I declare that this dissertation is my own unaided work. All citations, references and borrowed ideas have been duly acknowledged. I confirm that an external editor was not used. It is being submitted for the degree of Masters of Housing in the Faculty of Humanities, Development and Social Science, University of KwaZulu Natal, South Africa. None of the present work has been submitted previously for any degree or examination in my other University.**

---

**Gugu Gumede**

---

**Student name & surname**

---

**March, 2011**

---

**Date**

---

**Not Applicable**

---

**Editor name & surname (if applicable)**

## **Acknowledgements**

I acknowledge the help and suggestions I received from my supervisor Dr. Pauline Adebayo who tirelessly guided me through the research process. I feel indebted to her for the support and encouragement throughout my studies.

I would like to extend my sincere thanks to my mother, Ntombile Jeannete Gumede for her undying support and encouraging me to complete my degree.

My words of gratitude are also extended to my sister Busisiwe Gumede, my fiancé Simphiwe Faya, friends and colleagues who kept on motivating me to complete this work.

I would also like to say thank to the following people for their cooperation and guidance during interviews.

Mr. Mike Byerley

Mr. Lawrence Phato

Tshelimyama Phase 3 and Illovo Phase 4 residents

Old Dunbar and Bester's Camp residents

Durban Metro Housing Unit

School of Planning and Housing, University of KwaZulu Natal

School of Life and Environmental Sciences, University of KwaZulu Natal

## **Abstract**

This dissertation compares the levels of housing satisfaction between the site and services and informal settlement upgrading projects. In South Africa, the government embarked on the incremental approach to housing as a way of addressing housing challenges such as slow delivery rate, poverty and budgetary constraints. Within incremental housing polices, site and services and informal settlement upgrading housing projects are two housing delivery methods that are being used to provide housing to low income households. One of the challenges with the implementation of incremental housing delivery method in South Africa has been over- emphasis on the implementation of site and services at the expense of informal settlement upgrading housing projects. The broad aim of this dissertation is to compare which of the two delivery approaches yields higher levels of satisfaction. The research method employed in the study was Normative Style of comparism which is used to compare the levels of satisfaction and usefulness of housing to the user. To evaluate the levels of housing satisfaction between the site and services and informal settlement upgrading, the researcher set indicators of housing satisfaction, specifically location, the size of the dwelling unit, the quality of building materials, residential quality, security of tenure and the ability to use a house for income generating opportunities.

Polices such as Chapter 13 of the National Housing Code (2009) and the Breaking New Ground (2004) indicate a significant shift in respect of informal settlement upgrading. The study's findings showed that there are higher levels of housing satisfaction in the informal settlement upgrading housing projects than in the site and services because, beneficiaries make conscious choices about where to locate their housing. It emerged that beneficiaries satisfaction with the choice of specific settlements was usually linked to their livelihood strategies for example, proximity to jobs, cost of transport and cost of living. Such satisfaction was not forthcoming in poorly located sites and services schemes, whose strength was therefore only on their formality, secure tenure and basic services. The contribution of this study is not only to highlight circumstances that make housing satisfactory but also to ensure that informal settlements upgrading becomes entirely practiced on an equal basis as site and services.

# I.

## II. Table of Contents

### Chapter One: Introduction to the Study and the Research

#### Methodology

1.0	Introduction	01
1.1	Problem statement	03
1.2	Research question	04
	1.2.1 Subsidiary questions	04
1.3	Aims and objectives	04
1.4	Conceptual Definition	05
	1.4.1 Beneficiaries	05
	1.4.2 Site and Service	05
	1.4.3 Informal Settlement Upgrading	05
	1.4.4 Basic Services	05
	1.4.5 Security of Tenure	06
	1.4.6 The South African Housing Policy	06
	1.4.7 Incremental Housing	07
	1.4.8 Housing Satisfaction	07
1.5	Research methodology	08
	1.5.1 Secondary sources	08
	1.5.2 Primary sources	08
	1.5.3 Selection of Case Studies	08
	1.5.4 Sampling of the Household Surveyed	09
	1.5.5 Sampling of the Beneficiaries	09
	1.5.6 Interviews	10
	1.5.6.1 Housing Policy Experts	10
	1.5.6.2 Project Managers	11
	1.5.6.3 Interviews with the local councilors	11
1.6	Data Analysis	11
1.7	Types of Comparative Study	12

1.8 Chapter outline	13
---------------------	----

## **Chapter Two: Literature Review and Theoretical Framework.**

2.0 Introduction	14
2.1 Approaches informing the study	15
2.1.1 The Basic needs Approach	15
2.1.2 Housing as a Process	16
2.1.3 UN Habitat and Enabling Approach	18
2.1.3.1 Access to Finance	19
2.1.3.2 Building Materials	19
2.1.3.3 Infrastructure	20
2.1.4 The World Bank and Enabling Approach	21
2.2 Incremental Housing	22
2.2.1 Informal Settlement Upgrading	22
2.2.2 Site and Services	23
2.3 Critique of Site and Services	24
2.4 Critique of Informal Settlement Upgrading	25
2.5 The South African Housing Policy and Incremental Housing	26
2.6 Incremental Approach to Housing	26
2.7 Indicators of Housing Satisfaction	27
2.7.1 Location	28
2.7.2 The Level of Service Provided	29
2.7.3 The Size of the Dwelling Unit	30
2.7.4 Residential Quality	31
2.7.5 Suitable Building Materials	31
2.7.6 Security of Tenure	32
2.7.7 The Ability to use the House for Income Opportunities	33
2.8 Concluding Remarks	33

## **Chapter Three: Historical Background of the Case Study Areas**

3.0 Introduction	35
3.1 Site and Services	35
3.1.1 Tshelimnyama Phase 3	35
3.1.2 Illovu Phase 4	36
3.2 Informal Settlement Upgrading	36
3.2.1 Bester's Camp	36
3.2.2 Old Dunbar River	37
3.3 Location of Case Studies	38
3.4 Concluding Remarks	38

## **Chapter Four: An Analysis of the Levels of Housing Satisfaction in Site and Services and Informal Settlement Upgrading Projects**

4.0 Introduction	40
4.1 Employment Status and Income Levels	40
4.2 Beneficiaries Monthly Income	42
4.3 Average Monthly Transport Cost Per Individual	43
4.4 Period of Stay in a Settlement	44
4.5 Satisfaction with Location	46
4.6 Satisfaction with the Quality of Basic Services Provided	48
4.6.1 Satisfaction with Power Supply	49
4.6.2 Satisfaction with Water Supply	50
4.6.3 Satisfaction with Garbage Collection	52
4.6.4 Satisfaction with Sanitation	53
4.6.5 Satisfaction with Educational Facilities	55
4.6.6 Satisfaction with Roads and Commuter Infrastructure	55
4.6.7 Satisfaction with Telecommunications	55

4.6.8 Satisfaction with Health Facilities	56
4.7 Satisfaction with the Size of the Dwelling Unit	58
4.8 Privacy Levels	60
4.9 Satisfaction with the Quality of Building Materials	61
4.10 Satisfaction with Security of Tenure	65
4.11 Satisfaction with Residential Quality	66
4.12 Satisfaction with income Generating opportunities	67
4.13 Interview with Mr Byerley	70
4.14 Interview with Project Managers	72
4.15 Summary of Findings	74
<b>Chapter Five: Conclusion and Recommendations</b>	<b>76</b>
5.1 Conclusions	76
5.2 Good Location	77
5.3 Basic Services, Infrastructure and Facilities	77
5.4 Creation of Job Opportunities	78
5.5 Land Acquisition for Informal Settlement Upgrading	78
<b>Appendices</b>	
Bibliography	80
Research Questionnaire	86

## **Abbreviations**

BESG	Built Environment Support Group
CBD	Central Business District
UNCHS (Habitat)	United Nations Centre for Human Settlements (Habitat)
WB	World Bank

# Chapter One: Introduction to the Study and the Research Methodology

## 1.0 Introduction

The provision of housing for the urban poor is one of the major challenges facing the South African government (Department of Housing: 1994). Due to the failure of public housing delivery in developing countries, the approach of self-help and the ideas of site and services and informal settlement upgrading have been adopted as alternative housing delivery instruments (Department of Housing). The basic principle and approaches of self help housing polices have been heavily borrowed from actual experiences of slum dwellers and squatters. The idea behind the self-help approach to housing was that people should provide housing for themselves (Burgess, 1982).

The South African post apartheid housing policy acknowledged that the housing delivery rate, the high poverty level and the budgetary constrains hinders the construction of complete housing. The government has embraced a supporter paradigm of housing delivery in which incremental housing process has been a seen as a solution to housing problem and most likely to meet and satisfy the needs of the poor households. Supporter paradigm is based on the notion that the role of the government is to support the poor to house themselves rather than providing a complete house. In the incremental or progressive housing approach the role of the government is to provide access to land, basic services and a starter house, then people can complete their house on incremental basis. One of the objectives of the incremental approach to housing is to augment the present effort of the homeless, poor and disadvantaged to secure their own shelter. By providing security of tenure to individual households, the government is trying to motivate the beneficiaries to initiate housing consolidation with their resources (Department of Housing: 1994).

The incremental or progressive housing approach takes three forms, which are: site and services; settlement upgrading projects and core housing. The South

African approach combines the site and services and core housing or the starter house approach, thereby providing both a serviced site and a core house to the beneficiaries. Site and services occur in greenfield areas (that is, land is cleared and then basic services and a core house are provided). Once the land has been cleared, services like electricity and water would be installed. On the other hand, settlement upgrading occurs in an already settled community. This means that, development takes place where people have already chosen to locate themselves. Settlement upgrading takes various forms, one being, *in situ* upgrading. In *in situ* upgrading, development is carried out with the aim of ensuring that there is no relocation of the people who are living in a particular area.

The second is self help, this include mobilization and realization of local capital, greater ownership and control of the housing process by local residents and the design process. The third is relocations, which may affect a portion or entire settlement. Relocations may be temporally for example; adjacent community hall may be use to house people during upgrading process, or permanent, locating beneficiaries in site and services. Settlement upgrading is implemented in order to improve the conditions of informal settlements. Informal settlements develop through unauthorized occupation of land. They often lack service delivery and security from evictions. Basic services would be provided where people are situated. The kinds of services provided to upgraded settlements include water stand pipes, electricity, roads, sanitation, pit latrines and security of tenure. However, in some cases, relocation has to occur if it is impossible to upgrade the settlement without destroying some of the already existing houses. People who were relocated from a squatter settlement are then located in site and service projects (Department of Housing: 1994).

Looking at the above vision it is therefore important to evaluate which housing delivery approach that better meet and satisfy needs of the beneficiaries so that recommendations would proposed the use of that particular housing delivery method.

### **1.1 Problem Statement**

The government embarked on an incremental approach to housing to allow the beneficiaries to gradually consolidate their housing. To support the beneficiaries to house themselves, the government has taken the responsibility of providing core housing, basic services and security of tenure. However, there has been an over- emphasis on the production of site and services at the expense of settlement upgrading projects. The emphasis should be on making sure that both housing delivery methods are treated the same and on equal basis. One of the challenges with site and services is that they are located on low-cost land. This results in developments on the urban fringe or in the peripheries. This situation puts more pressure on beneficiaries when they want to access community facilities and especially when looking for, and going to work. As a result, the beneficiaries travel long distances from their households to where these facilities and employment opportunities are situated and incur high transport costs unnecessarily. The unavailability of well-located land has become a major problem in implementing site and services housing projects (Baumann, 2003)

The problem in upgrading projects is that improvement usually involves destruction of some dwellings. In most cases, beneficiaries that are relocated as a result of upgrading are sometimes moved to site and services. In the South African context, such destruction may have a negative impact on family unity and the informal sector that currently exists in these settlements. The already existing income generating opportunities, such as welding or having a spaza shop, are affected in cases where it is necessary to relocate the beneficiaries to site and services or greenfield projects (Huchzermeyer:2006).

Based on the above discussion, the study, will examine whether there are higher levels of housing satisfaction in the site and services or in settlement upgrading projects?

## **1.2 Research Question**

Which housing delivery method between the site and services and informal settlement upgrading provides beneficiaries a higher level of housing satisfaction?

### **1.2.1 Subsidiary Questions**

Linked to the above over-arching research question are the following subsidiary questions:

- How do the beneficiaries of site and services and informal settlement upgrading projects define housing satisfaction?
- Which delivery approach between site and services and in settlement upgrading projects provides better services and facilities?
- Which delivery method between the site and services and in situ upgrading projects enables beneficiaries to better access employment opportunities, services and facilities?
- Are the beneficiaries happy with the standard of their dwelling units?
- In which housing delivery approach have the beneficiaries achieved higher levels of housing improvements and why?
- Which housing delivery approach provides good residential quality and improves beneficiaries' quality of life.

## **1.3 Aims and Objectives of the study**

1.3.1 To investigate the differences in levels of housing satisfaction experienced by the beneficiaries in both types of schemes.

1.3.2 To make recommendations on which of the two methods to use, and the best circumstances in which to chose one over the other.

1.3.3 To determine which delivery option should have higher subsidy funds, based on the level of satisfaction enjoyed by the beneficiaries.

## **1.4 Conceptual Definitions**

### **1.4.1 Beneficiaries**

The beneficiaries for site and services and settlement upgrading, in the study, are those people who are recipients of a housing subsidy, and who earn from R0, 00 up to a maximum of R3500 per month.

### **1.4.2 Site and Services**

The concept of site and services, means a shift from the provision of a complete house to the provision of a serviced plot, where the responsibility to make it a complete house is left to the housing beneficiary. A typical site and service scheme provides vacant serviced plots, but in a South African context, housing agencies introduced some initial contractor-built development (core house) which is left for the householder to complete incrementally. Site and services occurs in greenfield areas. Here, land is cleared and building is carried out on vacant land where site or pieces of land are provided with basic infrastructure such as water, sanitation, roads, surface drainage and street lighting. In South Africa, site and services comprises of core housing, basic service and security of tenure (Vliet: 1998).

### **1.4.3. Informal Settlement upgrading**

Informal settlement upgrading is a process of improving settlements that have developed through unauthorized occupation of land. Settlement upgrading takes three forms, these are: in situ upgrading, relocation and self help, previously called people's housing process. The aim of informal settlement upgrading is to develop and make informal settlements habitable. Tenure insecurity is the central characteristic of informal settlements, coupled with varying attributes of unhealthy and hazardous living conditions, overcrowding and lack of basic services. Informal settlement upgrading involves planning of the physical layout of houses in order to establish a new township, providing basic services and regularisation of land tenure by issuing title deeds to encourage the beneficiaries to improve their housing structures incrementally (Huchzermeyer: 2006).

#### **1.4.4 Basic services**

For this study, basic services refer to the following: water, electricity, sanitation, garbage collection and streetlights.

#### **1.4.5 Security of tenure**

Security of tenure may be defined as “the right of all individuals and groups to effective protection by the state against forced removals” (UN HABITAT: 2005). For this study, security of tenure is more than being granted a title deed but a feeling of security from being evicted even though people do not have proof.

#### **1.4.6 The South African Housing Policy**

The South African Housing Policy sets out guidelines that should be followed when implementing the two housing delivery methods, the site and services and settlement upgrading schemes. The two specific housing policies that were referred to in this study was the National Housing Code (2009) and the Breaking New Ground (2004).

- The National Housing Code (2009)

The White paper creates an enabling environment whereby the role of the government is to support the recipients of a housing subsidy by providing them with land, core housing, basic services, infrastructure and security of tenure so that they would complete their housing on an incremental basis.

- The Breaking New Ground (2004)

The Breaking New Ground (2004) also known as the Sustainable Human Settlements Programme, indicate a significant policy shift in respect of the approach to informal settlements and their upgrading. The policy creates a flexible, participatory and integrated way of upgrading informal settlements. Some of the elements of the Breaking New Ground is to allow a principle of community participation, whereby the community is consulted and made aware of upgrading process to take place. The policy also provides flexible tenure arrangements which protect the residents against evictions. In addition to this, the policy makes provision for basic services, registration of residents and funding for land acquisition and housing construction.

#### **1.4.7 Incremental Housing**

A number of names and institutions have been associated with the concept incremental housing; amongst these are Turner (1972, 1976) The World Bank and UN Habitat. However Turner has remained the most influential person on what role the government can play to make housing satisfactory to the user. Turner (1972, 1976) argues that the role of the government should shift from providing a complete house to supporting the beneficiaries with land and finance so that they can complete their housing on a incremental basis. In the South African context, incremental housing refers to a process whereby, instead of providing a complete dwelling unit, the government provides core housing on a site and services schemes and settlement upgrading projects with basic services and security of tenure and support the beneficiaries to complete their dwelling unit on progressive basis, in their own time and when resources allow (Department of Housing: 1994).

#### **1.4.8 Housing satisfaction**

Housing satisfaction reflects beliefs, attitudes and feelings of beneficiaries about their housing expectations. For this study, housing satisfaction refers to housing that satisfies the following issues:

- Economic needs of the beneficiaries;
- Physical settings (the size of the dwelling unit, building materials, location and layout of houses);
- Access to basic services
- Good quality of building materials
- Secure tenure
- Good location
- Access to educational, health and recreational facilities and also
- Promote and maintain social networks and social cohesion (Vliet: 1998).

## **1.5 Research Methodology**

This section outlines the ways in which the study was conducted and the type of information that was collected to answer the research question. The data was collected using both primary and secondary sources. The research method was both qualitative and quantitative in nature.

