Inner City Housing and the Role of the Church in Housing Development

Four Case Studies in South African Cities

Dissertation submitted in partial fulfilment
of the degree of Master of Housing in
School of Architecture, Planning and Housing,
Faculty of Community and Development Disciplines,
University of Natal.

By
Mr. S. Talbot B .Th (Hons)

Supervisor: Prof. A Adebayo **December 2002**

HOUSING

The problem of housing, in the world's large cities, is appalling. It's our first duty to realize it. Many of the comfortably housed have never even been through the slum quarters of their city. We must speak out, for public opinion is a powerful weapon, and each of us helps to create it. There are many organizations that need our active help, or, at the very least, our support. If we love our brothers, we shall always find a way, wherever we are, to do something for them.

Suppose a brother or a sister is in rags with not enough food for the day, and one of you says, Good luck to you, keep yourselves warm, and have plenty to eat, but does nothing to supply their bodily needs, what is the good of that? (James 2, 15-16).

Lord, I can't sleep; I have got up out of bed to pray.
It is night outside, and the wind blows and the rain falls,
And the lights of the city, signs of the living, pierce the darkness.
They bother me, Lord, these lights – why are you showing them to me?
They beckoned to me, and now they hold me captive, while the woes of the city murmur their muffled lament.
And I cannot escape them, Lord; I know these sufferings too well.
I see them rising before me,
I hear them speaking to me
I feel them hitting me,
They were bothering me when I was trying to sleep.

I know that in one single room thirteen crowded people are breathing on one another.*
I know a mother who hooks the table and the chairs to the ceiling to make room for mattresses.
I know that rats come out to eat the crusts and bite the babies.
I know a father who gets up to stretch oilcloth above the rain-soaked bed of his four children.
I know a mother who stays up all night since their is room for only one, bed, and the two children are sick.
I know a big boy who runs away alone into the night because he can't stand it any more.
I know that some men fight for the women, as there are three couples in the same attic.
I know a wife who avoids her husband, as their is no room for another baby at home.
I know a child who is quietly dying, soon to join his four little brothers above.
I know.
I know hundreds of others – yet I was going to sleep peacefully between my clean-white sheets.

I wish I didn't know, Lord.
I wish it were not true.
I wish I could convince myself that I'm dreaming,
I wish someone could prove that I'm exaggerating,
I wish they'd show me that all these people are to blame, that it's their fault that they are so miserable.
I'd like to be reassured, Lord, but I can't, it's too late.
I've seen too much,
I've listened too much,
I've counted too much, and, Lord, these ruthless figures have robbed me forever of my innocent tranquillity.

So much the better, son,
For I, your God, your Father, am angry with you.
I gave you the world at the beginning of time, and I want each of my sons to have a home worthy of their Father, in my vast kingdom.
I trusted you, and your selfishness has spoiled everything.
It's one of your most serious sins, shared by many of you.
Woe unto you if, through your fault, a single one of my sons dies in body or in spirit.
I tell you, I will give to those the finest lodgings in Paradise.
But the thoughtless, the negligent, the selfish, who, well sheltered on earth, have forgotten others, they have had their reward.
There will be no room for them in my Kingdom.

Come, son, ask forgiveness for yourself and for others tonight.
And tomorrow, fight with all your strength, for it hurts your Father to see that once more there is no room for his son at the inn.

PRAYERS OF LIFE BY MICHEL QUOIST.

This thesis is a tribute to those in the case studies and others who in this age seek to meet the challenge of discovering the role that the church can and does play in the inner cities of South Africa and the world

ACKNOWLEDGEMENTS

Like all good housing projects, this thesis has been the product of much interaction and complexities involving a number of people whom I would like to acknowledge.

God - who is the architect and builder of the city with foundations to which we may look in faith - to see the New City of God.

To Professor Ambrose Adebayo, for your patience and persistence as well as insight and inspiration along the journey. Also to others in the Department who kept me going and inspired: Sam and Nana thanks I owe muffins.

Janet, Anna, and Andreo, Mom and Dad - for your patience, support and care through this long journey. Thanks to Anna and Andreo for letting me use - the "Puter" and not disturbing me, and offering help, company and your Pooh book on Houses, which has it said

It was snowing and Pooh and Piglet are building a house with sticks
at Pooh Corner for Eeyore.
"That's the way to build a house" says Eeyore proudly.
(Together in community despite adversity, unselfishly)

In adverse conditions, in community, using what is available to build for those in need, in such a way that the recipient is proud.

To Stephan, Dan, Harold, Sue and others in the churches of inner cities whose model and encouragement kept me going.

To the network of production that finally made it all happen: Mom for help with the typing and space to spread and sprawl, to Sue who helped me make sense of statistics.
And Glynne, an angel in disguise ,who helped with the final touches.