### **1.5.1 Secondary Sources**

Secondary sources of data were used to gather information that helped to address the research topic. Secondary sources of data included the use of internet, international and national literature, books, journals and research papers. The nature of information reviewed was theories and approaches that explain the role of the government in housing. These theories are needed for this study because they have influenced the current housing policy and what role government should take in housing delivery. The study also made use of international agencies involved in housing, namely the World Bank (WB) and the United Nations Centre for Human Settlements (Habitat) UN (Habitat). The WB was the first institution to come up with the concept of site and services and has had an influence on National Housing and Urban Policies. The WB and UN (Habitat) argue that the role of the government is to support the beneficiaries' efforts to build their housing on a progressive basis. The information gathered from the secondary sources was used to compare the varying levels of housing satisfaction between the site and services and settlement upgrading housing projects.

### **1.5.2 Primary Sources**

Information was collected from the following sources using the following research methods and tools.

### **1.5.3 Selection of case studies**

The researcher purposely selected site and services and settlement upgrading case studies which are within the eThekweni Municipality. The projects that were selected were Tshelimnyama phase 3 and Illovo Phase 4, which are site and services projects. Informal settlement upgrading projects were, Old Dunbar and Bester's Camp. The overall aim of selecting two case studies for

each delivery mode was to compare the varying levels of housing satisfaction within the same housing delivery mode but in different locations. In addition to that, the researcher wanted to come up with findings that would give a clear picture on what makes a settlement satisfactory or dissatisfactory. The case study areas of Tshelimnyama phase 3, Illovo phase 4 and the Bester's Camp were purposely selected because there were beneficiaries who are known to the researcher, which allowed for ease of entry into the area and interaction with the community.

#### **1.5.4 Sampling of the Household Surveyed**

Random sampling was used to select the households surveyed. Random sampling refers to a process whereby the researcher randomly chooses a household to be surveyed to ensure that every household has an equal chance of being selected for the survey (Burton, 2000). In Tshelimnyama phase 3, there are currently 661 dwelling units which have been constructed. In Illovo Phase 4 project, there are 428 houses. In the Bester Camp project, there are 4000 houses, and in the Old Dunbar project there are 900 hundred site-units, which were identified for housing development. Out of 900 units, only 415 have been completed and provided with basic services. The researcher chose to use 20 households to be surveyed for each project, with the reasoning that the number would suffice, as the experience and responses gathered would tend to be repetitive in the same settlement even if more were used. The expectation was to get a picture about the issues making beneficiaries satisfied or dissatisfied in the housing project in their opinion. The other over-riding factor relates to the fact that limitations of funds and time meant that the researcher had to settle for twenty (20) respondents per site. The researcher is convinced that this sample size is sufficient to gather information that would unpack the issues under this study of housing satisfaction.

#### **1.5.5 Sampling of the Beneficiaries**

The aim of the study was to evaluate beneficiaries' housing satisfaction, differences and causes thereof, in both site and services and informal settlement upgrading projects. The household head, of either gender, was

selected to represent the household for the study. The age criteria were that the beneficiaries should be 21 years old, or more, so that the responses are reliable, valid and that they are from mature people. In instances where the household head was not in the house or a household was headed by a minor, the neighbour on the right or left was used as a unit of study in their own right. The selected beneficiaries were asked questions on housing satisfaction. Questionnaires were distributed to beneficiaries which they had to complete themselves. In cases where the beneficiaries could not read or write, the researcher asked questions verbally, and completed the questionnaires on their behalf. The questionnaires contained both closed and open-ended questions. The open-ended questions consisted of questions whereby the beneficiaries could give more detail in their responses without restrictions, for example, what do you think should be done to improve your environment? In the closed-ended questions, the researcher expected the beneficiaries to either say yes or no in their answers, for example, do you have water in this area, yes or no?

#### **1.5.6 Interviews**

The researcher engaged in interview with the primary sources of information. The primary sources involved interviewing housing policy experts, project managers and the local councilors.

##### **1.5.6.1 Housing Policy Experts**

Face to face interview was carried out with the Manager in charge of housing policy and research in the eThekweni Municipal Housing Unit Mr. Mark Byerley. The intention behind setting up an interview with Mr. Mark Byerley was to find out what is being done to ensure that housing delivery satisfies various needs of the beneficiaries. The researcher also wanted to establish why there has been an over emphasis on the production of site and services rather than the informal settlement upgrading projects. The main objective in interviewing an official responsible for policy implementation was to discuss ways in which satisfaction could be enhanced in both housing delivery approaches. In addition to this, the researcher wanted to find out which of the two approaches he considered yielded more housing satisfaction.

### **1.5.6.2 Interview with Project Mangers**

The researcher conducted interviews with the projected managers for the chosen case studies. These were:

1. Mr Lawrence Poto: the project manager for Old Dunbar.
2. Mr Velaphi Gumede: project manager for Illovo.
3. Mr Piet van der Heever, project manager for Bester Camp.
4. Mr Jeff Nightingale, project manager for Tshelimnyama.

The information gathered from the project managers was to find out their views on the location of their projects, the level of services provided and whether they consider their projects to have yielded satisfaction to the users. The researcher also wanted to know what support is provided to beneficiaries to ensure that their housing environment responds and satisfies their needs.

### **1.5.6.3 Interviews with the local councilors**

The researcher was able to conduct interviews with the local councilors for Tshelimnyama Phase 3, Illovu Phase 4, Old Dunbar, and Bester's Camp. The aim here was to find out about the challenges that the beneficiaries are encountering in their settlements. In addition to this the researcher wanted to share views with the councilors on factors that contribute to housing satisfaction, or vice versa, and which housing delivery method they think yields higher level of housing satisfaction.

## **1.6 Data Analysis**

The responses from the questionnaires and interviews from each type of housing delivery method describing satisfaction with the settlement were tabulated and analyzed. The results were analyzed by making use of tables and graphs. The researcher used both the qualitative and quantitative methods of data analysis. The objective of the analysis undertaken was to establish which delivery method between site and services and informal settlement upgrading provided higher levels of housing satisfaction. In addition to this the researcher wanted to establish what is desirable by respondents and in the absence of such desires what makes housing unsatisfactory. Furthermore, such analysis would establish the root cause of housing dissatisfaction and determine the interventions that could be made to increase the levels of beneficiaries' housing

satisfaction. All the interpreted results were compared to each other to reach conclusions about the levels of housing satisfaction that each housing delivery method provides.

### **1.7 Types of Comparative study**

The type of comparative study style used for the research was a normative style of comparison. In a normative style analyses issues like "satisfaction" or "usefulness" of housing to the user (Burton: 2000). The aim of the study is to point out which housing delivery method that provides the beneficiaries with higher level of housing satisfaction.

## **1.8 Chapter Outline**

The dissertation has five chapters, as follows:

### **Chapter 1**

Chapter 1 consists of the introduction, research problem, research question, subsidiary questions and also carries the objectives of the study. It further defines the concepts consistently used in the study. Also provided in this chapter is the research methodology which includes primary, secondary sources and data analysis.

### **Chapter 2**

This provides the literature review and theoretical framework and approaches informing the study. The conceptual framework of both site and services and informal settlement upgrading are raised in this chapter. In addition, the chapter examines the international experience with housing satisfaction in upgrading and site and services scenarios. Finally, this chapter gives indicators of housing satisfaction and looks at the circumstances that make housing delivery modes satisfactory or dissatisfactory.

### **Chapter 3**

This chapter provides the historical background of the case study areas and the reasons for choosing the case studies.

### **Chapter 4**

This chapter provides analysis and interpretation of data that was collected from these case studies. This chapter also presents the findings of the study. This section clarifies whether the vision of the housing policy has been achieved.

### **Chapter 5**

Conclusions and recommendations of the study are provided in this chapter. The recommendations made are based on the findings of the research.

## **Chapter Two: Literature Review and Conceptual Framework**

### **2.0 Introduction**

The conceptual framework refers to the concepts, ideas, approaches and schools of thought that inform this study. The theoretical background of the study is drawn from extensive literature on the incremental approach to housing. The ability of the South African government to provide housing environment that responds to various needs of the poor is still an issue of the current debate. Adequate housing means more than a roof over one's head but housing that satisfies physical settings, which includes good location, the size of the dwelling unit and good quality of building materials. It must also satisfy economic needs and able to provide access to services and facilities. The important question to ask is what role the government should play to provide housing that satisfies the needs of low income people?

Theorists, such as Turner (1976), argue that the government should change from building a complete house with its entire infrastructure provided, to building smaller components, and encourage the residents to add the remaining components; while basic needs approach (ILO,1976) argue, that the government should provide basic needs such as education, health, sanitation and housing related services. Institutions like the World Bank (WB) and UN (Habitat) argue that the state should support the poor's self housing efforts in order to create sustainable human settlements. These institutions argue that the government should provide and create a sound financial environment to encourage private investment in housing, provide basic services and infrastructure thus ensuring access to housing finance and access to adequate land for housing (UN Habitat (2005).

In the South African context, the role of the government is a supporter of housing and the beneficiaries are responsible for consolidating their housing. Notwithstanding the current housing policy shifts in the National Housing Code (2009), for this study, the provision of housing environment that satisfies the

needs of the beneficiaries is a starting point whether the government is taking a lead in housing provision or is a supporter of housing.

## **2.1 The Approaches Informing the Study**

### **2.1.1 The Basic Human Needs Approach**

The study reviews the basic human needs approach as a critical approach when assessing the varying levels of housing satisfaction in site and services and informal settlement upgrading schemes. The basic human needs approach was adopted by the International Labour Organization (ILO) in 1976. This approach focuses on how the government should meet the needs of the poor. Basic human needs approach argues that a priority should be given to certain goods and services which are essential for human survival. Such goods and services include: food, clothing, safe drinking water, housing, sanitation, public transport, health and education. Central to the basic human needs approach is the notion that in order to combat poverty, and to promote sustainable communities, government should first satisfy the basic needs. The basic needs approach argues that one should not lose sight of the economic factors which continue to create the gap between the rich and the poor (Dewar, 1982).

In order to bridge the gap and combat poverty, the basic human needs approach argues that there must be equal distribution of income and wealth between the poor and rich. The basic needs approach has informed the study by highlighting the importance of the provision of infrastructure and basic services to site and services and in informal upgrading schemes is one of the important indicators of housing satisfaction. BESG (1999) indicates that next to land, infrastructure is the most important obstacle to meeting the low income housing needs. If the beneficiaries are unable to obtain services such as water, sewerage, sanitation, solid waste disposal and electricity, it is not only their level of housing satisfaction that is compromised but also their health (BESG, 1999). Beneficiaries' housing satisfaction may either increase or decrease because of the level/quality of infrastructure provided. World Bank (1994) takes the issue of infrastructure further by arguing that poor infrastructure hinders the households who desire to improve their housing. The need to

ensure that the residential environment provides access to health, education and social amenities is recognised by South African housing policy. It is the quality of infrastructure provided, and the quality of life that it confers that increases levels of housing satisfaction for beneficiaries (UN (Habitat), 2003).

### **2.1.2 Housing as a process**

A number of names and institutions have been associated with the concept of housing, its meaning to beneficiaries and what role the government should play to make housing satisfactory to the user. Amongst these are Turner 1972, 1976; WB and UN (Habitat). However, Turner has remained the most influential and has recognised person on the subject. Turner has made an enormous contribution in defining what housing is and its meaning to the user. He argues that the concept of housing should be viewed as a verb as well as a noun (Turner, 1972). He clarifies this by saying that housing is not just a shelter but a process or activity. He feels housing should not be viewed by its physical characteristics alone but also according to its meaning to the users.

Turner (1972) argue the “end product” may either satisfy or frustrate the needs of the beneficiaries and in order to increase user’s control and satisfy his or her needs, realistic standards must be enforced. Furthermore, he argues that when dwellers control the major decisions and are free to make their own contribution to the design, construction or management of their housing, both the process and the environment produced stimulate individual satisfaction and well being. In addition he feels that the government should permit users to participate in activities such as planning, organising and construction of their housing. Turner also argues that it is necessary to examine housing costs and benefits in order to clarify why the human and material economy of the housing process depends on precise matching of people and their dwelling environments, especially for low income beneficiaries. The lower the income level therefore, the better the match between the demand and the housing process must be, if both the household and home based-enterprise are to be maintained. Turner maintains that housing needs change overtime and large organizations like the state and municipalities must be able to meet the need and priorities of individuals. He also feels that squatters have operated in

unconventional ways to build dwellings giving beneficiaries housing satisfaction in a way that has far outpaced the accomplishments of the state. To enhance levels of satisfaction, the government should provide access to land, building materials and also credit to the users (Turner, 1972).

Housing as a process approach informs the study because it looks at the failure of conventional housing to solve both the qualitative demand as well as residential needs and also what the government should do to provide housing satisfaction. This approach also informs the study because housing is not defined by its physical attributes alone but also by its meaning to the users. For example, a person might be satisfied living in a shack if it is located at the right place rather than in the oppressive house which, however well built, fails to meet beneficiaries' needs such as access to employment opportunities (Turner, 1976). Vliet (1998) argues that the residential environment needs to meet the requirements, goals and expectations of its inhabitants. When people have no control over, or responsibility for, key decisions in the housing process, dwelling environments become a barrier to housing satisfaction (Spence: 1993). This approach acknowledges that the government should provide land, building material and subsidies, which is in line with the National Housing Code (2009). The approach further informs the study because it proposes that low-income people should play an active role in the planning, maintaining and construction of their housing.

If the beneficiaries are in control of the construction of their housing, they save considerable amounts of money which could have been paid for unskilled jobs such as digging foundations and mixing concrete while experienced individuals are employed for more skilled tasks such as bricklaying and roofing (Spence, 1993). Though the approach highlighted the role that could be played by low income people in the construction of their housing, there are various factors which constrain people from building their own homes. The process of housing construction depends on affordability, income levels of the household, the cost of building materials and the availability of financial assistance. This approach also informed the study by highlighting what constitutes housing satisfaction. Turner explains the importance of location when he argues that a shack can

function better if it meets beneficiaries' economic opportunities. Another insight that Turner provides is that housing gives shelter which can be used for various activities such as to sleep as well as income generating opportunities.

Given the above, the issues addressed may have an influence in satisfying or do not satisfying the needs of the beneficiaries. The National Housing Code (2009) provides a need to develop a housing delivery method that responds to the needs of beneficiaries rather than one that simply delivers houses. The role of the government to provide land, building materials and to create an environment that responds to the needs of the poor is also dealt with by the UN Habitat.

### **2.1.3 The UN Habitat and Enabling Approach**

The UN (Habitat) was one of the institutions instrumental in changing housing policies internationally and also has influenced the South African post apartheid housing policy. The UN (Habitat) began to intervene in the housing policy in the 1970's because of the failure of conventional housing policies to address and to satisfy the needs of the poor (UN Habitat (2005)). Site and services and informal settlement upgrading schemes were recommended in the Global Report on Human Settlements of 1970's and also in 2005 as housing delivery mechanisms that developing countries should use to address various needs of the lower income groups. Between 1970's and the 1980's, the focus of the United Nations (UN) was to come up with a housing policy that would efficiently enable the governments to intervene in housing delivery and the provision of basic services.

The Global Report on Human Settlements (1986) introduced the enabling approach which was aimed at reducing the effects of conventional housing policies but creating a housing environment that could meet and satisfy housing conditions of the poor. The UN (Habitat) identified a number of issues that needs to be considered in order to meet and satisfy the needs of those people living in poverty. It undertook to design a housing policy in which the role of the government was not supplying housing directly but leaving the actual production and delivery of housing to the housing market, in which all

actors, ranging from large formal-sector developers, artisans, individual households as well as community organizations, involved themselves in the housing delivery process. This resulted into enabling approach to housing (UN Habitat: 2005).

The enabling approach sees the government as a major actor in the supply of land, services, some materials and technical assistance. The approach also emphasises the point that the role of government in housing is to create living conditions that allows efficient and satisfactory housing development to flourish. In order to enable housing provision, UN Habitat states that the government should, among other issues provide finance, building materials and infrastructure to improve the efforts of the poor in their quest for housing satisfaction (UN Habitat (2005)). These issues are discussed in detail below.

### **2.1.3. Access to Housing Finance**

The UN Habitat (2005) recognized that governments have an obligation to ensure that an appropriate environment is created for the mobilization of finance for housing. The objectives are to promote and mobilize savings, reduce costs, improve the efficiency of financial institutions and to ensure free movement of capital through the national economy. This has a positive effect on housing satisfaction in the sense that the ability of beneficiaries to maintain and pay for their services, as well as progressively add the remaining structure of their housing (if needs be), depends largely on their economic circumstances. It should be noted that willingness to pay depends on various factors, which includes household income and the quality and level of service received.

#### **2.1.3.2 Building materials**

The construction of site and services and informal settlement upgrading projects requires a suitable supply of building materials. According to UN Habitat (2005) assisted self- help is the most affordable way of providing shelter to low income households. UN Habitat states that in order for incremental approach to housing to succeed, it requires suitable supply of building materials which are produced locally. Local markets should be

supported by the public and the private sector in a sense that they facilitate access to building materials by removing barriers that make such access difficult and costs highly. UN Habitat (2005) sees the home grown building materials industry as an avenue to create employment and generate local economic opportunities for the poor, especially women because they have proven to be active and able to produce simple and low cost building materials. In this way, beneficiaries are able to integrate their housing projects with income opportunities. In other words, their housing has a dual purpose. One is that it satisfies their shelter needs and the second is that housing is not just a shelter but it also satisfies their economic need which is a critical factor in housing satisfaction. It is noteworthy that while the UN (Habitat) states that local market producing building materials should be supported by the public at large and the private sector, Turner (1972,1976) proposed that the state should supply building materials to the beneficiaries. Given the differing point of views, what is common however is what housing does for the users. Both Turner and the UN (Habitat) see housing not as an end product but also as a tool to create economic opportunities. It is what housing does that increases the satisfaction of beneficiaries.