Then finally to classmates, especially Estelle and Shaun ,who were all good fellow builders and developers.

Table of Contents

TABLE OF CONTENTS 2

1. CHAPTER 1 6

1.1. INTRODUCTION AND MOTIVATION FOR STUDY 6

1.2. RESEARCH PROBLEM 6

1.3. THE ACTUAL PROBLEM STATEMENT 9

1.4. SCOPE OF THE DISSERTATION: 10

1.5. HYPOTHESIS 10

1.6. RESEARCH METHODOLOGY 12

1.7. RESEARCH DESIGN AND PROCEDURE 14

1.8. PROCEDURE 14

1.9. DATA ANALYSIS TECHNIQUES TO BE USED 15

2. CHAPTER 2 16

2.1. THEORETICAL CONSIDERATIONS AND ISSUES 16

2.2. PLACE AND THEOLOGY OF PLACE 18

2.3. INNER CITY HOUSING 20

2.4. URBANISATION 22

2.5. REVITALISATION RENEWAL AND URBAN DEVELOPMENT 25

2.6. HOUSING BEYOND SHELTER 26

2.7. HOUSING AS COMMUNITY DEVELOPMENT/INTEGRATED HOLISTIC HOUSING /DEVELOPMENT 28

2.8. PROVISION OF HOUSING AND ITS SUPPLY 29

2.9. PARTNERSHIPS IN HOUSING DEVELOPMENT AND SUPPLY 29

2.10. ROLE OF THE CHURCH IN PROVISION AND SUPPLY OF HOUSING 35

2.11. OWNERSHIP 38

2.12. ROLE THAT POLICY PLAYS 40

3. CHAPTER 3 CASE STUDIES 41

3.1. INTRODUCTION 41

3.2. THE ARK, DURBAN 41

3.3. ST. GEORGE'S HOUSING PROJECT, JOHANNESBURG 49

3.4. UBUNYE CO-OP HOUSING PIETERMARITZBERG 58

3.5. YEAST CITY HOUSING PRETORIA 74

4. CHAPTER 4 94

4.1. COMPARATIVE ANALYSIS 94

4.2. PROJECTS UNDERSTANDING OF THE HOUSING PROCESS AND THEIR ROLE WITHIN IT 95

4.3. ENGAGEMENT WITH THE POLICY DEBATE 96

4.4. TARGET AND REACH OF THE PROJECT 96

4.5. FUNDING AND SUSTAINABILITY 98

4.6. THE TYPOLOGY OF HOUSING 100

4.7. INTEGRATED HOUSING - THE ROLE THE CHURCH PLAYS 101

4.8. THE ROLE THE CHURCH PLAYED 103

4.9. IMPACT OF CHRISTIAN VALUES ON THE ROLE 104

5. CHAPTER 5 108

5.1. CONCLUSION 108

5.2. RECOMMENDATIONS - THE ROAD AHEAD 111

5.3. CONCLUDING REMARKS 113

6. BIBLIOGRAPHY 115

7. LIST OF INTERVIEWS CONDUCTED 121

8. APPENDICES 122

LIST OF TABLES

Table 1 Socio economic data St George's 54

Table 2 Demographic data St Georges 55

Table 3 Age Profile St Georges 55

Table 4 How beneficary found out St Georges 56

Table 5 Housing Mobility and Satisfaction St Georges 56

Table 6 Improvements Desired St George's 57

Table 7 Housing Affordability Profile for Ansonia Project 64

Table 8 Previous Living Conditions 69

Table 9 Socio economic data Ubunye Co op Housing 69

Table 10 Demographic data Ubunye Co op Housing 70

Table 11 Age Profile Ubunye Co Op Housing 70

Table 12 Housing Mobility and Satisfaction Ubunye Co op Housing 71

Table 13 Desired improvements Ubunye Co op Housing 72

Table 14 Family Focussed Living Ubunye Co op Housing 72

Table 15 Characteristics of the stages of homelessness 79

Table 16 Organisational structure and levels of operation Yeast City Housing 81

Table 17 Stages in housing process 87

Table 18 Socio economic data Yeast City Housing 89

Table 19 Previous Accommodation 90

Table 20 Demographic data Yeast City Housing 90

Table 21 Age analysis Yeast City Housing 90

Table 22 Housing Mobility and Satisfaction Yeast City Housing 91

Table 23 Desired improvements Yeast City Housing 92

Table 24 Comparative evaluation of Four cases 94

Table 25 Comparative table on Income levels and Housing Cost. 97

Table 26 Comparative analysis of payment on housing 97

Table 27 What Can You , project beneficary,Do to make this project better? 99

Table 28 Length of Stay in the project a Comparision..... 100

Table 29 Comparative analysis of Housing Satisfaction 101

Table 30 Source of Information about the housing 101

Table 31 Comparative rating of satisfaction of inner city living 103

Table 32 Comparative Demographic Data 105

Table 33 Comparative Analysis Using Evaluation Criteria A Summary..... 106

Table 34 Comparison of response to theoretical issues and church's response to these..... 106

1. CHAPTER 1

1.1. INTRODUCTION AND MOTIVATION FOR STUDY

This research seeks to explore what role the church can, should and does play in the dynamics of inner city housing. Given the experience of certain overseas church groups at the successful implementation of housing initiatives this research seeks to explore what certain groups are doing in various cities to establish their ideal of the new Jerusalem.This is in keeping with the vision of Isaiah in chapter 65-66.where the church has a responsibility to transform the place of the city to a place of hope and joy and celebration .This is the motivation that drives this study to see how the church can play a role in the housing development of the inner cities of South Africa. Very little has been written on this newly emerging field for the church in South African cities. Hopefully this will motivate, empower and encourage others to follow those who are already involved in this new challenge to the South African and African inner city church.

Four cities in which contact with housing related projects has been established will be used as case studies. These four cities coincidentally cover the largest proportion of urbanised South Africa namely the Johannesburg/Pretoria urban agglomeration and the Durban/Pietermaritzburg area. Apart from the aforementioned reasons, the fact that there are limited church-based inner city housing initiatives in South Africa, it was felt that these case studies could provide an initial base for research. A more detailed rationale is listed in the section on the scope of the dissertation

1.2. Research Problem.

Brief background

In the inner city there are many stakeholders that have the well being of the city and all its inhabitants at heart. The church, the generic for the Christian church or even Christian presence, is one of these stakeholders due to its property, position, and people focus. Inner city housing is not easily accessible to many in the city due to high costs involved. This is especially true for people that are at risk in the city such as single parents, abused women, the homeless, those with substance dependency. Often there is a need for specialist housing in the inner city such as that for the elderly and students, street vendors, street children. It is to this need for accessible housing that is both affordable and decent that the church and other NGO's should address itself. The church has a mission of compassion that could direct its efforts towards the lower income groups in the inner city, especially those at risk and those needing specialised housing. How can the church carry out this responsibility and role in cities? What role should the church play?

1.2.1. Context of the problem

The South African City

Following the demise of the apartheid government there was a new sense of life in the South African city but this was not without its own dynamics of transition in which the cities of South Africa have begun the journey from their colonial roots to being the new cities of the rainbow nation. However the restructuring of the post-apartheid South African city cannot take place without the acceptance that they are deviant versions of their colonial past. (Youngman 1998: 4) The dual nature of the South African city is a product of the dual nature of urbanisation in which white, coloured, Asian, urbanisation levels have reached the saturation levels of first world where as the level of urbanisation among Africans is still in the acceleration phase of third world cities. The internal structures of the city reveal its colonial dualism most starkly. This is likely to lead to some typical postcolonial deterioration of the inner city areas. (Youngman 1998). This deterioration or change, dependant on one's place of living, along with the condition of the CBD (Corbett 1995:256) have become the focus for many schemes of renewal, regeneration and redevelopment.

One aspect of these schemes that cannot go unnoticed is the challenge that housing and inner city housing policy presents to those concerned about the welfare of the cities of South Africa. Housing policy, whilst having been radically reformed, still needs to be formulated in such a way that it is more sensitive and accommodating to the diverse situations and experiences of those to whom it is directed. Housing in the inner city has largely been left to the whiles of the market in the years that followed democracy with not too much focus on the use of existing and new opportunities of land use for housing .This particularly concerns those who bear the brunt of ongoing spatial marginalisation, which keeps the poorest of the poor in the urban population, away from the concentration of a job and/or employment opportunities and access to the developed public facilities of the old city structure. Together with the white flight of the inner cities of South Africa has come the new opportunity for the transitional areas, or grey areas as they were referred to, in the new hearts of the inner city new models of housing for the new city dwellers and also those who have remained. Traditionally inner city housing has been associated with public housing estates of Britain and the United States, or at the other end of the market the gentrification for up market resales. This after the total decay that is often predicted for post-apartheid South African cities. Perhaps neither of these scenarios needs to happen and the inner cities of South Africa can go against the trend and avoid the half century of indifference to the inner city neighbourhoods that American cities suffered (Pierce 1998:22). Perhaps the South African inner cities can take shorter routes to the rediscovery of the unrecognised strength in the inner city neighbourhood.

If this is to be true then there is the challenge that is before everyone with the prosperity of the city at heart, that of housing the poorest of the poor in the city as they will continue to flood the cities in waves of urbanisation pushed from depleted rural resources and drawn by the lure of the bright lights of city opportunity, even if it is for short periods of cyclical migration as quoted by Mabin (Swilling 1991:32).