### **2.1.3.3 Infrastructure**

Access to adequate infrastructure is another essential element of sustainable human settlements (UN (Habitat) 2005). A critical element in developing countries, and one which needs immediate attention, is the issue of health hazards deriving from inadequate supply of water, sanitation, drainage, and solid waste services. This problem is further aggravated by a high rate of unemployment making it difficult for the poor to afford to pay for such services. UN Habitat (2005) argues that there could be nothing more intelligent and environmentally, socially and economically sound, than locating sustainable low cost housing in the proximity of bulk infrastructure developed for upper and middle income housing. This has a positive impact in enhancing levels of housing satisfaction because the beneficiaries are able to save time and money that they would otherwise have to spend if the services were far from their dwelling units. While an incremental housing approach puts the responsibility on beneficiaries to complete their dwelling, the provision of infrastructure is the

government's responsibility. Satisfaction in this regard is not only in the provision of infrastructure but also in the level and quality it provides to the user (UN (Habitat), 2005).

#### **2.1.4 The World Bank and the Enabling Approach (WB)**

Like UN (Habitat) and Tuner, the World Bank has played an important role in shaping housing policies for developing countries and the role of the government in housing production. During the 1970s the World Bank was a major player in helping third world countries in housing and housing improvement schemes. The debt crisis of 1980's forced many countries to undertake economic reforms along the policies defined by the World Bank (Zanetta: 2004). The World Bank states that housing problems in developing countries are caused by inability of the markets to cater for the needs of the poor. World Bank highlighted the fact that regulations both for upgrading and site and services should allow and encourage the development of small scale manufacturing and services activities in the home. World Bank advocates that housing problems are caused by the inability of the state to intervene in the provision of goods and services. The World Bank argues that the state should provide a policy framework within which other role players such as developers, artisans, community based organizations and individual households, can participate in housing production.

The arguments highlighted by the World Bank inform the study in a sense that, they provides an arena for incremental approach to housing to succeed. The World Bank however explains the importance of partnerships of players in housing production. For example, community based organizations can be used to provide advice and support in terms of building skills which are needed by the beneficiaries to consolidate their housing on an incremental basis. Partnerships are thus fundamental to the incremental approach to housing and to achieving a housing environment that caters for the needs of the poor. The National Housing Code (2009) recognizes the involvement of the community in the housing delivery process and the empowerment of the community with skills to support the efforts of low income people when completing their dwelling units.

## **2.2 INCREMENTAL HOUSING DELIVERY INSTRUMENTS**

### **2.2.1 Informal Settlement Upgrading**

During the late 1970's, institutions like UN Habitat and the World Bank advocated for informal settlement upgrading schemes because conventional housing policies did not solve housing problems for low income earners. A policy of upgrading existing informal settlements entailed that government should provide legal recognition, security of tenure, water and other public services, and financial and technical assistance in improving dwellings (Huchzermeyer, 2003). Informal settlement upgrading schemes are implemented to enable the beneficiaries to be responsible for the development of their housing on an incremental basis. In some cases, the beneficiaries that were removed during in situ upgrades would be relocated into site and services projects. The aim of in situ upgrading is to minimise as much as possible relocations when infrastructure is provided.

It is necessary to discuss the dynamics of informal settlement development and the reasons why low income people choose this form of settlements. Informal settlements are characterised by overcrowding of the dwelling unit, over-utilisation of land, lack of space and lack of services. Mghweno (1984) and Smith (2003) argue that people choose to settle in informal settlements for a number of reasons such as: to be close to work places and opportunities that will improve their life situation. They maintain that upgrading interventions need to take these aspects into account.

Bamberger (1984) indicates that informal settlement upgrading schemes have proved to be successful in many countries and residents have been willing to cooperate and to improve the physical and social environment in which they live. The reasons for a positive response is that many squatter areas are very dynamic and contain significant proportions of families with both the motivation and resources to respond to the investment opportunities provided by physical improvement. Bamberger (1984) and Huchzermeyer (2003) states that upgrading of existing settlements through the provision of services, and sometimes the realignment of houses, has the advantage that it can affect

much larger numbers of households and at a much lower cost. They go on to argue that the beneficiaries of upgraded projects are willing to invest considerable amounts of their own resources once security of tenure has been obtained and the basic public services provided.

Khan (2003) indicates that the provision of security of tenure is the challenge in upgrading projects because of the delay beneficiaries experience when waiting for their title deeds. He states that the procedural and legal complexity of planning in settlement upgrading hinders the pace of land development and thus leads to delays in granting title deeds. A delay in getting title deeds creates uncertainty as to whether the beneficiaries are the rightful owners of the house and thus might lead to housing dissatisfaction. Spence (1993) argue that the simple act of a government in making some small improvement such as installing street lights or laying drains may be enough to convince people that their status and rights are officially recognised. This belief may be enough to trigger greater investment by the residents.

### **2.2.2 Site and services**

Site and services schemes were also regarded by the World Bank as a solution of the failure of the markets to cater for the needs of low income households (World Bank Mission Report, 1993). The World Bank states that site and services are advantageous in countries that have a shortage of urban housing and housing budgetary constraints. The World Bank indicates that site and services differs from conventional housing in two ways: Firstly, the beneficiaries who move to site and services receive only incomplete housing, and have to add the remaining parts of their housing gradually. Secondly, families in site and services invest directly in their own housing, rather than paying for something decided upon and provided by someone else.

The World Bank states that when designing site and services projects, it is extremely important to identify and recruit appropriate target groups. In addition to this, the World Bank contends that from the people's perspective it is important that the project really matches their priorities and preferences in the related areas of employment, savings and housing. For the poor, day-to-

day survival is their main and primary concern; therefore location of housing should be in close proximity to income generating opportunities. Furthermore, the World Bank argues that to solve the housing backlog, site and services should be designed for poor people in need of housing but who are also able and willing to pay for what they are getting and to invest in their housing.

The World Bank Mission Report (1993) also looks at the impact of location in site and services projects. The World Bank noted that site and services schemes have often been located at considerable distances from city centres. The World Bank asserts that appropriate relocation of site and services is an important determining factor in the success of the project. In South Africa experience demonstrates that the selection of isolated sites for low cost housing has been a major cause of the failure, resulting sometimes in rejection by the target group. Access to employment opportunities without substantial travelling costs is, in this context, by far the most important aspect. Location of site and services is therefore critical for the incremental housing approach to yield the desired result (Khan, 2003).

### **2.3 Critique of Site and Services Schemes in Respect of Housing Satisfaction**

Swan (1983) states that management of site and services projects development is very different from conventional housing because it calls for the participation of beneficiaries' in house design and construction. He goes on to indicate that site and services are complex and problematic in their social, economic and financial structure. Site and services projects are carried out over a long period of time because the beneficiaries need to complete their housing gradually. He maintains that gradual, individual family extensions of a core house do not look as tidy as uniformly built conventional housing units. He goes on to assert that site and services are developed in the urban fringes and peripheries. The on- going socio-economic costs of locating the poor in areas that are badly resourced puts greater traveling costs and pressure on beneficiaries. The hardship that the beneficiaries encounter when consolidating their housing can have a negative impact not only on their ability to consolidate their housing on an incremental basis, but also satisfaction with the end product (Swan (1983), World Bank Mission Report (1993)).

According to Bamberger (1984) the assumption that site and services are affordable raises many questions. He argues that the common impression that gradual construction in site and services reduces cost is problematic. He contends that one cannot claim that site and service are affordable because no one knows the long term cost implications of gradual construction. He further contends that another problem with this assumption is difficulty in measuring unpaid family labour. Affordability is one of the critical issues that need to be addressed when speaking about gradual construction of housing. In other words one should not lose sight of the fact that the cost of construction, materials and land price are determining factors of successful home improvement. In addition to this it should also be noted that there is a high rate of unemployment in South Africa, which makes it difficult for beneficiaries of low cost housing to make improvements to their dwellings. This situation decreases the levels of housing satisfaction whilst, at the same time, increasing economic hardships for low-income families and reducing their ability to generate surplus funding, which could then be used in housing consolidation (Khan, 2003).

#### **2.4 Critique of Informal Settlement Upgrading Schemes in respect of Housing Satisfaction**

Huchzermeyer (2003) argues that where upgrading is not desirable, in circumstances where it is not possible to upgrade without relocations, the removal of some dwelling units has a deep personal effect on social unity and destroys the economic opportunities that have already been created. She argues that informal settlements are complex and diverse and goes on to explain that the one approach for informal settlements upgrading ignores the difference between, and within, informal settlements. Abbott (2001) maintains that providing infrastructure around existing dwellings is a technically complex operation because a functioning community is already there with social and economic linkages that need to be retained during the upgrading process. He goes on to argue that because removal of some dwelling units has deep personal and social consequences, therefore the process of relocation must be planned with the affected people. He further argues that building the

infrastructure around existing dwellings is a technically complex operation, because there is already a functioning community with social and economic linkages that needs to be retained during the upgrading process. Because upgrading focuses on physical interventions, that is housing, roads, water supply, sanitation, street lighting, schools and health facilities, the physical solutions fail to address directly and indirectly other pressing social and economic impacts of upgrading efforts (Huchzermeyer:2006).

### **2.5 The South African Housing Policy and the Incremental Approach**

The provision of complete housing and services cannot be achieved within the housing subsidy. A combination of resources is needed including subsidy and contributions from the beneficiaries, either in cash, sweat equity, or through accessing of credit. Without contributions from the beneficiaries the government would not be able to solve the problem of housing satisfaction. The end result of this is that subsidies are buying "less house" to achieve more housing (Department of Housing, 1994). There is an ongoing debate whether the government should provide higher subsidies per beneficiary (depth) to achieve better results in terms of the provision of complete housing or fewer (width) subsidies to achieve more housing. Providing higher subsidies with the aim of achieving better results also has positive and negative implications for housing satisfaction. The positive implication is that the amount of subsidy is increased and fewer beneficiaries are provided with housing that has a good quality of building materials, services, and size (for example, four spacious rooms instead of a one roomed house). In 2010, the subsidy amount was R 55 706.00 and this provided a core house with basic services. The positive implication for building more houses is that more people are housed quicker, whilst the negative implication would be the quality as well as the state of completion of the end product. The consequence is poor quality of housing delivered, coupled with a small sized dwelling unit and insufficient services which results in housing dissatisfaction (Department of Housing, 2010).

### **2.6 Incremental Approach to Housing and Housing Satisfaction**

There is often a need to assess how well housing meets the needs, goals and expectations of the beneficiaries. Housing satisfaction indicates people's

response to the housing environment in which they live. The indicators of housing satisfaction provide information that can be used to improve the residential conditions of the beneficiaries. Housing satisfaction research reflects beliefs, feelings and behavioral tendencies of the beneficiaries towards their housing. In other words, in order to determine varying levels of housing satisfaction, one needs to know people's perception on and experience with various physical features of their housing, the services provided and different opportunities available in the place where they live. Housing satisfaction also reflects beneficiaries' expectations about their housing (Vliet, 1998). In this study, indicators of housing satisfaction will help to examine the circumstances within which site and services and informal settlement upgrading housing projects work better in South Africa. An incremental approach to housing is based on the notion that the poor will complete their housing over a period of time and using their own resources. It is therefore necessary to evaluate satisfaction with housing delivery and what needs to be done to create settlements that not only satisfy the needs of the beneficiaries, but also improve the quality of life of the poor.

### **2.7 Indicators of Housing Satisfaction**

The right to adequate housing is widely recognised as one of the basic human rights. The South African Constitution provides that, "everyone has a right to access adequate housing". The Global Report on Human Settlements (2005) defines adequate housing as more than a roof over one's head but as a house that provides adequate space, security of tenure, adequate basic infrastructure such as water supply, sanitation and waste management, and also adequate and accessible location with regard to income generating opportunities and facilities. In this study the indicators of housing satisfaction were derived from the elements raised above which constitutes to adequate housing. In other words, adequate housing must provide satisfaction for the users. The indicators employed in this study are:

- Location
- The size of the dwelling unit
- The quality of building Materials
- The level of services provided

- Tenure security
- Residential quality and
- Ability use the house for income generating opportunities

### **2.7.1. Location**

Location is one of the critical determinants of housing satisfaction as it provides varying levels of accessibility to other people, opportunities, amenities, and also resources. Location also brings with it varying levels of cost, for example beneficiaries save time and money if the location of their dwelling units allows easy access to services and facilities and vice versa. In order to achieve higher levels of housing satisfaction, it is important that low cost housing be as close as possible to the widest range of infrastructure and concentration of income-earning opportunities. Additionally, housing that is well located must avoid situation that might affect the lives of the beneficiaries such as flood plains (Vliet: 1998).

Todes et al (2003) state that the establishment of viable, socially and economically integrated communities, in areas allowing convenient access to a range of amenities and opportunities, is a challenge facing the South African Housing Policy. BESS (1999) notes that housing that is not well located impose costs on low-income households especially when housing is far from job opportunities, services and facilities. It is important to note that location may refer to where houses are physically situated or location of the site itself. Houses need to be located in such a way that they can be extended easily. For housing satisfaction to be obtained, site and services, as well as informal settlement upgrading schemes, must be well located in an area enable the beneficiaries to have access to employment opportunities, services, infrastructure and local economic opportunities (Turner 1972, 1976; UN (Habitat) 2005; WB 2005).

If the location of dwelling units is far and does not fulfill beneficiaries' expectations in terms of what constitutes a good location, people become less committed to the area and eventually become dissatisfied with their housing (Dewar and Uytenbogaart, 1995). Conscientious and effective planning could

create conditions favouring employment decentralisation, which would provide jobs closer to home (Khan, 2003). This is important particularly in South Africa where planning has led to a situation where low cost development occurs far from the city centre and where it is not easy to access various opportunities and services. The above factors indicate that location is one of the conditions that need to be well thought out when planning for low cost housing. The impact of location in relation to access to infrastructure and services, employment opportunities and transport, is thus explored in the four case studies.

### **2.7.2 The Level / Quality of Basic Services**

As stated earlier, the responsibility of improving their houses on an incremental basis should be the responsibility of the beneficiaries, and the responsibility of providing basic services should rest with the government. The question therefore is: has the goal of providing basic services been achieved? If yes: are the beneficiaries satisfied with the quality of services provided? There is a significant link between housing satisfaction and the quality of basic services provided. For housing satisfaction to be achieved, consistently good quality services need to be provided. Site and services projects and informal settlement upgrading projects should include potable water, sanitation and electricity. In the informal settlement upgrading projects, improved pit latrines should be provided if it is not feasible to install flushable toilets (Department of Housing, 2004).

Services are critical to housing satisfaction because good servicing provides a basis on which an individual can develop a good quality of life. Poor servicing reduces the levels of satisfaction with the housing environment. It also has a negative impact on the environment and on the people living in that environment. For example, if people are not provided with services such as sanitation and garbage collection, they are at a risk of contaminating diseases such as diarrhea, hepatitis and typhoid. For health purposes, it is essential that everyone has access to adequate water supply, waste, water disposal and adequate sanitation (Sowman and Urquhart 1998, BESS, 1999). These aspects

will be examined in the case studies as the level, or the quality of the services provided, has an impact on the levels of housing satisfaction.

### **2.7.3 The Size of the Dwelling Unit**

The size of the dwelling unit is very important in determining the level of housing satisfaction. Size of the dwelling unit is any measure of the amount of private, indoor space accessible to household members. BEGG (1999) state that there are four factors that should be considered when talking about the size of the dwelling unit. One is to measure the number of rooms. In general a room is a liveable, interior space separated from other rooms by walls. Low cost housing should provide adequate bedrooms, living room, dining room, kitchen and recreation rooms. A second measure of dwelling size is the number of bedrooms, enough rooms for sleeping and other purposes. BEGG (1999) indicates that a housing unit consisting of only one room is classified, by definition, as having no bedroom. A third measure of the size of a dwelling unit, according to BEGG, is the number of bathrooms. Housing units should provide a complete bathroom, which has a flush toilet, bathtub or shower, a sink and hot and cold piped water. All facilities should be in the same room to be a complete bathroom. The fourth measure of dwelling size is floor area. Housing must provide suitable space for eating, sleeping and family life. (BEGG: 1999). When elaborating on the impact of the size of the dwelling unit on the quality of people's lives, BEGG (1999) argues that research has shown that there is a strong link between overcrowding and respiratory infections such as bronchitis and tonsillitis in children. It further argues that there is also a strong link between overcrowding and psychological distress, especially amongst women who often spend more time in the house than men.

In reality the arguments raised by BEGG, regarding the measure of the dwelling size, are far removed from what beneficiaries of incremental housing are getting. The size of the dwelling unit currently is 40 m<sup>2</sup>, and prior to BNG policy of 2004 were 30 m<sup>2</sup>. If the South African government had enough resources to provide housing that has all the measures that BEGG discussed, there would be no need for an incremental approach to housing. The study uses the size of the dwelling unit as indicator of housing satisfaction in order to assess if there is

congruence between what the policy offers and the expectations of the beneficiaries. The information gathered from the case studies is used to draw conclusions if the size of the dwelling unit really has an impact on increasing the levels of satisfaction with the housing environment or vice versa.