The poor of the city in housing terms can be seen in two major categories: those of special needs and those at risk because of their poverty. Homelessness is a symptom of the accelerated increase in urban population and the inability of the urban areas to accommodate these increases (PHC1998: 14).A definition of the homeless would include those who are physically on the streets , those who live in temporary shelters or those who by force of circumstance live with friends or family members, as well as those at risk in the city who may become the next homeless (PHC1998: 14). The type of homeless people who now look to the inner city mission for help has changed as dramatically as the cities in which they find themselves. Many of these individuals and families become starkly visible as the previous government's control mechanisms have been disbanded revealing the "already there but invisible" homeless in the cities, with little or no provision for housing, accommodation or other amenities. This growing shortage of housing, despite the promise of housing for all, and the declining economic climate only serves to exacerbate the problem. The homeless in any city might be classified by Hartshorn (Hartshorn1980:245-47) as follows -

" The chronic homeless: substance abusers, mentally ill, those needing a long term support system.
Economic homeless: unemployed and underemployed ,unable to afford housing and other basic needs.
Situational homeless: as the final stage in a lifelong series of crises and missed opportunities."

These above challenges face the church in the inner cities of South Africa and the world. The church itself is not free of the pains of transition in the city.Many have undergone vast changes in membership as traditional white middle-class churches took on the new nature of the emerging city, losing many of their original membership with their migration to the suburbs. The church in the inner city has had to rethink its role and modus operandi in touching the city in which, by historical circumstance ,it finds itself. Some have chosen to move with their sheep to "greener pastures" in the greenbelt suburbs of the city, others however have chosen to stay and meet the challenge.Still others have moved in with their membership, into the zones of transition away from the township life, almost creating a new urban elite in the city.

Whatever the choice that is taken the church in the inner city cannot escape the fact that the city demands from it a new set of plans; a new pastoral approach.Not only building centres, but also revising and adapting new

methods of pastoral activities ...specifically adequate to meet the needs and life situations of urban people and communities. (Moschetti1996: 31). "If the gospel of Christ makes a lasting impact in Africa, it will be because it helped the urban process to become less invidious, less unjust, more humane and enduringly creative. It will have given the African town, and city, a soul" (Moschetti 1996:31) this will demand new approaches to many things not least of all its theologies, presence, message and missionary and pastoral methods. (opcit:1996 :32 33) In its attempt to meet the challenge of the new South African city and its transformation ,the church could be involved in the establishment of a socially just city, in all its dimensions: spatial, economic, social etc., giving access to poor households for affordable housing closer to work and job opportunities, integrating housing on a social level, providing development programmes and intervention programmes and finally developing partnerships that empower the poor of the city to develop and change their cities. (De Beer 1998:54). This statement takes into account the notion developed by Richman in elaborating on Ambrose's housing chain consisting of: promotion, investment, construction, allocation, ownership and management. (Richman 1993:2)

1.3. The Actual Problem Statement

In all these challenges as stated initially, what should the role of the church be? Is there an ideal as well as a realistic role, given its situation, resources, people, position within any given city ,that the church should play in the provision of housing in the inner city?

1.3.1. Research Question

What role should the church have in providing inner city housing?

1.3.2. Sub questions

Should the church be involved in housing?

How as property owner does the church respond?

Should the church only act as a facilitator of housing opportunities?

What role do social housing and housing associations have in the church's response in the inner city?

What aspects of present policy provide scope for or limit the church's response to the housing needs of the inner city?

The research question remains the same. However one is more aware of the complexity of the roles that the church can and does take from looking at international experience. In both Britain and the USA there has been long standing involvement in housing related issues and especially in inner city housing.For some it has been as result of caring for its own in institutional housing such as old age, or handicapped care, for others it has been out of a concern for the neighbourhood and locality or people in the immediate locality. This awareness of the complexity of the problem has led to the limitation of the research to four accessible case study areas.

1.4. **Scope of the Dissertation:**

Geographically this study will be restricted to two regions of South Africa, namely KwaZulu-Natal and Gauteng and more specifically the four cities of: 1. Durban, 2. Pietermaritzburg, 3. Johannesburg 4. Pretoria. This restriction will facilitate easy access to the study subjects and field as well as being areas in which the researcher has previous contacts and sources.

In terms of the scope of the study academically it will be limited to the aspects of housing that the case studies present and will not touch in great detail on the theological aspects. Where it is necessary, there will have to be some theological discussion but certainly not a treatise.

Another limiting factor will be the experience of the people involved in the case study and not the theoretical abstraction of what could have been unless they give this out of experience of either frustration or development.

1.5. **Hypothesis**

The church does have a role to play in providing inner city housing especially in low-income bracket and specialised housing for people in the inner city.

1.5.1. Assumptions

The church can have a role in housing provision.