#### **2.7.4 Residential Quality**

Residential quality is another indicator of housing satisfaction. Cox (1979) defines residential quality as the desirability of the residential environment. It is argued that desirability of living condition depends on individual preferences. Residential quality reflects beliefs, feelings, attitudes and behavioral tendencies of people about their residential environment (Vliet: 1998). Residential quality is crucial when talking about housing satisfaction because it also reflects beneficiaries' feelings about their residential area. The ability of an environment to increase the levels of satisfaction, or vice versa, depends entirely on how people feel about their housing. Physically handicapped people should be catered for to ensure that their needs such as pavement for wheelchair are satisfied. A good quality built environment should be one that is able to satisfy basic human needs. These needs may be: shelter, location of housing, access to services and infrastructure, proximity to working place, protection from hazards of natural environment and social environment (Department of Housing: 1994). For the built environment to assume the status of being a quality environment it should be able to offer the afore-mentioned aspects.

#### **2.7.5 Suitable Building Materials**

Building materials for low-income housing constitute 60 - 70% of the cost of low-income housing units. Therefore, efficient and cost effective utilisation of building materials is imperative if the goal of providing satisfaction with building materials is to be achieved (Chakrabarty, 1987).

According to Chakrabarty (1987) if the problem of housing for the world's low-income earners is taken seriously, locally available materials must be accepted to extend the life span of any housing structure. Chakrabarty (1987) argues that when one is speaking about locally available building materials, people should take into account the issue of durability. He argues that building

materials must provide resistance from deterioration caused by exposure to the environment. He is concerned not only with the quality of building materials but also the difficulties that the beneficiaries encounter when they want to purchase building materials. He argues that there are two aspects in so far as building materials supply is concerned. First, is the cost of material and second, is the availability of these building materials. Price increases and the hardwares that are far from the dwelling units have a major impact on the ability to consolidate housing.

In light of the above discussion the study assesses if the building materials used in all the case studies impacted on beneficiaries' levels of satisfaction.

#### **2.7.6 Security of Tenure**

As indicated earlier, security of tenure is defined as effective protection by state against forced removals. Research on squatter settlements in the 1970's identified security of tenure as a precondition to housing improvement. Turner (1972), Bamberger (1984) and Zetter (1984) emphasize the importance of tenure in the consolidation process. The beneficiaries are motivated to invest their time and money in consolidation if they are permitted to retain their land. Also the beneficiaries can use title deeds as security or collateral to access loans for housing improvement (Bamberger: 1984). This point was emphasised by Turner (1972) when he indicated that people voluntarily improve their dwellings to the fullest extent they are capable of when they have secure tenure. However, if people felt insecure, they would refrain from making home improvements even if they have the means. These arguments show that there are a number of factors which make people satisfied or dissatisfied with their housing. Though one would argue that security of tenure alone is not sufficient to achieve increased levels of investment in house improvement (Mbonane: 1999). However, we need to note the role of tenure on housing improvement. If people are insecure their housing satisfaction becomes questionable.

#### **2.7.7 The ability of a House to be used for Income Generating Opportunities**

To improve the quality of life of the beneficiaries, there is a need to ensure that the housing development enables the beneficiaries to have access to and

be engaged in local economic development initiatives. BESE (1999) contends that adequate housing must provide a range of opportunities for local economic development. This point has been discussed further by Baumann (2003) when he argues that there is a relationship between housing and poverty. He claims that low cost housing should contribute, both directly and indirectly, to the gainful employment of members of the beneficiaries through the use of the emerging local small building contractors and labour intensive building methods. UN-Habitat (2005) regulations, both for upgrading and for new shelters, should allow and encourage the development of small-scale manufacturing and service activities in the home. BESE (1999) also states that there is a need to train small builders to participate in the small scale material manufacturer, in order to create jobs. Dewar and Uytendogaart (1995) argue that there is an important need to enhance the capacity of human settlements so as to generate opportunities for job creation and income generation, both through the process and the form of settlement making. They further maintain that many people will have no option in future except to generate their own capacities: creating vibrant local economies, trade, and provision of services is and will be crucial for local beneficiaries. Given high poverty rate, the researcher will use this indicator to assess if beneficiaries are able to use their housing for income generation and if not, what are the problems standing in their way. For the beneficiaries who have successfully utilized their house for income generating opportunities, this will help to establish the levels of satisfaction which are felt as a result of their economic needs being met. Thus, policy recommendations are made to bring about possible solutions to the problems encountered by beneficiaries when they are using their housing for income generating purposes.

## **2.8 Concluding Remarks**

Housing satisfaction cannot be achieved if the above issues are not taken into account when implementing site and services and informal settlement upgrading projects. The only way of obtaining housing satisfaction is to ensure that housing provided produces a pleasant, safe and convenient environment in which to live. Residential quality is a critical factor in housing satisfaction. It is important to consider the beneficiaries' preferences and their residential

environment. Housing provided should meet people's choices as well as their needs. These include being able to engage in local economic development, having an adequate dwelling unit, having a pleasant residential area, and also having access to services and facilities such as shopping, sports, educational, health and recreational facilities. These indicators will serve as basis to examine varying levels of housing satisfaction in both, site and services and settlement upgrading projects, to determine which of the two housing delivery system that provides higher level of housing satisfaction.

## **Chapter Three**

### **Historical Background of the Case Studies**

#### **3.0 Introduction to Case Study Areas**

This chapter provides the historical background of the case study areas. The history is derived from project documents, interviews with councillors, project managers and the residents who provided information during the surveys. The history of the case studies illustrates how historical occurrences have influenced beneficiaries' levels of housing satisfaction. The case study areas were Illovu Phase 4 and Tshelimnyama Phase 3 which are site and services projects and Old Dunbar and Bester's Camp which are informal settlement upgrading projects. The cases selected represent both types of housing development discussed in this document and were accessible to the researcher.

#### **3.1 Site and Services Projects**

##### **3.1.1 Tshelimyama Phase 3**

The Tshelimyama project is situated 32 km from Durban and about 15 km from Pinetown. Tshelimnyama phase 3 housing project was implemented in 2005. The project had 661 sites which are completed, with services provided and co-housing. The reasons for choosing Tshelimnyama phase 3 as a case study was that since 2004 there has been a lot of changes in the South African Housing policy, in terms of the size of dwelling units, the subsidy amount and economic aspect of housing, whereby housing delivery is a key strategy for poverty alleviation. The project is adjacent to a newly established industrial area which is about 2 km away. In addition, there are other industrial areas which are approximately 15-20 km away from the project. These industrial areas are in New Germany, Pinetown and Westmead. The researcher was of the opinion that the project's location would increase the potential for more employment opportunities, relative to other low income housing projects which are within eThekweni Municipality. Thus beneficiaries' levels of satisfaction will increase based on employment opportunities available. The findings of the study will

show the extent to which the housing policy has/has not addressed income hardships in Tshelimnyama housing project ([www.durban.gov.za](http://www.durban.gov.za)).

### **3.1.2 Illovo Phase 4**

The Illovo Development Project is approximately  $\pm$  40 kilometres from the Durban City Center. Illovo Housing Project was initiated essentially as a site and services development project with no resident community. This became a mass low-cost site and service project aimed at addressing the urgent housing backlog existing in and around the Durban Metro. In essence, this one-roomed housing project was initiated in order to allow residents, who did not have the cash resources or access to housing credit, to add to his initial house over time as and when their resources would permit them to do so. Illovo phase 4 has a combination of typical site and services which consist of a frame house and the ability to add the walls and make it habitable house rest entirely on the beneficiary. Since the inception of the project the number of residents has grown very rapidly. At the time of survey, housing types ranged from the original core houses to consolidated frame houses. A high level of unemployment is also associated with the area. The researcher wanted to assess the levels of housing satisfaction in terms of the final product, between the beneficiaries that were provided with a core house with those that were provided with a frame house ([www.mbpp.co.za](http://www.mbpp.co.za)).

## **3.2 Informal Settlement Upgrading Projects**

### **3.2.1 Bester's Camp**

The Bester's informal settlement is located approximately 25 kilometers north west of Durban. The area is bounded by the Phoenix Industrial Area on the east; and KwaMashu, Inanda and Ntuzuma on the north. This settlement was established following a period of major unrest that began in the KwaMashu Township. People, who came from different areas and backgrounds, engineered land invasion in Bester's Camp.

During late 1989, the Urban Foundation made its first overtures to the people living in the area. At that time there were virtually no services of any kind and

none of the residents were in possession of secure tenure. The area had approximately 8000 shacks. The Urban Foundation conceptualised their intervention as a pilot project which acknowledged the efforts of low-income households to house themselves. Bester Camp as a case study was chosen because the project was completed eight years ago. The researcher was of the opinion that because of upgrading, the beneficiaries are satisfied with the security of tenure, sewage system, garbage collection and location in terms of access to economic opportunities ([www.durban.gov.za](http://www.durban.gov.za)).

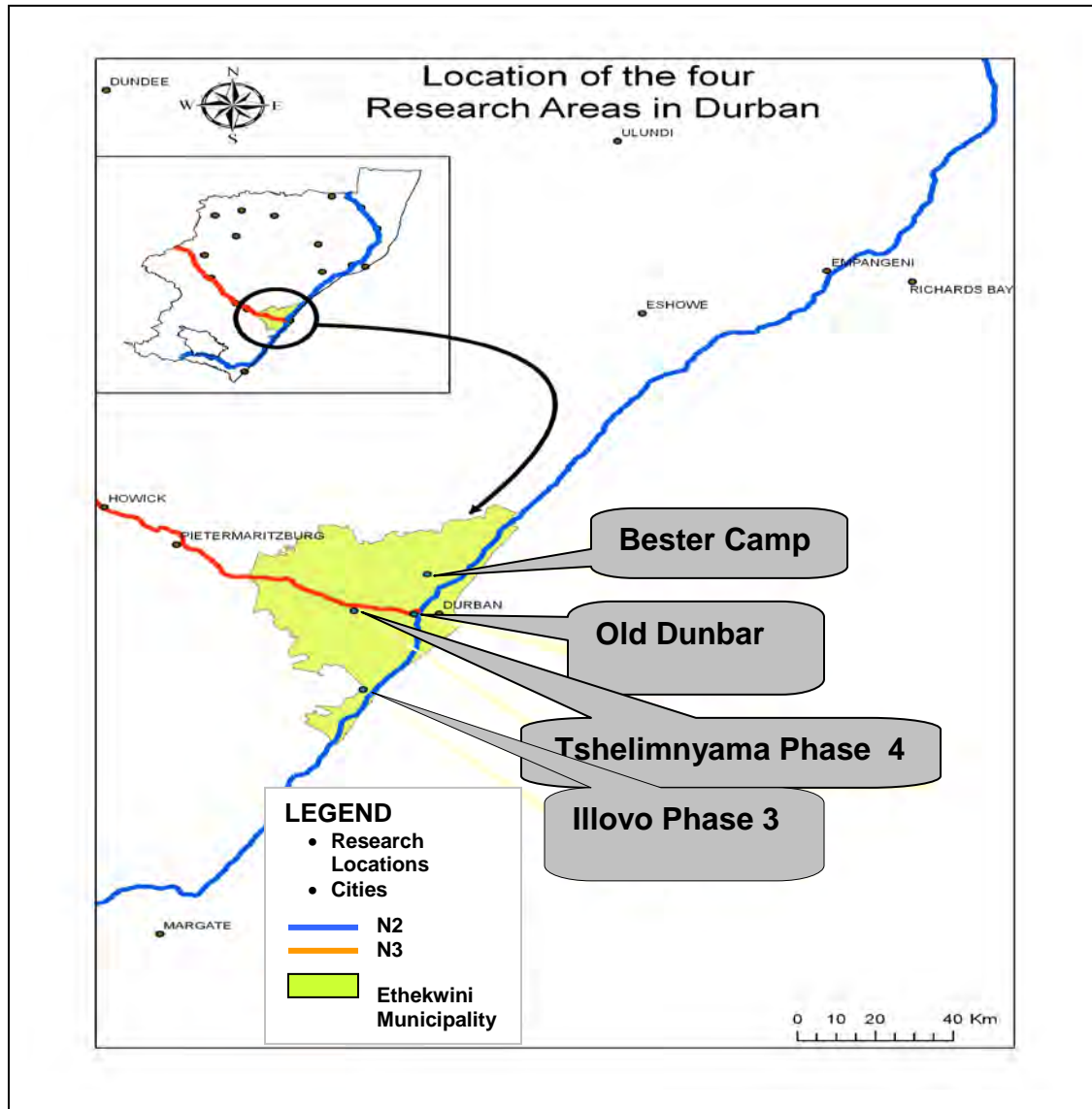
### **3.2.2 Old Dunbar**

The history of Old Dunbar is inseparable from the history of Cato Manor where Old Dunbar is located. Cato Manor lies to the West of Durban between the Southern Spur of Berea Ridge and Chesterville. It is approximately seven kilometers from the central business district. Cato Manor is subdivided into different areas, namely: Wiggins, Cato Crest, Umkhumbane, Nsimbini and Chesterville Extension, Old Dunbar and New Dunbar. The area, Old Dunbar, was characterised by poor and insufficient basic services before it was upgraded. There was no refuse removal of waste and the water distribution was only through community standpipes (CMDA: 2000).

The history of Cato Manor is important because it represents the struggle against apartheid. Indigenous Blacks occupied the isolated cluster of shacks along the banks of the Umkhumbane River. The people who settled in Cato Manor were mostly migrant workers. Influx control laws prevented them from staying near their places of employment. By the late 1940's, the squatter population had risen to 17,000. As a result, the government instructed the municipality to begin developing a new housing scheme for indigenous Blacks at KwaMashu, and set up a temporary transit camp in Cato Manor. During the 1990's a renewed interest in the development and resettlement of Old Dunbar, as part of the greater Cato Manor area, led to the establishment of a Section 21 company called Cato Manor Development Association (CMDA). However, the company no longer exists. The Durban Metro Housing Unit has been responsible for developing Cato Manor area since 2001 (BESG: 2001). Old

Dunbar was chosen as a case study because of its history and the intensive developments that has happened in the area. The initiative of Metro Housing to develop the area in terms of finance and support intervention given to informal settlements provides an appropriate setting to examine the level of housing satisfaction.

### 3.3 Location of Case Studies



Source: School of Environmental Science; 2009

### 3.4 Concluding Remarks

As indicated variously, the study examines the levels of housing satisfaction, within incremental approach to housing. The following issues which are, location, the size of the dwelling unit, the quality of building materials, security

of tenure, the level of services provided, residential quality and the ability to use a house for income generating opportunities will analyzed under the indicators of housing satisfaction. The findings in respect of Tshelimnyama Phase 3, Illovu Phase 4 and Old Dunbar and Bester's Camp will be presented in the following chapter.

## **CHAPTER FOUR**

### **Presentation, analysis and interpretation of findings from the selected Site and Services Schemes and Informal Settlement Upgrading Projects A case study of: Tshelimyama Phase 3 and Illovo Phase 4 and Old Dunbar and Bester's Camp**

#### **4 Introduction**

This chapter presents and analyses the data collected from the residents of all case studies on their levels of housing satisfaction. The purpose of this analysis was to examine circumstances which increase or decrease the levels of housing satisfaction in both housing delivery methods. In addition, this chapter will also provide an understanding of the similarities and differences of the levels of satisfaction between the projects and within the projects, in order to get a clear picture of the issues that make beneficiaries satisfied or dissatisfied about their settlement. The findings of this study were based on the indicators used to analyse the varying levels of satisfaction. The data collected from the projects allows one to consider the levels of satisfaction each project provides for the beneficiaries. It also gives an idea of how a project can satisfy the needs of its beneficiaries.

#### **4.1 Employment Status and Income levels**

The National Housing Code (2009) recognises that in South Africa, the level of poverty is significant, and strives to maintain a housing environment that allows sustainable socio-economic development. It is because of this reason it is vital to assess the extent to which the housing policy has addressed the problem of poverty in the selected case studies, and show how failure in this regard contributes to housing dissatisfaction. Employment status in the chosen site and services schemes showed two different pictures in terms of the rate of unemployment and poverty recorded in each settlement.

In Tshelimnyama Phase 3, the study findings indicated the settlement is located two kilometers away from the industrial area, but had a surprisingly high rate of unemployment, given that the settlement location is close to the industrial areas and other potential employment opportunities. In Illovo Phase

4, a site and service project, the findings of the study indicated that beneficiaries' houses were located approximately 20 kilometers from employment opportunities. As a result, a high rate of unemployment was recorded when compared with that of Tshelimnyama Phase 3. The beneficiaries indicated they were dissatisfied with their employment status as they were forced to travel long distances to places of work, which had further negative cost implications.

In contrast, the location of settlement upgrading projects was the main reason for the lower rate of unemployment recorded, when compared with the unemployment rate recorded in the site and services schemes. The beneficiaries at Bester's Camp indicated they were satisfied with the location of their settlement, as people had positioned themselves in close proximity to employment opportunistic areas.

In Old Dunbar the findings of the study revealed beneficiaries were satisfied with the location of their housing project, and the reason cited was similar to that of Bester's Camp. The beneficiaries in Old Dunbar further indicated their settlement enabled them to also go to the Pavilion, Westville centre and the CBD to look for employment opportunities. Table 4.1 depicts employment status in the site and services and settlement upgrading projects.

**Table 4.1: Employment status by settlement**

Source of income	Household Sources of Income %			
	Site and Services Schemes		Informal Settlement	
	Tshelimnyama Phase 3 n=20	Illovu Phase 4 n=20	Bester's Camp n=20	Old Dunbar n=20
Unemployment with no income	50	55	40	45
State grants	30	25	20	25
Formal employment	10	10	25	15
Casual jobs	5	5	10	10
Car guards, domestic workers, gardeners, etc	5	5	5	5
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

*Source: Field Survey 2009*

On the basis of the above findings, it became clear that when comparing the rate of unemployment in the selected site and services and settlement upgrading schemes, there were lower levels of unemployment in the settlement upgrading projects in a sense that the beneficiaries had strategically positioned themselves in close proximity to places of work and other available opportunities.

In site and services, however there were higher levels of unemployment because of the peripheral location of the settlement which ultimately had negative transport cost implications on the beneficiaries. It cannot be disputed that people need income to satisfy basic needs such as food, shelter and other housing related needs. It is in this regard that the policy intentions are important to the study. When assessing the ability of the South African housing policy to address income needs of the beneficiaries, we can conclude that lack of income has not only impacted on poverty, but also on the levels of housing satisfaction.

#### 4.2 Beneficiaries' Monthly Household Income

According to Baumann (2003), in South Africa, households that are informally employed earn under R1 500 per month. This characteristic was not different in the case studies. As mentioned earlier, in all the case studies, the source of beneficiaries' income varied from formal, informal and to the state grant. These are shown in detail in Table 4.2.

**Table 4.2: Beneficiaries' monthly household income**

Settlement	Beneficiaries Monthly Income (R) %				
	0-1500	1501-2500	2501-3500	>3500	Total
Tshelimnyama Phase 3 n=20	80	10	10	0	100
Illovu Phase 3 n=20	85	10	5	0	100
Bester's Camp n=20	70	15	15	0	100
Old Dunbar n=20	75	20	5	0	100

*Source: Field Survey 2009*

The above table shows clearly that low income and lack of income impacted on the beneficiaries' levels of satisfaction especially when viewed in light of the settlement's ability to satisfy income-related issues.

The findings of the study indicated that in four study areas there were a number of people who earned no income at all. There was also another group which received either a state pension, old age, disability, child support, foster or other state grants, which were between R0-1500 per month.

When looking at the beneficiaries' monthly income by settlement, the findings revealed that in Tshelimnyama Phase 3 and Illovo Phase 4, people were struggling to make a living and consequently it was not possible to satisfy other housing-related needs. The low levels of households' monthly income showed the location of the Tshelimnyama site and service settlement had no influence in increasing beneficiaries' levels of housing satisfaction. The findings indicated that in Bester's Camp and Old Dunbar, the levels of household monthly income were higher.

#### **4.3 Average Monthly Transport Cost Per Individual**

In Chapter 2, it was indicated that location brings with it varying levels of cost. In Bester's Camp and Old Dunbar it was interesting to note that within informal settlement upgrading housing projects, beneficiaries indicated that they were satisfied with the location of their settlements in relation to the monthly transport cost.

In Tshelimnyama Phase 3 and Illovo Phase 4, beneficiaries showed varying levels of satisfaction per settlement. For instance, in Tshelimnyama, the household survey showed there was a general satisfaction with transport cost. While in Illovo Phase 4, beneficiaries showed dissatisfaction with transport costs, due to the location of the project. Table 4.3 depicts beneficiaries' average monthly transport cost.

**Table 4.3: Average monthly transport in all the settlements**

Settlement	Percentage of Beneficiaries' Monthly Transport Cost %				
	0-500	501-1000	1001-1500	<2000	Total
<b>Tshelimnyama Phase 3</b> n=20	90	10	0	0	100
<b>Illovo Phase 3</b> n=20	75	25	0	0	100
<b>Bester's Camp</b> n=20	90	10	0	0	100
<b>Old Dunbar</b> n=20	85	15	0	0	100

*Source: Field Survey 2009*

The above table indicates beneficiaries' monthly transport cost per settlement. The findings showed that access to well located land does not only facilitate the poor's access to employment opportunities and facilities affordably, but also increased their satisfaction with their settlement.

In Bester's Camp and Old Dunbar, the beneficiaries generally considered the distance to facilities such as schools, libraries, shopping and recreational facilities to be acceptable and accessible to their settlements. In Tshelimnyama Phase 3 and Illovo Phase 4, the findings showed that schools, libraries, shopping and recreational facilities were unacceptably far from beneficiaries' settlements.

These findings showed there was a lack of coordination and integration in the selected site and services because these settlements were planned without such accompanying policies which the National Housing Code (2009) envisaged, which contributes to housing dissatisfaction.

#### **4.4 Period of Stay in a Settlement**

In all case studies, there were beneficiaries who had resided in their homes from inception of the projects, and others who had only just recently occupied their homes, having bought them from the original owners. In households where there were new occupants, either as rent payers or those who had bought houses from original owners, the researcher posed a follow up question. They were asked where the original owners were living previously,

and why they had left that area. The reasons given to the researcher differed according to an individual's circumstances. Some had sold their houses to the current beneficiary because they had to go back to their original homes in rural areas to look after their families. Some let their houses to a tenant and live with their families in rural areas because they needed the extra income.

In Bester's Camp, 75 percent of the respondents were the original beneficiaries and had been there for more than 15 years. Fifteen percent were renting and had been staying on the settlement between three to five years. The 10 percent who had bought the house from the original owner had been there for less than three years. In Old Dunbar, 65 percent of the respondents had been there for more than 10 years and had occupied the house from inception of the project. Twenty five percent were renting and had been there for less than five years, and 10 percent had bought the house from the original owner and had been residing in the settlement for less than two years.

Findings on the period of stay in Tshelimnyama and Illovo were similar to those of Bester's Camp and Old Dunbar. Here there were people who had been residing in their houses since the projects had first been established, those who had bought their houses from original owners and those who rented.

In Tshelimnyama Phase 3, 70 percent were the original beneficiaries and had been there for more than five years. Twenty percent had been there for less than two years and were renting, and 10 percent had bought the house from the original owner. In Illovo Phase 4, 75 percent of the respondents had been there for more than eight years. Fifteen percent had been there for less than five years and were renting, and 10 percent had been staying in the property for less than four years and had bought the house from the original owner.

The reasons for examining a beneficiary's length of stay in a settlement was to find out if location had changed their socio-economic status for better or worse and this is explored in the next section.

## **4.5 Satisfaction with Location**

The issue of location has been addressed at length in the socio-economic profile of all case studies by the researcher. However, the following analysis looks not only at location in terms of access to employment opportunities, but in terms of access to services, facilities and other opportunities.

### **4.5.1 Bester's Camp**

In Bester's Camp the levels of satisfaction with location in terms of access to employment opportunities were high. Eighty five percent were satisfied with the accessibility their settlement provided as it enabled even the unemployed beneficiaries to walk to Phoenix and Verulam to search for employment opportunities. In addition the beneficiaries stated that their location allowed them to walk to their places of work when they do not have bus fare. Satisfaction with location in terms of access to employment opportunities was the benefit the settlement offered to the original beneficiaries, those who rented and those who had bought houses from the original owners. When beneficiaries were asked whether their income status had changed as a result of location, they indicated that it had done so for the better. As a result, they were satisfied with the location of their settlement. Fifteen percent were not satisfied as they felt they were working too far from their settlement.

When the beneficiaries were asked to gauge the levels of satisfaction with location and accessibility of the project to schools, libraries, police stations, recreational facilities and transport routes, the beneficiaries showed general satisfaction. This was an important finding, given that only 15 percent of the beneficiaries said they were not satisfied with location in terms of access to employment opportunities, but were satisfied with location in relation to accessibility to services and opportunities. This shows that well located land impacts on the beneficiaries' quality of life because of the location of their settlement allows accessibility to opportunities and facilities.

### **4.5.2 Old Dunbar**

In Old Dunbar, the findings of the survey showed that 100 percent of the beneficiaries were satisfied with their location. The reasons cited were that the

project allows accessibility to the Central Business District, the Pavilion Shopping Centre, Westville and other low cost housing project such as New Dunbar. The beneficiaries also said they were satisfied with the location of their settlement in terms of accessibility to schools, libraries, transport routes, services and recreational facilities.

#### 4.5.3 Tshelimnyama

In Tshelimnyama Phase 3, the survey revealed that 60 percent of the beneficiaries were not satisfied with their location because it did not allow them access to employment opportunities. Forty percent of the beneficiaries said they were satisfied with the location of their project because the adjacent areas, such as Pinetown and Westmead, provided them with employment opportunities.

#### 4.5.4 Illovo Phase 4

In Illovo, high levels of dissatisfaction were recorded, as 85 percent complained that industrial areas were far from their homes. The beneficiaries stated that work places were found in Amanzimtoti, Isipingo, and in the Central Business District, but they ended up paying more money for transport because of long distance to employment opportunities. The level of beneficiaries' satisfaction with location is depicted in the table below.

**Table 4.5: Levels of beneficiaries' satisfaction with the location**

Housing Delivery Method	Study Area	Satisfaction with Location Percentage (%)	
		Yes	No
Upgrading Schemes	1. Bester's Camp (n=20)	85	15
	2. Old Dunbar (n=20)	100	0
Site and services	1. Tshelimnyama Phase 3 (n=20)	60	40
	2. Illovo Phase 3 (n=20)	15	85
<b>Total</b>		100	100

*Source: Field Survey: 2009*

When comparing the levels of satisfaction with location in the two housing delivery methods, the findings showed that there were higher levels of satisfaction with location in settlement upgrading projects than in site and services scheme. This was particularly important when looking at the impact of peripheral location in relation to access to economic opportunities. The South African post apartheid housing policy strives to ensure that low cost housing is well located. It is in this area what the policy intended to achieve, and what it can realistically achieve, is critical for the study. On assessing the extent to which these projects had addressed the issue of satisfaction with location, one sees that higher levels were recorded in the informal settlement upgrading schemes than in site and services. This shows that well located housing impacts on the quality of beneficiaries' lives.

#### **4.6 Satisfaction with the Quality of Basic Services and Infrastructure Provided**

Basic services and infrastructure are essential in every day life and the lack of access to these impacts heavily on the quality of life of the beneficiaries, and therefore on housing satisfaction. In some households access to services and infrastructure is the means by which beneficiaries make a living. For example, water and electricity makes home-based enterprises, such as welding and panel beating possible. The National Housing Code (2009) makes it possible for beneficiary households to have access to basic services such as potable water, sanitation and electricity. It is for this reason that it is vital to assess the extent to which the housing policy has addressed the issue and the impact lack of access to services and infrastructure has on beneficiaries' levels of satisfaction.

The following section looks at the levels of satisfaction or dissatisfaction in the site and services and settlement upgrading schemes with the quality of services and infrastructure provided. It will be interesting to see, when analysing the levels of satisfaction in each settlement, if what seemed to be satisfactory in settlement upgrading projects is the same in site and services, and vice versa. This information would be critical when examining the extent to which the National Housing Code (2009) has addressed the issue of access to

infrastructure in the two housing delivery approaches, and the impact it has on beneficiaries' quality of life.

#### **4.6.1 Satisfaction with Power Supply**

##### **4.6.1.1 Bester's Camp**

In Bester's Camp, on assessing the levels of satisfaction with the quality of basic services and infrastructure provided, the findings showed both satisfaction and dissatisfaction. Seventy five percent of beneficiaries were satisfied with electricity supply. They indicated they were able to pay for the service as the pre-paid card cost them less than R100 a month. Twenty five percent stated they were dissatisfied with the service because of disconnections and failure of the municipality to notify them about disconnections.

##### **4.6.1.2 Old Dunbar**

In Old Dunbar, 65 percent of beneficiaries were satisfied with electricity supply, while 35 percent cited disconnections and inability to pay for the service as the reasons for dissatisfaction. It is interesting to note the general picture painted of Old Dunbar in terms of the levels of satisfaction and dissatisfaction with the quality of services and infrastructure provided, were more or less the same as that of Bester's Camp.

##### **4.6.1.3 Tshelimnyama Phase 3**

In Tshelimnyama, beneficiaries showed varying levels of satisfaction with quality of services. Seventy five percent stated they were satisfied with electricity provision in the area. The remaining 25 percent indicated they were dissatisfied with the service because of disconnections and failure of the municipality to notify them about disconnections. Such disruptions impacted negatively on the level of service being received.

##### **4.6.1.4 Illovo Phase 4**

In Illovo Phase 4, 80 percent of beneficiaries were satisfied with electricity, while 20 percent cited disconnections and inability to pay for the service as their reasons for dissatisfaction. The beneficiaries were dissatisfied with the

infrastructure on the one hand, and on the other, with the quality of services received and access to infrastructure.

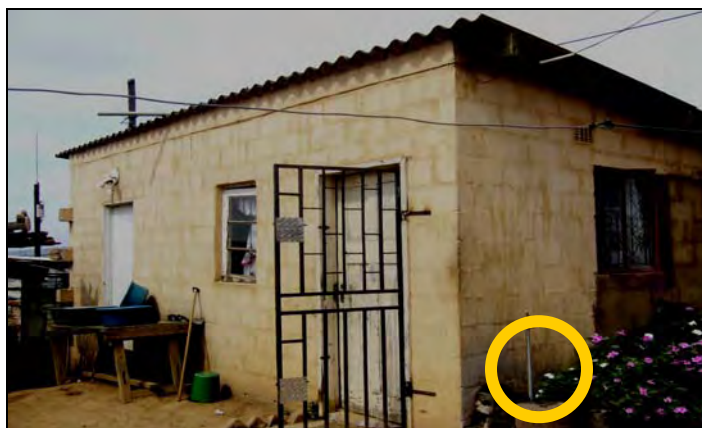
When comparing the levels of satisfaction between the site and services and informal settlement upgrading projects regarding electricity supply, the findings showed that satisfaction levels and the reasons for dissatisfaction were the same in all the case studies. In addition, the findings also showed that lack of income impacted on a household's ability to pay for the service. However on assessing if the South African Housing Policy goals had been met in terms of providing access to services, it is concluded that they had been satisfactorily achieved. The Housing Act 107 of 1997 commits the South African government to provide habitable, stable and suitable residential environments which have access to potable water, adequate sanitation facilities and domestic energy supply health, as well as educational and social amenities (*Department of Housing: 1997*).

#### 4.6.2 Satisfaction with Water Supply and Drainage

##### 4.6.2.1 Bester's Camp

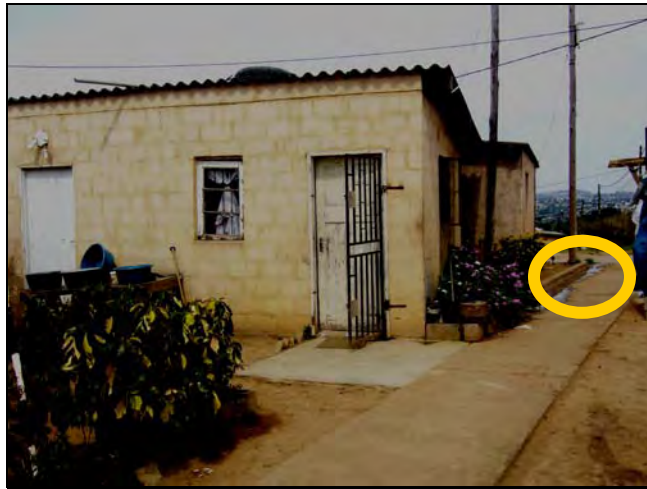
In Bester's Camp 80 percent of the beneficiaries indicated they were satisfied with water supply. The remaining 20 percent indicated they were not satisfied because the water was not connected into their houses. They informed the researcher that there was no proper drainage for spilled water, and as a result there were mosquitoes in their area.

**Figure 1: A house in Bester's Camp where the water stand is not connected inside the house and is highlighted by a yellow circle.**



*Source: Field Survey, 2009*

**Figure 2 Lack of drainage system in Bester's Camp highlighted by yellow circle**



*Source: Field Survey, 2009*

#### **4.6.2.2 Old Dunbar**

In Old Dunbar, 75 percent of the beneficiaries stated that they were satisfied and 25 percent were dissatisfied and cited the same reasons for satisfaction and dissatisfaction mentioned in Bester's Camp.

#### **4.6.2.3 Tshelimnyama Phase 3**

In Tshelimnyama 80 percent of the beneficiaries stated that they were satisfied with the water provision. The remaining 20 percent indicated that they were not satisfied because of leaking pipes which ultimately resulted in high water bills.

#### **4.6.2.4 Illovo Phase 4**

In Illovo, 75 percent were satisfied and 25 percent were dissatisfied, and cited the same reasons for satisfaction mentioned in Tshelimnyama.

The findings showed that in all case studies, the beneficiaries were satisfied with the access to water, and also dissatisfied with pipes because these were poorly installed which resulted in leakages. The study findings also revealed beneficiaries' satisfaction levels with water provision did not show variation. On assessing whether the South African Housing Policy goals had been addressed in terms of providing housing with adequate services in the two

housing delivery methods, one could state they have been met, but what became clear was that beneficiaries were satisfied with the quality of service received.

In site and services the reasons cited for dissatisfaction with water provision were that pipes were poorly installed. In the settlement upgrading projects the reasons given for dissatisfaction were that water pipes had not been connected into beneficiaries' houses. This tells one that beneficiaries are not only satisfied with access to the services but the quality of services received was also very important.

#### **4.6.3 Satisfaction with Garbage Collection**

In Bester's Camp, 100 percent of the beneficiaries were satisfied with garbage collection in their areas. The findings also showed that in Old Dunbar, beneficiaries were 100 percent satisfied with garbage collection. In Tshelimyama 85 percent of the beneficiaries said they were satisfied with garbage collection in the area. The remaining 15 percent said they were not satisfied with the service as there were instances where the garbage would not be collected for two weeks. They said inconsistency with collecting garbage put their health at risk because of the filth. In Illovo 90 percent of those beneficiaries interviewed said they were satisfied with garbage collection in the area. The remaining 10 percent said they were dissatisfied as they were forced to go approximately 100 meters from their houses to leave the garbage where the trucks collecting the garbage would be. They said they would have been satisfied if the truck that collected the garbage would also pass through their streets.