There is a need for specialised housing in the inner city.

1.5.2. Concepts

Key Concepts of: The Church, the Inner City, Inner city housing, Specialist groups for housing and People at risk will be dealt with in detail in the section on concept definition, which follows. In this section a working definition will be arrived at that will be used through out the research.

1.5.3. Concept Definition

1. The Church could be defined as
    - A local congregation
    - A grouping of Christian churches in a given locality
    - People who have an allegiance to the Christian faith

Working Definition used in this research: A group of people who have an allegiance to the Christian faith

2. The Inner City has a myriad of meanings some of which are
    - Central business district
    - Geographical location at the centre of an urban development

- Functionally defined core city
- Core city or first city development historically

Working Definition in this research: A geographically defined area that is linked to the historic development of first city and is often functionally defined as the core city.

3. Housing has been defined
    - Structure for dwelling and shelter, which focuses on the physical structure and hard environment
    - Total living environment for people, which is the United Nations habitat definition of housing.
    - Programmed provision of shelter to people, which is seen as the process whereby housing is provided to people

Working Definition of this research: The total living environment of people that is both affordable and accessible.

Inner City Housing: has been seen as

Tenements housing, such as is typical in many British industrial cities. High-rise housing such as that that is characterised in the Manhattan skyline is yet another concept of inner city housing. Social or public housing projects that form part of the inner city housing stock in such places as the United Kingdom, USA and lately South Africa

Working Definition in this research: This is housing in various forms and types that happen within the bounds of the defined inner city

4. Specialist groups

A group defined in terms of housing by a special need because of one of the following income status, homelessness, pensioner or social grant recipient, those defined by life status, e.g. students, or those with special design needs criteria, e.g. disabled or elderly, sickly or dying, social designation e.g. street children, or finally victims of abuse, both through violence and substance.

Working Definition used in this research will be all the groupings defined above

5. People at Risk are defined as such due to unemployment, or low-income families or individuals as set out in subsidy manual i.e (income<R1500). They may also be foreigners mostly new immigrants and refugees, or others as mentioned above as a specialist group. Here special mention needs to be made of homeless youth and women especially single household heads

Working Definition: People or groups of people that have been marginalized and thus have to live at the fringe of society's mainstream at risk of exclusion from the basic rights like shelter, protection , and life.

1.6. **Research Methodology**

1.6.1. Sources

1.6.1.1. Primary Sources

Director of Housing in various cities including some from the case study sample, namely Durban, Pietermaritzburg, Pretoria, Johannesburg, were approached and interviews that solicit the following information were be used. The need for social housing as well as inner city housing, the role and scope for the church in this area. The changes that would need to be affected to accommodate this role for the church. Their perception of the church's capacity in this. (See list of interviews Appendix)

Church Housing programme directors in the cities were asked to supply information about the establishment of their project the organisational structure and dynamics, management and operational systems, and finally finance and sustainability, feasibility and replicability. This information was gleaned from questionnaires funding documentsand annual reports, as well as interviews.

Church leaders in various denominations related to the case studies, namely Free Methodist, Presbyterian, Independent Charismatic and Uniting Reformed Church roles and their awareness of the housing projects, the nature and role they see the church should play, the desired support and problems they experience in housing, the genesis of the project and the role that leadership played were determined by interviews.

Director of the Social Housing Foundation in South Africa was asked in letter and questionnaire the nature of policy changes that are needed, the role of the church both locally and internationally, the support that can be given to churches and other NGOs, and the nature of inner city housing need.

Inner city housing developers and facilitators, who specifically focus on inner city housing development such as the Inner City Housing Trust, Johannesburg Housing Trust, Churches Housing Trust ,Uptown Projects were asked about their role, support, and perception of the need in the inner city, how the church can play a role and what that should be.

Inner City housing Project Dwellers were asked to discuss the nature of their involvement in the project, the role they see the church playing, nature of the need in the inner city, problem areas they perceive in the project and in the inner city. They were also asked about housing satisfaction and desire, mobility and other factors that impact on inner city housing choices.

Housing lobbyists, were asked to relate via a questionnaire the nature of inner city housing problems they encounter, the policy obstacles as well as those that are generated by local authorities, their perception of the church's role and capacity. See Appendix list of interviews

1.6.1.2. Secondary sources

Housing association journals and publications were consulted to find out the nature, operation and management of these associations, the struggles and victories in inner city housing they have had.

Social housing publications, journals and articles, which give the precedent for the churches' involvement, indicate problems and success in establishing specific church based inner city housing solutions

Inner city development plans were examined to find the scope, population, need, land availability and zoning regulation affecting inner city housing developments.

Inner city housing literature was used to determine the nature, scope problems of inner city housing, as well as models of success and finance policy issues related to the churche's role in this housing development.