In this regard, one could conclude that informal settlement upgrading projects offered more levels of satisfaction in relation to garbage collection. These findings challenge one's minds to balance policy provisions and what people demand. There is no doubt that the National Housing Code (2009) has met its core function, but what becomes a challenge, is beneficiaries' expectations on the level of service provided. This clearly shows the poor know what they want, whether they pay for the service or not.

#### 4.6.4 Satisfaction with Sanitation

##### 4.6.4.1 Bester's Camp

Sanitation was a major problem in both informal settlement upgrading projects. In Bester's Camp, 100 percent of the beneficiaries indicated they were dissatisfied with sanitation as the toilets in use were essentially pits, in spite the fact that their settlements had been upgraded several years ago. They also highlighted that pit latrines resulted in overcrowding of the sites as they were not properly planned for, and their construction used space that could be used for housing extensions.

**Figure 3: Pit latrines in Bester's Camp**



*Source: Field Survey, 2009*

##### 4.6.4.2 Old Dunbar

In Old Dunbar the findings showed varying levels of satisfaction with access to infrastructure and services on the one hand but on the other hand beneficiaries were not satisfied with the level of services provided. For example, beneficiaries indicated they were satisfied with the fact that their dwelling units had toilets inside the houses, as they had used pit latrines before upgrading. However, they were dissatisfied with the fact that their toilets were not flushable. One hundred percent of the respondents said they were dissatisfied with sanitation as they could not flush their toilets as the water had not been connected. The beneficiaries had to pour water into the toilet to flush it.

Figure 4: A toilet in Old Dunbar which is not flushable highlighted by a yellow circle.



Source: Field Survey, 2009

#### 4.6.4.3 Tshelimnyama Phase 3

In Tshelimnyama Phase 3, the findings showed the beneficiaries were 100 percent satisfied with sanitation. However, they complained about the quality of the pipes used, which often leaked.

#### 4.6.4.4 Illovo Phase 4

In Illovo Phase 4, beneficiaries stated they were 75 percent satisfied with sanitation in the area. Twenty five percent indicated they were not satisfied with sanitation because the pipes were leaking, which added to their water bills. The levels of satisfaction with the quality of services provided are presented in the following table.

Table 4.6: Beneficiaries' satisfaction with the quality of basic services provided

Housing Delivery Method	Study Area	Electricity %		Water Supply %		Garbage Collection %		Sanitation %	
		Yes	No	Yes	No	Yes	No	Yes	No
Upgrading Schemes	1. Bester's Camp	75	25	80	20	100	0	0	100
	2. Old Dunbar (n=20)	65	35	75	25	100	0	0	100
Sites and Services	1. Tshelimnyama Phase 4(n=20)	75	25	80	20	85	15	100	0
	2. Illovo Phase 3 (n=20)	80	20	75	25	90	10	75	25

Source: Field Survey, 2009

#### **4.6.5 Satisfaction with Educational Facilities**

##### **4.6.5.1 Bester's Camp**

In Bester's Camp, 100 percent of the respondents were satisfied with the access to educational facilities. They informed the researcher that their dwelling units were close to primary and secondary schools. They further indicated that their children could also go to Inanda or Newlands should they want to change schools.

##### **4.6.5.2 Old Dunbar**

In Old Dunbar, 75 percent of the respondents were satisfied with the access to educational facilities. The remaining 25 percent were not satisfied. They complained about the distance and indicated that the schools were not easily accessible from their settlements.

##### **4.6.5.3 Tshelimnyama Phase 3**

In Tshelimnyama 100 percent of the beneficiaries complained about the lack of a high school in the area. They further indicated that their children had to go to St Francis and Dassenhoek to get high school education, which were between 10 and 25 kilometers away from their project. Some beneficiaries attributed the high rate of school dropouts to this because some parents could not afford to pay the R500 a month on transport costs. The issue of access to educational facilities and the cost the beneficiaries incurred were the reasons cited for dissatisfaction.

##### **4.6.5.4 Illovo Phase 4**

In Illovo, only 15 percent of the respondents interviewed said they were satisfied with access to educational facilities. The remaining 85 percent were not satisfied. They complained that schools and crèches were not accessible from their dwelling units and this led to high commuter costs. They indicated their children had to walk long distances of at least five kilometers, in order to get access to educational facilities.

These findings showed that informal settlements upgrading provides higher levels of satisfaction to the respondents with educational facilities when compared with site and services. This clearly showed that among other

attributes that made resident feel satisfied about their housing environment was availability of schools, their accessibility made the neighborhood more desirable.

#### **4.6.6 Satisfaction with Access to Roads and other Commuter Infrastructure**

The findings showed that in the four case studies beneficiaries were 100 percent satisfied with the access to buses and taxis. They further indicated transport networks allowed and made it easier for residents to access the means of production and services. In this area we could see that the National Housing Code (2009) had successfully addressed the issue which has resulted in housing satisfaction.

#### **4.6.7 Satisfaction with Telecommunication Services**

In all case studies the beneficiaries indicated they were 100 percent satisfied with telecommunication services. They informed the researcher that they did not have network problems when communicating with their cell phones, and in addition, public phones were available in their areas.

#### **4.6.8 Satisfaction with Health facilities**

In Bester's Camp and Old Dunbar, health facilities were not a problem as 100 percent of the beneficiaries indicated that clinics were accessible from their settlements. The results of the survey showed that the beneficiaries were satisfied with the fact that their houses were located next to a library, community hall and a taxi rank. In Tshelimnyama and Illovo beneficiaries mentioned they were 100 percent dissatisfied with access to educational and health facilities. They pointed out that the location of their dwelling units did not provide easy access to hospitals and that they were forced to pay high transport fare, which they could not afford.

It is important to note that most people take a taxi or bus to a hospital, if it is not feasible to place a hospital within walking distance of all citizens. However,

what became a challenge was the time and cost they had to incur to access these facilities.

In summing up the findings for assessing the levels of beneficiaries' satisfaction with the quality of services provided and infrastructure provided, the study showed varying levels of satisfaction as well as dissatisfaction in all case studies.

In Bester's Camp and Old Dunbar, the informal settlement upgrading schemes, there was general satisfaction with electricity, water supply, garbage collection, access to educational and health facilities. The findings also showed that beneficiaries were satisfied with access to road and other commuter infrastructure and telecommunication services. The study findings also showed that in Bester's Camp and Old Dunbar, beneficiaries were 100 percent dissatisfied with sanitation in their settlements. The reasons cited for dissatisfaction with sanitation was that their toilets were essentially pits, in spite of the fact that their settlements had been upgraded several years ago. They also felt pit latrines resulted in overcrowding of the sites as they were not properly planned for, and their construction used space that could be used for housing extensions. In both projects, it was amazing to note that some households had not been provided with ventilated or improved pit latrines which the housing policy intended to provide. It is clear that sanitation still remains crude and unsatisfactory to households in the settlement upgrading projects.

In Tshelimnyama Phase 3 and Illovu Phase 4, the findings were different with regards to what seemed to satisfy beneficiaries in informal settlement upgrading compared to those of site and services schemes. The study revealed that beneficiaries showed general satisfaction with sanitation, water, electricity and garbage collection. However, access to health and educational facilities remained a major challenge in the site and services. The question that we need to ask is whether the policy intensions, in terms of providing a housing environment that provides access to basic services, have been met in the case studies. The answer to this question is yes. It was achieved in the informal

settlement upgrading and was partially achieved in the site and services housing projects. The Housing Act 107 of 1997 commits the South African government to provide habitable, stable and suitable residential environments which have access to potable water, adequate sanitation facilities and domestic energy supply, as well as health, educational and social amenities (*Department of Housing: 1994*).

These findings show that the poor are not interested in access to, and the quality of, services provided only, but are able to gauge if the service and infrastructure provided satisfies their day to day needs.

#### **4.7 Satisfaction with the Size of the Dwelling Unit**

##### **4.7.1 Bester's Camp**

In Bester's Camp, 55 percent of the beneficiaries said they were satisfied with the size of their dwelling unit as they had extended their co-housing, while the remaining 45 percent said they were dissatisfied with the size of their dwelling units. The reasons for dissatisfaction were that beneficiaries did not have money to extend their houses. In addition the beneficiaries complained that their houses were located too close to each other and that made it difficult to extend as much as they would have liked.

**Figure 5: Overcrowding of houses in Bester's Camp**



*Source: Field Survey, 2009*

#### 4.7.2 Old Dunbar

In Old Dunbar, 65 percent of the beneficiaries said that they were not satisfied with the size of their houses. They pointed out that these houses could not accommodate their families since the majority of them had more than five members in each family. They cited affordability as the main reason for the lack of housing extensions. 35 percent indicated that they were satisfied with the size of their dwelling unit.

#### 4.7.3 Tshelimnyama Phase 3

The findings showed that in Tshelimnyama Phase 3, 80 percent were satisfied with the size their dwelling units. 20 percent said were not satisfied as they were renting and could not extend the house that does not belong to them.

#### 4.7.4 Illovo Phase 4

In Illovo Phase 4, 75 percent of the beneficiaries said they were dissatisfied with the size of their dwelling. These beneficiaries indicated that they cannot afford to buy building materials because they are unemployed, whilst 25 percent of the beneficiaries indicated that they were satisfied with the size of their dwelling unit. They pointed out that they had been able to extend their housing. The picture below shows the housing improvement made by a beneficiary and enough space for various family activities in Illovo.

**Figure 6: House Extension to Create Enough Space in Illovo.**



*Source: Field Survey, 2009*

The findings in these four case studies revealed overcrowding of housing and the ability to afford to buy building materials and to pay a builder were serious

problems and thus resulted in housing dissatisfaction. In all cases studied, the beneficiaries complained on the size of their dwelling units. It should be noted that it was difficult to assess the levels of satisfaction with the size of the dwelling unit as beneficiaries would say what they felt without considering that the National Housing Code (2009) put responsibility on them to consolidate their housing. It is also worth noting that there were variations in terms of the size of dwelling units in all case studies and such were due to the history of the project and the budget allocated for that particular project. For example, the initial site and services had framed houses and currently the government provides, co-housing with basic services.

It is worth mentioning again that when the researcher was analysing income levels of beneficiaries, the findings showed the people needed income to achieve housing consolidation. The question that we need to ask is what assistance or support does the government provide to beneficiaries to complete their housing on incremental basis. It is therefore important to assess the policy intentions in this regard because housing extensions depends on whether beneficiaries can afford it. If poverty issues are not addressed, it is impossible to create a housing environment that is stable and habitable.

In the interview with Mr Byerley, when he was asked to comment on the size of the dwelling unit, he also admitted that 40 m<sup>2</sup> was not enough to house the whole family. The findings of the study confirm this, and have shown that satisfaction with the size of the dwelling unit is dependent on the household size and their income status.

#### **4.8 Privacy Levels**

The findings of the study indicated that in all case studies the beneficiaries were 100 dissatisfied with privacy levels in their dwelling units. The respondents indicated that the issue of privacy was a serious problem and resulted in housing dissatisfaction. The reasons cited for dissatisfaction were because their housing was not partitioned. It was interesting to note that this was a common problem for both the beneficiaries that indicated their

satisfaction with the size of their dwelling unit, and those who were dissatisfied.

The main reason for dissatisfaction with privacy levels was that parents were forced to share a room with their children for sleeping and cooking purposes, as expressed in the following comment by one of the beneficiaries:

*"I failed my matriculation examinations last year because there was no space for me to read and do my schoolwork in the evenings as we are sharing a room with my parents".*

**Figure 7: A house that is not partitioned where a kitchen is also used as bedroom**



*Source: Field Survey, 2009*

## **4.9 Satisfaction with the Quality of Building Materials Used**

### **4.9.1 Bester's Camp**

In Bester's Camp, 85 percent of the beneficiaries stated they were dissatisfied with the quality of building materials used. For example, they complained blocks that were used in the construction of their houses had cracks in them. In addition to this the beneficiaries complained that their metal door and window frames were not straight and had rusted because of the rains. Fifteen percent indicated they were satisfied with the quality of the building materials used, however, they were dissatisfied with the quality of the workmanship as their houses have cracks.

#### **4.9.2 Old Dunbar**

In Old Dunbar, 10 percent of the beneficiaries stated they were satisfied with the quality of their building materials because their houses had no defects. They informed the researcher that it was the first time in their lives that they had occupied a house with concrete blocks and asbestos. However, 90 percent of the beneficiaries expressed their dissatisfaction with the building materials used as the houses had cracks in the walls.

#### **4.9.3 Tshelimnyama: Phase 3**

In Tshelimnyama 75 percent of the respondents pointed out that they were not satisfied with the quality of building materials which had been used for their houses. The quality of building material used was not as good as they had anticipated and their new houses were not quality structures. The respondents also complained about cracked walls. They informed the researcher that some of the cracks were purely a result of poor workmanship and some were as the result of poor quality of building materials. The respondents also complained on their windows and doorframes, saying these were of poor quality and some had buckled when they first moved into their houses. The remaining 25 percent of the beneficiaries indicated they were satisfied with the building material used. In addition these respondents said it felt good to have a decent building and materials because, when it rained, they were not worried about the rain, unlike in their previous housing environment.

#### **4.9.4 Illovo Phase 4**

In Illovo 65 percent of the respondents were dissatisfied with the quality of the building material provided by the government because they had been given frame shelters. The picture below shows this type of site. The researcher observed some beneficiaries had used poor quality building materials such as corrugated iron, planks and cardboard. Thirty five percent said they were satisfied with their building materials. These beneficiaries informed the researcher that their building material were of good quality.

**Figure 8: Framed house with a toilet in Illovo Phase 4**



*Source: Field Survey, 2009*

**Figure 9: Framed house in Illovo after it has been extended with poor quality building materials**



*Source: Field Survey, 2009*

**Figure 10: Framed house after it has been built using bricks and cement**



*Source: Field Survey, 2009*

As it has already been implied, the beneficiaries were both satisfied and dissatisfied with the quality of building materials.

#### **4.10 Satisfaction with Security of Tenure**

##### **4.10.1 Bester's Camp**

In Bester's Camp, 90 percent of the beneficiaries stated they felt satisfied and were honoured to have secured title deeds. They also indicated that before their houses were upgraded, they were prone to forced government evictions. The beneficiaries stated that having secured tenure has been a relief to them and they did not fear extending their houses. The remaining 10 percent indicated they felt dissatisfied with not having title deeds. It should be noted that these beneficiaries were rent payers and could not extend the houses that did not belong to them.

The findings from Bester's Camp showed that security of tenure did not motivate the beneficiaries to consolidate or extend their housing, as the beneficiaries had not consolidated their housing. The reasons cited for not consolidating were mainly due to affordability reasons. Security of tenure however provided a sense of security from evictions and thus resulted in housing satisfaction.

##### **4.10.2 Old Dunbar**

In Old Dunbar, 100 percent of the beneficiaries stated they were dissatisfied with that fact that they did not have secure tenure. They said that although they had been staying in their houses for many years, they had not yet received their title deeds. This had resulted in a very strong feeling of dissatisfaction and insecurity. It should be noted that although the beneficiaries indicated dissatisfaction with not having documentary evidence, this did not however stop those who had the resources to extend their housing.

##### **4.10.3 Tshelimnyama Phase 3**

In Tshelimnyama, 100 percent of the interviewed beneficiaries stated they were dissatisfied, and indeed were very disappointed, about not having secured title deeds. They indicated they had been staying in their houses for so many

years and still had not received their title deeds. The beneficiaries who felt very strongly about the lack of secure tenure were those who had been staying in their housing projects since the inception thereof and were the original owners.

#### 4.10.4 Illovo Phase 4

In Illovo, 90 percent of the beneficiaries stated they were satisfied with their security of tenure as they possessed their title deeds. These beneficiaries also indicated that having secured tenure had motivated them to consolidate their housing. It is important to note not all the beneficiaries had extended their houses. There were those who did not extend because their houses were sufficient to accommodate the households, or they could not afford to buy building materials and pay for the builder. The remaining 10 percent indicated they felt dissatisfied about not having title deeds as they were only renting. However, they stated that if they were original owners, they would have extended their houses.

**Table 4.10: Levels of beneficiary satisfaction with security of tenure**

Housing Delivery Method	Study Area	Satisfaction with Security of Tenure Percentage (%)	
		Yes	No
Upgrading Schemes	1. Bester's Camp (n=20)	90	10
	2. Old Dunbar (n= 20)	100	
Site and Services	1. Tshelimnyama Phase 4	100	0
	2. Illovo Phase 3 (n=20)	90	10

*Source: Field Survey, 2009*

In all the case studies, the findings showed that tenure satisfaction was a feeling of having documented proof of ownership. This was an important finding as the beneficiaries who could afford to extend their housing had done so in spite of not having title deeds.

## **4.11. Satisfaction with the Residential Quality**

### **4.11.1 Bester's Camp**

In Bester's Camp, 75 percent of the beneficiaries stated they were satisfied with their residential quality. They informed the researcher that before the upgrading, their level of satisfaction with the residential quality had been low due to inadequate service provision such as street lighting, garbage collection and availability of educational and health facilities. The remaining 25 percent stated they were dissatisfied with their neighbourhood. In addition they said their settlement had not yet improved because there were still informal settlements within their projects.