Christian Hand Book of South Africa gave statistics and addresses of the churches if needed. Secondary sources were selected to inform the hypothesis that the church does have a role in providing housing in the inner city. Where information can provide insight to the experience of similar programmes in the international experience and church journals, this was used to compare to other theoretical elements of the subject. The literature on inner city housing was used to see if they give cognisance to the role that the church could or should play in the inner city as well as drawing from international experience where this has happened. Literature also showed the direction that policy could take against which the response of the directors of housing and the project leaders' input can be evaluated. This could also apply to the information from the church leaders.

Where literature is not available in South Africa, the Internet will provide the greatest access to the international experience.

1.6.2. Sampling Procedure and Population.

The case study areas provide the basis for most of the sampling and restrict the scope of a good deal of the research. The selection of the church leaders, the housing directors and programme leaders was limited to the cities chosen, that is Johannesburg, Pretoria, Pietermaritzburg, Durban. This sampling also restricts travel and movement to two manageable areas that are both, of the most populous regions of South Africa.

The nature of the topic and its geographic scope also restricts the sample size in that there are a limited number of churches that would fall within the definition of inner city and also that would have an involvement with housing and so these could form the basis for research, interviews and discussions. Usually the sample will be a simple sample because of the small number involved in this area of study.

The samples size were as follows: For the in field study the Ark no in field study was undertaken as the project had not happened and was in the initial stages. St Georges Church ten responses out of total of forty. Ubunye eleven responses out of a total of fifty residents. Yeast housing gave twenty five responses from a total of eighty residents.

1.7. Research Design and Procedure

1.7.1. Research tools/instruments

As most of the information required is accessible via personal means,the following tools have been chosen to gain the desired information.

Questionnaires both closed and open ended questioning being used too.

Interviews :both structured and semi structured leading from responses to the questionnaires

Information on other inner city dwellers responses was done via literature and research that has already been done in the cities chosen.

The researcher would like to stay in the various projects while conducting the research if at all feasible but is aware that this might skew some responses unless managed correctly so as not to bias responses. The rationale for wanting to do this is to observe the internal workings and dynamics of the project at a much closer level. One is also placed in the position of hearing more open discussion in the course of everyday life on the project.

1.8. Procedure

1.8.1. Initial contact.

Contact was made with various role players asking them to identify others that could contribute to the topic. Selection criteria shortened this list by relating to a topic such as the information that could be given by a particular individual in a financial institution who could also provide information with regard to inner city housing finance and/or social housing finance.

1.8.2. Questionnaires and interview structures were then drawn up and sent to, or conducted with ,all the role players.

The questionnaire covered four main areas of the topic

1. Describe your involvement in housing and specifically inner city housing, Your organisational mission statement and values, type of housing project, the beneficiaries, finance structures and source, management and administration procedures,
2 The role of the church, what could it be, the ideal, what is it at present, what should it be, and the marriage of the ideal and the reality.
3. Support and problems, these questions will determine the support that exists for the churches' role and also highlight the problems that are experienced in both the area of policy and direct support from the housing sector.
4. Desired actions flowing from this research.

Following the questionnaires, interviews were done if necessary to gain clarity on any issues raised. Interviews were conducted face to face or telephonically.

Questionnaires with inner city dwellers were conducted at the various projects to examine inner city dwellers perceptions and expectations of the church in housing provision.

The participant research by living for a short while in the project was determined by the availability of accommodation and the length of time that was spent in any one location for the other research.

1.9. **Data Analysis Techniques to be used**

As a comparative research project among the four case studies there was a need for correlation and comparison .Where it enhanced the input, simple statistics- such as percentiles of responses was used, frequency of response could also be an indicator of a trend or pattern. As most of the data received was in the form of answers to questions there was an element of qualitative interpretation of the data as the questionnaires were mostly open-ended to evoke response and input from the responder.

Interviews were recorded and transcribed where needed.

The trend that will be sought throughout the data analysis will be to find common response to the question of the church's role in providing inner city housing.This ought to indicate a desired role that can be played and will be supported by all involved, from the housing director in the city, through the church leadership and the project leadership through to the project beneficiaries and the people in the pew, or should one say ,"city".

2. Chapter 2

2.1. Theoretical Considerations and Issues

2.1.1. Theoretical Considerations around the Concept of Church.

In this section the basis for the church 's involvement is sought and outlined. Dulles states that people have many radically different visions of the church. They cannot agree about what the church really is (Dulles 1978: 13). In attempting to provide some answers he posits five models of the church.He moves from the notion of the church as social institution through to the church as servant of society and Christ. He also brings into debate the notion of the true church and churches. This notion covers the thorny topic of denominationalism, which will be ignored in this study for the more inclusive notion of ecumenism in relation to inter-church relationships.