### **4.11.2 Old Dunbar**

In Old Dunbar, 60 percent of beneficiaries were satisfied with their residential quality. They informed the researcher that before the upgrading they found it more desirable to stay in their designated area. They further informed the researcher that since their settlement was upgraded, the settlement and services provided had improved. However, the remaining 40 percent of the respondents stated they were dissatisfied with their residential quality. These beneficiaries indicated they would only be satisfied when every resident had a decent house, proper sanitation, water, electricity and security of tenure.

### **4.11.3 Tshelimnyama**

In Tshelimnyama 80 percent of the beneficiaries stated they were dissatisfied with their residential quality. They mentioned that their dissatisfaction was due to various reasons, which included location, access to services and facilities. The remaining 20 percent of the interviewed beneficiaries indicated they were satisfied with their residential quality because they had their own housing.

### **4.11.4 Illovo**

In Illovo, 75 percent of the beneficiaries stated they were dissatisfied with their residential quality. They cited high transport costs, lack of schools and hospitals in the area, lack of economic infrastructure and, most importantly, they

complained the location of their settlement was far from other towns and the CBD which made it difficult for them to satisfy their needs. 25 percent of the beneficiaries indicated they were satisfied with their residential quality.

Another important point to note is that in all case studies, when the beneficiaries were asked to rate their satisfaction in relation to the quality of their environment, the findings showed the percentage of beneficiaries of informal settlement upgrading schemes who were satisfied with their environment quality, was higher when compared with that of site and services.

**Table 4.11: Levels of beneficiaries' satisfaction with residential quality**

Housing Delivery Method	Study Area	Satisfaction with Residential Quality %	
		Yes	No
Upgrading Schemes	1. Bester's Camp (n=20)	75	25
	2. Old Dunbar (n=20)	60	40
Sites and Services	1. Tshelimnyama Phase 4 (n=20)	20	80
	2. Illovu Phase 3 (n=20)	25	75

*Source: Field Survey, 2009*

## **4.12. Satisfaction with the ability to Use the House for Income Generation Opportunities**

### **4.12.1 Bester's Camp**

More than half (60 percent) of beneficiaries in Bester's Camp stated they were dissatisfied at not being able to use their houses for income generating opportunities. Most of these beneficiaries indicated that high rate of unemployment and competition with neighbors prevented them from making profits. The remaining 40 percent said they were satisfied with the ability to use their houses for income generating opportunities. The majority of these respondents had spaza shops. However, they indicated they did not make much profit as there was a great deal of competition. In addition, the respondents indicated the area was adjacent to Bassa's, a wholesaler, where people could buy in bulk. This was a disadvantage to them, and it threatened the viability of their businesses.

**Figure 11: A house in Bester's Camp used as spaza shop**



Source: Field Survey, 2009

#### **4.12.2 Old Dunbar**

The findings in Old Dunbar showed that 70 percent of the beneficiaries did not use their homes for income generating opportunities. The reasons cited for dissatisfaction was similar to those recorded in Bester's Camp. In addition they also cited lack of support from the government to start small businesses as another reason for not being able to use their housing for income generating purposes. The remaining 30 percent said they were satisfied with the ability to use their houses for income generating opportunities as they had spaza shops, hair salons and welding businesses. These beneficiaries indicated the tele communication and transport routs helped their businesses to succeed.

#### **4.12.3 Illovo**

In Illovo, beneficiaries were engaged in businesses such as gardening projects, brick making, hair salons and welding. The beneficiaries of these projects indicated that gardening projects played a major role in supplementing beneficiaries' incomes, especially those affected by HIV/AIDS, with fresh vegetables produced locally. In Illovo, 55 percent of the interviewed beneficiaries said they had started their businesses because they saw a need but they indicated they were not making any profits because there was a high rate of unemployment in their area. The following picture shows a site and service house which was converted into a spaza shop.

**Figure 12: A house in Illovo used as Spaza shop**



*Source: Field Survey, 2009*

The remaining 45 percent of the beneficiaries complained about competition and they felt that their housing has not helped them improve their economic situation.

#### 4.12.4 Tshelimyama

In Tshelimnyama, 25 percent of the interviewed beneficiaries indicated that they have used their housing for income generating opportunities. The remaining 75 percent of the remaining beneficiaries indicated that moving to the new housing environment has not helped them engage in local economic opportunities because there is enormous competition in the area. Table 11 below shows beneficiaries' level of satisfaction with the ability to use a house for income generating opportunities.

**Table 4.12 The levels of beneficiaries' satisfaction with the ability to use a house for income generation opportunities**

Housing Delivery Method	Study Area	Satisfaction with the ability to use a house for Income Generating activities	
		%	
		Yes	No
Upgrading Schemes	1. Bester Camp (n=20)	40	60
	2. Old Dunbar (n=20)	25	75
Site services and	1. Tshelimnyama Phase 3 (n= 20)	25	75
	2. Illovo Phase 3 (n=20)	55	45

*Source: Field Survey, 2009*

#### **4.13. Assessing the extent to which Housing Policy yields housing satisfaction with the Housing Policy Experts**

Mr Byerley was asked why there is more emphasis on site and services than settlement upgrading projects; he indicated that there are various reasons for that. He started by explaining that the Housing Policy acknowledges the two housing delivery methods equally and not one in favor of the other. However what contributes to this emphasis is that during *in situ* upgrading, if there is a need to relocate people, such relocation takes place in the greenfield areas. When land has been clear basic services and a core house are provided. Another reason for over-emphasis is that the housing backlog also puts pressure on government to build housing for people who have been waiting for too long for their housing. In such cases, site and services becomes easy to implement as compared to upgrading informal settlement.

When Mr. Byerley was asked explain if there is difference in the quality of services provided in the site and services and in settlement upgrading projects, he indicated that there is no difference in access to services such as water supply, electricity and sanitation. However, for the relocation projects, there is a difference of access to public services such as schools, clinics and playgrounds.

Mr. Mark Byerley he was asked to explain if the policy intension of using the house for income generating purposes was being achieved? He explained that there is really nothing that the Department of Housing is doing to help the beneficiaries to be able to use their houses for income generating purposes. He indicated that housing makes limited economic opportunities. The only economic opportunities created are during housing construction phase where people would be employed to do various activities. He further indicated that the Department of Housing is no longer providing building skills to beneficiaries, such training is provided by the Department of Public Works.

When Mark Byerely was asked to comment about what he considers as a good location, he indicated that it is the one that could be reached in approximately

30 minutes from the CBD. It must provide easy access to work places, services and facilities. He stated that the issue of location depends on the project. In the site a services, location is a serious challenge because people do not choose to locate themselves. However in insitu upgrading, location is not a major challenge because people choose to locate themselves.

When Mr. Mark Byerely was asked if he considers the size of the dwelling unit to be satisfactory, he indicated that the housing projects that were built after the implementation of Breaking New Ground are 40 m<sup>2</sup> in 2004. However before that the size of the dwelling unit depended on the history of the project. For example Illovo, people were provided with framed houses and expected to add the remaining parts of their housing to make a complete house. He acknowledged that some households have more dependants than others and that 40 m<sup>2</sup> is not enough to house the whole family.

When he was asked to comment about the quality of building materials used during construction, Mr. Byerely indicated that they should comply with the standards of SABS. He stated that we should be able to differentiate between the defects caused as a result of poor workmanship and as a result of poor quality of building materials. He acknowledged that the kind of complaints that they get from the beneficiaries are cracking walls and leaking pipes but in most cases cracking walls are caused by poor workmanship and leaking pipes are either not connected properly or the quality is not good. Mr. Byerely indicated that the municipality also gets complaints about services not provided even after the house has been finished.

When Mr. Mark Byerely was asked what he considers as a good residential quality, he indicated that the municipality alone cannot provide residential quality without the help of other departments such as education, health, etc. If the other departments are not playing their role, housing becomes less conducive to a healthy living environment. A good residential quality is the one that satisfies people's residential, economic, educational, health and recreational needs.

When Mr. Byerely was asked to comment on whether security of tenure has impact on beneficiaries housing satisfaction, he said that it definitely increased the levels of housing satisfaction. The objectives of the Housing Policy are to ensure that the beneficiaries have secure tenure. However delays in issuing title deeds are caused by red tape and beaurocracy.

When Mr. Mark Byerely was asked to gauge where he thinks there are higher levels of housing satisfaction between the site and services and settlement upgrading projects? He indicated that:

*“there are higher levels of housing satisfaction in insitu upgrading projects, because people choose to locate themselves in proximity to economic nodes.*

#### **4.14 Assessing the levels of Housing Satisfaction with Project Managers**

In an interview with the Project Managers, the researcher asked what their role is as project managers. The reasons given were that they over see the implementation of the project. They indicated that they are involved during all phases of the project, from planning up until implementation stage of the project. In addition, they indicated that they make it their duty to ensure that all stakeholders are involved during all phases of the project up until the project is complete.

When the project Managers were asked who decide where to locate the projects and what they consider as satisfactory location. They indicated that the issue of location is very complex but depends on availability of land. They indicated that a good location is the one that provides easy access to employment opportunities, services and facilities. When the Project Manager of Tshelimnayama was asked why they have decided to locate the beneficiaries in that area, he indicated that it was the only area that the council granted them and was easy to develop as it is a green field area.

When the project managers were asked if they think the current size of the dwelling unit is sufficient. They indicate that some beneficiaries are happy with the size of their housing. What was important to note is that they also

acknowledge that the size of the dwelling unit was not sufficient but they said it was better than not having the house of your own.

When the project managers were asked to comment about the level of services provided, they indicated that in the earlier projects the department did not provide services if the project was expensive, however people were made aware of that. During project planning stage, the Department of Housing, municipality and various government departments are involved so that start budgeting for services needed. They indicated that service provision is not a challenge but what is problem is the quality/level of services provided.

When the project managers were asked to explain if they help the beneficiaries to start home base enterprise or use their housing for income generation opportunities, they cited lack of finance as the main reason that prevent people from using their housing for income generating opportunities. They acknowledged that one of the objective of the new housing policy the Breaking New Ground is to ensure that people are able to use their houses as asset for economic development. However they indicated there is no support from government.

When the Project Managers were asked to gauge the level of housing satisfaction in the site and services and settlement upgrading projects they indicated that it was two fold. They indicated that the factors that contribute to housing satisfaction include issues like location, access to services and facilities and general neighborhood of the settlement. They describe a good location as the one that provide easy access to work places, services, transport routs and easy access to facilities. One of the project managers made the following comment the levels of housing satisfaction:

*"For me I would say there are higher levels of housing satisfaction in the settlement upgrading projects than in site and services because people do not just wake up and decide that tomorrow they would live there. There must be something that they have identified before occupying the area. Apart form the opportunities that the beneficiaries identify, there is social cohesion and unity that already exist in the settlement".*

#### **4.15. Summary of Findings**

The findings of this research demonstrate that there are higher levels of housing satisfaction in the informal settlements upgrading than in site and services housing projects, in the eThekweni municipality. Based on findings, deriving from the case studies, location of the projects was the main reason for higher levels of employment opportunities recorded in upgraded settlements than in site and services schemes. In the informal settlement upgrading housing projects, the reasons cited for higher levels of satisfaction with location was that households had strategically positioned themselves in close proximity to employment opportunities. Having said this, the study's findings also did show that despite government effort to create housing environment that satisfies and responds to peoples needs, access to employment opportunities was still a major challenge in both delivery systems. As a result beneficiaries' monthly income showed that large proportion of people were earning between R0 - 1500. This reveals levels of poverty and that lack of income impacts negatively on beneficiaries' ability to satisfy their various needs.

The study revealed varying level of satisfaction and dissatisfaction with access to services in both settlements. In the informal settlement upgrading housing projects, sanitation and having water connected into beneficiaries houses was a problem. This was however not a problem at all in the site and services. The major challenge was access to educational and health facilities. In this regard, the study's findings, demonstrated that both delivery methods function better if certain aspects of housing environment are addressed, for example, if the sanitation and water connection problem was addressed in the informal settlement upgrading projects, there would have been higher satisfaction levels recorded. This also applies in the challenges cited in site and service projects.

The literature review has demonstrated that low income housing projects in South Africa are still located in the peripheries. This was demonstrated in case studies. The study revealed that beneficiaries' monthly transport cost in the site

and services was higher when compared to those in upgraded settlements. The various hardships that the beneficiaries encounter on transport costs does not only impact on beneficiaries levels of satisfaction but also shows that location brings with it varying levels of access and cost. The study revealed that security of tenure was not a precondition for housing improvements as authors would argue (Turner 1972, 1976, Bamberger 1982). The findings showed that though there were higher levels of satisfaction with having title deeds in the site and services than in the settlement upgrading housing projects, however, beneficiaries in the informal settlement upgrading projects did not feel a threat of evictions as they were promised to wait for their title deeds. In upgraded settlements, the beneficiaries cited affordability as the main reason for not extending their housing.

The findings of this research demonstrated that there was a general satisfaction with the quality of building materials in all the case studies. However beneficiaries complained about cracks which were caused by poor workmanship. The study also revealed in all case studies, the ability to use a house for income generating purposes dependent on individual circumstances and was not just given that the beneficiaries would use their housing as a tool for income generation as the policy suggests. The study showed that the ability to use a house for income generation purposes had no impact on the levels of housing satisfaction to some beneficiaries as they never pursue the idea, whilst other beneficiaries felt that competition was the main reason for housing dissatisfaction.

## **CHAPTER FIVE**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 CONCLUSIONS**

This dissertation compares the levels of housing satisfaction in site and services and informal settlement upgrading housing projects. The post apartheid housing policy provides that the beneficiaries should, with the help of government in terms of access to land, provision of basic services and a starter house, complete their housing on an incremental basis (Department of housing, 1994). In embracing this vision, the South African government is expected to play a supportive role rather than a provider of housing. The study therefore examines whether beneficiaries are satisfied with their housing.

The findings of this research demonstrate that there were higher levels of housing satisfaction in the informal settlement upgrading than site and services housing projects. The study finds that despite current policy intervention in ensuring a housing environment that satisfies various needs, there are various issues that are posing challenges to housing delivery and thus impact negatively on housing satisfaction. Housing satisfaction was defined as beliefs, attitudes and feelings of beneficiaries about their housing expectations.

The study has demonstrated that housing satisfaction is still an area that needs to be revisited. Notwithstanding the massive housing delivery effort by the South African government, housing satisfaction is another determinant factor that needs to be considered.

The findings of the study demonstrate empirically, that adequate housing is more than a shelter over people's head but housing that satisfies their various needs. Based on the findings deriving from the case studies, interview with a housing policy expert, and project managers the researcher reaches a conclusion that the South African housing policy has not yet reached a stage where one conclude that housing delivered really satisfies the needs of the

poor. To address the issues raised in the case studies, the study therefore recommends:

## **5.2 GOOD LOCATION**

The study showed that location was one of the most important determinants of housing satisfaction in both delivery approaches. The study concludes that good location should be within urban core, that is around existing urban nodes and coordinated access to socio economic facilities. The study therefore recommends that during project planning and packaging stage, the focus should be on ensuring that housing projects are located in areas that allow the beneficiaries to have easy access to employment opportunities, services and facilities. For the projects that currently exist, attempts should be made to incorporate plans for installation of infrastructure and facilities that will satisfy beneficiaries' socioeconomic needs. This would help to cut off unnecessary traveling cost that the poor incur when accessing these services.

## **5.3 BASIC SERVICES, INFRASTRUCTURE AND FACILITIES**

The literature review revealed that basic services, infrastructure and facilities are essential for day to day life and the lack of access to these impacts not only beneficiaries' levels of satisfaction but also on their quality of life. The findings of the study showed all case studies had a level of basic services. The literature review showed that in a South African context, there is mismatch between residential areas and where beneficiaries access social facilities. This was evident in the case of Tshelimnyama Phase 3 and Illovo Phase 4, which are site and services schemes. The researcher found that project funds do not cater for social, educational and health facilities and that affects the levels of beneficiaries housing satisfaction. In addition to this, the findings indicated lack of coordination and integrated planning between various government departments. The study recommends that when municipalities make budgets for housing development, they should incorporate money for installation of services, infrastructure and facilities to avoid a situation whereby houses would be completed and there are no funds or plans for installing the necessary services.

#### **5.4 CREATION OF JOB OPPORTUNITIES**

The findings of the study demonstrated that there was high poverty rate in all the case studies. The study findings also showed that beneficiaries did not to use their housing for income generating opportunities as argued by institutions like the World Bank (2003) UN Habitat (2005) and National Housing Code, (2004, 2009). In the interview with the eThekweni Manager for housing policy and research, it became clear that there is nothing that the government is doing to support the beneficiaries to use their housing for income generating opportunities. Though it was indicated that the Department of Public Works does provide brick laying skills to unemployed people of South Africa, transport cost prevent people from accessing such training. The study therefore recommends that the Department of Public Works should work closely with the NGO's and CBO's to capacitate beneficiaries with business skills that will not only help them to explore economic opportunities but also to be able to identify ways of growing their businesses. In this way, beneficiaries would be encouraged to use their housing for income generating opportunities.

#### **5.5 LAND ACQUISITION FOR INFORMAL SETTLEMENT UPGRADING PROJECTS**

The findings of the study demonstrated that in South Africa, there is over emphasis on the development of site and services than the informal settlement upgrading projects. The literature review showed that installing services and facilities in settlements that people are already living was a challenge. The study recommends that the municipalities should acquire and set aside serviced land which is likely to attract future influx and development of informal settlements. This would help to minimize relocation and maintain social networks and existing income generating opportunities. In addition, such land acquisition would enhance housing satisfaction in a sense that the future growth nodes would be located in areas that in proximity to various opportunities. Furthermore this would ensure that both delivery approaches are implemented on equally basis and a planned ahead.