"The church in the city must nurture a community that reaches across denominational, racial, cultural lines and one that seeks to establish relationships with other people of the city that work together for the well being of the city." (De Beer 1998). In the course of history, there have been many Christian communities known as 'churches', not all of them equally faithful to Christ and to the Spirit. This fact has made it necessary to distinguish between the church as a sociological or as a theological entity. From the viewpoint of sociology, the term church would designate any group of people who consider themselves to be, and are considered to be, followers of Christ. Theologically the term church refers to the mystery of Christ as realised in the community of those who believe in him and are assembled in his name ..... "There are many churches but there is only one true church"(Dulles 1978:114) there is a desire to see the coming together of the sociologically observed fact of the church in society and the mystery of the theological redemptive, liberating, and incarnational presence in the world around one.

Bakke states, " We are who we think we are or say we are" showing that various notions of the church affect the ministry and expectations both of the leader and adherents. (Bakke1987: 192). These have left the church paralysed by the immensity of the task at hand in the city. He goes on to mention at least 16 strategies that can deal with the city and urban problems, some of which are particularly relevant to housing if we take the broader vision of housing beyond structure provision. Strategies could include "economic development, education, institutional, political, recreational, relief, revitalisation, solidarity..." (Bakke1987: 196)

This research will take the position with Vincent who states that, "the whole church needs to hear the problems in the inner city.....and discover appropriate ways of being one church." (Vincent 1991:33). The identity of the church as" servant community" to the community is the cornerstone, or foundation to the building up of the role the church can play in housing development and service. While this study will look at specific case study interventions these will be as part of the wider whole, the church, as it is not just the responsibility of inner city Christian and the church in the inner city, many of whom are faithfully and courageously trying to be part of the solution to the needs of their city. They very much need the support, encouragement and involvement of the wider church. (Murray 1993:23-24)

"The church, confessing that it is the universal body of Christ and always striving towards more visible unity at a local, regional, national, and global level, is uniquely geared to facilitate and develop partnerships that could impact in significant ways on urban communities in distress" (de Beer 1998: 37)

The church in this study will be "the community of women and men who follow the path of Christ in many different ways and styles," (Sedgwick 1995: 216) however the case studies will be of constituent parts of the whole church that are seeking to be faithful in their local calling, to seek the welfare of the city.

This welfare is sought through the strategies spoken of earlier or through project and process that establish a challenge to prejudice in its many forms in the city, a presence in the city through intentional commitment to the inner city, a prayer that is rooted in reality and acts out in practicality, (Jer. 29:4-7), proclaiming the good news of the reign of God in the city, celebrating the transforming of reality and sense of hope that God will touch and transform the city and its community. "I believe that urban churches have a prophetic role not only towards their city but also towards the wider church, challenging its complacency, identification with the successful and powerful, an insensitivity towards human needs" (Murray1990: 111), a patient ability to endure to the end within tough inner city situations, partnerships that aid the achievement of the change of the inner city. (Murray1990; de Beer 1998: 10-11)

This work is carried out in many areas of which housing, could be pivotal. The notion thatnt in both Jeremiah and Nehemiah -that of seeking the prosperity or rebuilding of the city –there is an element of self-interest in it, is true. Lupton (Lupton 1993: 55) speaks of self interest in seeking the shalom/peace/prosperity of the city for; if it prospers ,you will prosper. This being the case, one would expect more church involvement in inner city processes, such as housing and development.

From work such as Park (Park: 1995) and de Beer (de Beer 1997) the trend is shown that there is a role for the church to play from a theological point of view and that this is a fundamental part of the churches' response to its place.

"There is no question about the housing problem among the urban poor. What effort has the church made?"

(Park 1995: 23). "We begin to understand housing the poor as a form of justice." The housing arena often requires advocacy and action that call for social justice. The unfair distribution of resources is often evident in the lack of diversified housing options. The withdrawal of large and small institutions from the inner city communities affect those communities and inner city housing directly." (De Beer 1998: 629)

This is a topic that community organisations dealing with housing issues often take and can be the basis for understanding the role of the church in the South African inner cities. (Park 1995:24; Burke 1981). De Beer advocates a value-driven housing process. "From the perspective of the church, housing becomes a visible demonstration of the church in solidarity with the city and the urban poor. The churches' presence in the housing arena is the presence of a humble servant on a journey with inner city people. As the church nurtures communal solidarity in housing, it facilitates the humanisation of dehumanised people and places through mutual respect and tender, life-giving relationships. As the church acts prophetically to call for social justice and to facilitate creative housing developments with the poor, it builds signs of shalom and wholeness in the broken inner city communities. The ultimate goal is the transformation of the inner city, value based housing is by definition a very relevant tool in such a transformational process." (De Beer 1998 6: 38-39). This however must be seen not as an isolated individual institutional attempt at building good cities (Drummond 1888: 12-14), but it should be part of a "larger, more comprehensive community development strategy", (de Beer 1998 c6 40) which is holistic and broader than merely housing. A point to which this study will return in due course

2.2. Place and Theology of Place

Place and the theology of place is also important in this area as the church in the inner city has a different set of place dynamics to deal with due to its locality. "One place might be like another, but one community is never like another. A community is not just a place where you live. It's not just another locality." Place merges with identity that gives meaning and significance to people. It is important for the church to understand the place and places in which and from which their people come (de Beer 1998).