The study concludes that there are higher levels of housing satisfaction in the informal settlement upgrading than site and services because, beneficiaries make conscious choices about where to locate their housing. It emerge that beneficiaries choice of specific settlements was linked to their livelihood strategies, for example, proximity to jobs, cost of transport and cost of living in general. Such satisfaction was not forthcoming in poorly located site and services, whose strength was therefore only their formality, secure tenure and basic services. There were low levels of satisfaction in the site and services because livelihood strategies were not satisfied. Therefore the study recommends that more attention should be given to informal settlement upgrading projects because they provide an initial point of access into the urban environment to low income households. More importantly, they afford such access at the low financial cost as compared to beneficiaries who did not choose their location. The study also suggests that there a higher levels of housing satisfaction in the informal settlement upgrading projects because, site and services develop on new land, subdivided into services site with core housing and often in the peripheries. The advantage of informal settlement upgrading was that effort was made to retain social networks and the existing economic opportunities in this study. This provided higher level of satisfaction that was already enjoyed before the settlements were upgraded.

## Bibliography

Abbott, J. (2001) A methodological Approach to the Upgrading of Informal Settlements in South Africa, Water Research Commission

Adebayo, P. (2000) Enabling the Enabling Approach to work: Creating the conditions for housing Delivery in South Africa, Paper presented at the Urban Futures Conference, Johannesburg

Adebayo, P. (2008) Preconditions for Housing Consolidation towards a Suitable support for Incremental Housing In South Africa. A case Study of Ethekewini Municipality, PHD Thesis University of KwaZulu Natal, KZN

Bamberger, M. & Deneke, A. (1984) Can Shelter Programmes Meet Low Income Needs? The Experience of El Salvador' in Payne, G. K. (ed) Housing in the Developing World, John Wiley and Sons, New York

Baumann, T. (2003) Housing Policy and Poverty in South Africa' in Khan, F. & Thring, P.(eds) Housing Policy and Practice in Post-apartheid South Africa, Heinemann, Sandown

Burgess, R. (1982), 'Self Help Housing Advocacy: A Curious form of Radicalism- A Critique of the work of JFC Turner' in Ward, PM. (ed) Self Help: A Critique, Mansell, London

Bond, P. (2000) Cities of Gold, Townships of Coal: Essays on South Africa's New Urban Crisis, Africa World Press, Johannesburg

Bond, P. & Tait, A. (1997) "The Failure of Housing Policy in Post-apartheid South Africa" Urban Forum, 8(1)

Built Environment Support Group (1999) Towards the Right to Adequate Housing, Durban and Pietermaritzburg, University of Natal

Built Support Group (2000) Housing Consolidation Process in Government Subsidized In-situ Upgrading and Greenfield Housing Projects in Metropolitan Durban, Report

Commissioned by the Metro Housing Unit, Durban Metropolitan Council, Durban and Pietermaritzburg, University Of Natal

Burton, D. (2000) Research Training for Scientists, Sage Publication, London

Chakrabarty, B. K (1984) Brick as a structural material, University Press, Cambridge

CIB (1972) CIB Master list for structuring Documents, Related to buildings, Building Elements, components materials and services CIB Report No 18

- CMDA 1995, Cato Manor Development Projects, Unpublished Manuscripts, Cato Manor, Durban
- Cox, K. R. (1979) Location and Public Problems Oxford University Press, Maaroufar
- Dewar, D. (1982), Alternative Strategies for Housing; The Case of South Africa, Urban problems research Unit, Working Paper 26, University of Cape Town
- Dewar, D. (1991) Political Changes and Urban Poor in South Africa, Urban Foundation 8( Research 1)
- Dewar, D. & Uytenbogaardt, R.S. 1994, Creating Vibrant Places, New Housing Company (NewHCo), Cape Town
- Dewar, D. and Uytenbogaard R. S. (1995) Creating Vibrant Urban places, Cape Town
- Durban Metro Housing (1998) Local Government Housing Assistance programmes for Metropolitan Draft 2 for Discussion
- Department of Housing (1994) The White Paper, A New Policy and Strategy for South Africa, Government Gazette, 345 (16178) Notice 1376 of 1994, Pretoria
- Department of Housing 2004, Breaking New Ground – A comprehensive plan for the Development of Sustainable Human Settlements (As approved by Cabinet and presented to MINMEC on 2 September, 2004), Department of Housing, Pretoria
- Department of Housing, (2009) The National Housing Code, Department of Housing, Pretoria
- Gilbert, A. and Gugler, J. (1992) Cities, Poverty and Development: Urbanisation In the Third World, Oxford University Press
- Galtung, J. Preiswerk R., Wemegah M. (1982) Different theories and Practice of Development, France, Imprimerie, des Presses Universitaires
- History of Besters Camp downloaded @ [www.durban.gov.za](http://www.durban.gov.za)
- History of Tshelimnyama Phasde 3 downloaded @ [www.durban.gov.za](http://www.durban.gov.za)
- History of Illovu Phase 4 downloaded @ [www.mbpp.co.za](http://www.mbpp.co.za)
- Huchzermeyer, M (2003a) Addressing Segregation through Housing Policy and Finance. In Harrison, P, Huchzermeyer, M and Mayekiso, M (eds), Confronting Fragmentation: Housing and Urban Development in Democratising Society, UCT Press, Cape Town

Huchzermeyer, M (2003b) A legacy of control? The Capital Subsidy for Housing and Informal Settlement Intervention in South Africa. *International Journal for Urban and Regional Research*

Huchzermeyer, M (2003c) Housing Rights in South Africa: Invasions, evictions, the media and the Courts in the Case of Grootboom, Alexandra and Bredell. *Urban Forum*, 14(1)

Huchzermeyer, M (2004) *Unlawful Occupation: Informal Settlements and Urban Policy in South Africa and Brazil*. Africa World Press, Trenton, NJ

Huchzermeyer, M, Bauman, T, Rox, T, Bolnick, J, Wimpey, R, Karam A, Mohamed, S, Stemela, I and Meyer-Prentice, M (2004) *Study into the Support of Informal Settlements: Research for Department of Housing Pretoria, University of Witwatersrand, Johannesburg*

Huchzermeyer, M (2006) *The New Instrument for Upgrading Informal Settlements in South Africa: Contributions and Constraints*. In Huchzermeyer, M. and Karam, A.(eds). *Informal Settlements: A Perpetual Challenge?* UCT Press, Cape Town

International Labour Organization(1976) *The role of government in shelter provision(1976)*, United Nations, Geneva

Kahn, F. (2003) 'Land, Services and Spatial Restructuring' in Khan, F. & Thring, P. (ed) *Housing Policy and Practice in Post-apartheid South Africa*, Heinemann, Sandown

Kreijgar, P. C. (1981) *Environment factors affecting building materials and its durability, Seminar on Alteration and Durability of concrete and stone*, St. Ramey Le Chervreuse

Mabogunje, C. (1978) *Shelter Provision in Developing Countries*, Unwin Brother LD, Salisbury

Maasdorp, G. (1977) *Alternatives to the Bulldozer: An Economic Approach to Squatter Housing, with lessons for South Africa*, Paper University of Natal Durban.

Mbonane, Z. (1999) *Security of Tenure as a means towards achieving improvements in Self Help Housing Projects. A case study of Nazareth and Bester's Camp* Msc Dissertation, University Of Natal Durban.

Mghwemo, J. (1984) in Payne G. K. *Low income housing in the Developing Worlds: The Role of Site and Services and Settlement upgrading*, Wiley, Chichester

Moser, C. and L. Peake (1987) *Women, Human Settlement and Housing*, Tavistock, London

Oelofse, C. (1999) *Environmental Considerations in Low cost Housing Projects*, University of Natal, Durban

- Payne, G. (1984) *Low Income Housing in Developing World: The Role of Site and Services and Settlement Upgrading*, Wiley, Chichester
- Sikhumbane, T. S, (2002) *An Evaluation Of The Quality Of Built Environment and Improvement of the Quality Of Life For The Beneficiaries: Case Study of Waterloo and Quarry Heights*, Msc Dissertation, University of Natal Durban
- Smith, W. (2003) 'Housing Finance Policy in South Africa' in Khan and Thring P. eds *Housing Policy and Practice in Post –apartheid South Africa*, Heinemann, Sandown, Johannesburg
- Sowman and Urquhart (1998) *A Place Called Home: Environmental Issues and Low Cost Housing*, University of Cape Town
- Spence, R. Wells, J. & Dudley, E. (1993) *Jobs From Housing, Employment, Building Materials and Enabling Strategies for Urban Development*, Cambridge Architectural Research Ltd, Intermediate Technology Publications, London
- Swan, J. (1983) *Management of Site and Services Housing Scheme*, Mansell, London
- Todes, A. Harrison, P. & Waston, V. (2008) *Planning and Transformation: Learning from the Post –apartheid Experience*. London and New York, Routledge RTPI Library Series.
- Turner, J.F.C. & Fitcher, R. (1972) *Freedom to Build, Dweller Control of the Housing Process* Macmillan, New York
- Turner, J.F. C. (1976) *Housing by People: Towards Autonomy In Building Environments*, Marion Boyars Publishers, London,
- Tym, R.H. (1984), in Payne, G. K. *Low Income Housing for the Developing World: The Role of Site and Services and Settlement Upgrading*, Wiley, Chichester
- UNCHS (Habitat) 1986, *Global Reprt on Human Settlements, 1986*, Oxford University Press, New York
- UN-Habitat, (2003) *The Challenge of Slums. Global Report on Human Settlements*, Earthscan, London
- UN- Habitat (2005) *Slum Challenge and Shelter Delivery. Meeting the Millennium Development Goals. African Ministerial Conference on Housing and Urban Development (AMCHUD)*, Durban
- Yield, J. (1997) *Caring for the Earth South Africa : a Guide to Sustainable Living*, WWF, South Africa, Cape Town United Nations Economic and Social Commission for Asia and the Pacific 1987, *Building materials for low income housing*, E R F N Spon LTD, University Press, Cambridge

Van Vliet, W. (ed)(1998) *The Encyclopedia of Housing*, Sage Publications, Thousand Oaks, California

Ward, P. (1982) "The practice and Potential of Self help housing in Mexico City" in Ward P. (ed) *Self Help Housing: A critique*, Mansell, London

World Bank (1991) *Urban Policy and Economic Development: An Agenda for the 1990's* World Bank, Washington D.C.

World Bank (1993), *Enabling the Markets to work*, World Bank, Washington DC

World Bank (1994) *The World Bank Housing Mission, South Africa: Observations on the Direction of Housing Policy- Aide Memoir*, World Bank, Washington DC

Zanetta, C. (2004), *The Influence of the World Bank on National Housing and Urban Policies. The Case of Mexico and Argentina in the 1990's* Ashgate, Hampshire

**Research Topic:**

**Comparing the levels of housing satisfaction in the two housing delivery methods, the Site and Services and Settlement Upgrading Projects. A case study of Tshelimnyama Phase 3 and Illovo Phase & Old Dunbar and Bester's Camp**

**Survey Questions For Site and Services Housing Projects**A. Socio-economic Profile

1. Are you living in this household?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

2. If no, where are you living?

3. If yes, how long have you been living in this area?

4. Are you working?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

5. If you are working, what kind of work do you presently do?

Skilled	<input type="checkbox"/>
Unskilled	<input type="checkbox"/>
Semiskilled	<input type="checkbox"/>
Self employed	<input type="checkbox"/>

6. Did you have a job before you came to reside here?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

7. Has your job situation been affected by the move?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

8. If yes, has the impact been for better or worse?.....

9. If it was for better, Give reason.....  
 .....
10. If it was for worse, Give reasons.....  
 .....
11. How long does it take you to get to work?

0-30 minutes	
45 minutes	
1 hour	
Other	

13. What is your monthly income?

R0 - 500 per month	
R500 - R1000 per month	
R1000 - R1500 per month	
R1500 - R2000 per month	
R2000 - R3500 per month	
Other	

14. How much do you spend on transport per month when traveling to and from work?

R 0 - R100	
R100 - R150	
R150 - 200	
R200 - R250	
R250 - R300	
R300and above	

15. Do you pay/save money for housing improvement? (e.g, housing loan repayment or housing extensions)

Yes	
No	

16. If yes, how much are saving/contributing and over what period of time?.....

17. If no, please list things that you think prevent you from saving/contributing towards housing improvement:.....

B. Questions that relates to general feeling/attitudes about the housing needs, and beneficiaries expectations in relation to site and services

1. Did you consult Durban Metro housing about your housing needs prior occupying this place?

Yes	
No	

2. If yes, please explain.....

3. What type of housing programme was provided to you?

Site and services	
Squatter settlement upgrading	

4. If you had been given a choice to chose between the site and services approach and settlement upgrading approach, which one would you prefer and why.....  
.....

5. Indicators of housing satisfaction

1. Location

1.1 What are the reasons for last residential move?.....

1.2 Does the location of your dwelling unit gives you access to employment opportunities,

Yes	
No	

1.3 If yes, please explain.....

1.4 If no, please explain.....

1.5 How would you rate your level of satisfaction with the present location?

Please tick the correct answer and give reasons

Very Satisfied	
Satisfied	
Average	
Dissatisfied	
Very Dissatisfied	

1.6 Does the location of your housing unit give you access to socio- economic facilities (playgrounds, school, clinics etc)

Yes	
No	

1.7 If yes, Please explain.....  
 .....

1.8 If no, Please explain .....

2. The size of the dwelling unit

2.1 How many people live in this house?.....

2.2 How do you feel about the size of your dwelling and give reasons.

Satisfied	
Dissatisfied	
Other	

2.3 Do you experience the problem of overcrowding?

Yes	
No	

2.4 Do you have enough privacy?

Yes	
No	

2.5 Are there any people using the kitchen as a sleeping place?

Yes	
No	

2.6 If yes, give the reasons for using the kitchen as a sleeping place.....

2.7 Please rate your satisfaction with the size of dwelling unit in relation to your needs

Very satisfied	
Satisfied	
Average	
Dissatisfied	
Very dissatisfied	

2.6 Do you have enough space for housing extensions?

2.7 Have you made any extensions/improvement/alterations to your house?

Yes	
No	

2.8 If yes what improvements have you made?

2.9 If no, give reasons for not extending/improving your

house.....

### 3. Building materials

3.1 How would you define the quality of the your building material?

Satisfactory	
Dissatisfactory	
Other	

Please explain.....

### 4. Basic services/Infrastructure

4.1 Do you have water in this area?

Yes	
No	

4.2 If yes, is it an individual tap or communal tap? Please explain.....

.....

4.3 Do you have electricity in this area?

Yes	
No	

4.4 If no, why you do not have electricity?

Yes	
No	

4.5 Do you have telephone in your house?

Yes	
No	

4.6 Do you have waste collection service in your area?

Yes	
-----	--

No	
----	--

4.7 How often is your waste collected? .....

4.8 Please rate your satisfaction with the quality and the level of services provided.

Satisfaction criteria

- 1. Very satisfied      2. Satisfied      3. Average
- 4. Dissatisfied      5. Very dissatisfied

Water	1	2	3	4	5
Sanitation	1	2	3	4	5
Electricity	1	2	3	4	5
Telephone	1	2	3	4	5
Garbage collection	1	2	3	4	5

4.3 Do you afford to pay for these services?

Yes	
No	

4.4 If yes, how much do you pay? (eg. Electricity-R50.per month)

4.5 If no, how do you survive?.....

4.6 Do you have enough educational facilities in this area?

4.7 How do you feel about the level and quality of educational facilities in this area?

Unsatisfactory	
Satisfactory	
Very satisfactory	

4.8 What type of recreational facilities does your scheme have?

4.9 How do you feel about the location of recreational facilities in relation to your housing?

Very satisfied	
Dissatisfied	
Average	
Very dissatisfied	

Why?.....  
 .....

5. Urban Environment

5.1 How would you compare the quality of your previous housing environment and this one?

Satisfied	
Dissatisfied	

Please explain.....

5.2 What do you think should be done to improve your housing environment?.....

5.4 Are there crime incidents in this area?

Yes	
No	

6. Local economic initiative

6.1 Do you have your own business?

Yes	
No	

6.2 If yes, what kind of business do you have? (eg spaza shop, hair dressing).....

6.3 Do you use the money that you made from your business to pay for a housing loan or contributing towards housing improvement?

Yes	
No	

6.4 If yes, how much are you paying/contributing?.....

6.5 Do you have community projects that assist people to engage in local economic activities?

Yes	
No	

6.6 If yes, what are they.....

6.7 Are you engaged in these projects?

Yes	
No	

6.8 If yes, do you use the money that you made from local economic initiative to pay for housing loan or extend your house?

Yes	
No	

6.9 Do you have spaces for local economic initiative activities?

Yes	
No	

6.10 Where do you get funding for community projects?.....

6.11 Is there any criteria (selection programme) used when you want to access them?

7. Residential quality

7.1 Do you think that your residential quality has improved, remained the same become worse since you moved in?

Yes	
No	

7.2 If yes, please explain how it has improved.....

.....

7.3 How do you feel about the quality of your residential area?

Satisfied	
Dissatisfied	

Why?.....

.....

8. Tenure security

8.1 Do you have secured tenure?

Yes	
No	

8.2 If yes, what type of tenure do you have and when did you get your title deed?

8.3 If no, why you do not have a title deed?

8.4 How do you feel about having a title deed?

Unsatisfied	
Satisfied	
Very satisfied	

Why?.....  
.....

THANK YOU!