"We seek to relate our faith to the inner city.....I live my faith in response to the things I encounter in the inner city" (de Beer & Vender 1996: 56). Here de Beer and others such as Lupton (1993) and Bakke (1997) describe the issues that challenge faith and demand a faith response, one of which may well be the total housing response. These issues are as de Beer states them in a fuller chapter, some of which we will examine in the next section on inner city housing and its dynamics. The issues are decay of community and buildings, the myths of influx and degradation, the notion of single room occupancy that covers a wider range of inner city people, the rezoning and spatial dynamic, the reality of inner city informal or street settlements, homelessness, urban renewal, regeneration and gentrification, and town planning with a suburban agenda (de Beer: 1998) As

has been said these issues are thrust upon the church in the city by virtue of its locality. "When the community is my community, when safety affects my child, when neighbourhood life impacts on my property value, then you can be reasonably certain that I will want to make my opinions known." (Lupton 1993 59)

There does, however, need to be a mark of intentionality for place to dictate agenda, for often a church or even an organisation may be in the city yet not of the city. Linthicum posits the three notions of being in, for, or with the city. The first two, i.e. in and for are not as located and intentional as the third. (Linthicum 1991) It is this third notion that has a "dedicated people who have chosen to plant their family, in the place of need where they can be seen and touched every day by their neighbours... this holds a vision of Christian community development" (Lupton 1993 9-10), (de Beer 1998 4: 123-130).

"Most of the leaders of the inner city churches are not residents of the inner city and as such experience the inner city only as observers" (de Beer 1998). He goes on to say that "a few of the inner city churches are intentional about their journey into the inner city, about adopting inner city agendas, developing local leadership and connecting local congregations with local issues. These churches want to be churches with the inner city (in solidarity)" (de Beer 1998).

"Just by being local they will have a sound knowledge of the community's intricate issues and the generation of a local vision and capacity can impact upon inner city communities significantly"(de Beer 1998 6: 19). This locality of the church within the inner city is referred to as the incarnational servant community.This is the appropriate Christian presence in the inner city ... incarnating itself in, and participating in the joys and struggles of the inner city. While it may be true that one finds a varying degree of incarnational proximity in practice, nevertheless the conviction holds - to earn a legitimate role in shaping the future of individuals or a community, one must first be prepared to live with the people of that community - committing your whole life - including the place you call your home - to be fully present with the urban poor is costly and takes courage". (Lascombe -1997)

It is this type of location or in theological language, incarnation, that makes for the salvation of places, while it must be said that others take to the suburban flight in much the same vein as capital or business in its inner city flight. Authors such as Bakke argue that the theology of place is fundamental to the identity of the church within the inner city. (Bakke 1987: 62-87; 1998: 60-68) for it is the location, or place, that drives the theological response if the church is going to be truly a church with the inner city. De Beer lists a number of housing-related questions that must be answered as result of incarnation in the inner city. What is the role of

the church in inner city slums? Could/should the churches venture into initiatives that attempt to transform slum-housing conditions? How can the church contribute to the shalom of the inner city, i.e. wholeness and transformation in every sphere, producing a healthy, liveable environment? How can the church ensure transformational development processes that will go beyond mere renewal, addressing the root cause of inner city decay and empower the poor?

Haymmes (1995) goes as far as to locate place as the site of the black urban struggle in his writing on city restructuring. This is similar to Gilbert & Gugler, "power and privilege are centred in the city and it is in the city that they are effectively challenged" (Gilbert & Gugler 1992 219)

While not taking this issue to the same conclusion of radical Marxist rhetoric, place is fundamental to the role that the church in the inner city plays as "the best programmers to tackle housing conditions in the inner city are likely to emerge from mobilising those who make their lives in the inner city areas." (Richman 1993: 7)

It should also be noted that beyond place is the issue of focus or commitment that will take up the issues of the inner city and housing therein on behalf and along side, the disadvantaged and poor of the inner city. In this, the church has a unique historical mandate.

"In our organisation we have intentionally chosen a bias for the inner city poor. We believe it is essential, not only theologically, but also from an urban planning point of view, to ensure the sustainability of inner city revitalisation. If weaker groups of the city are marginalized, the whole community will be affected, if they are strengthened, the whole community would be stronger."(De Beer 1998: 3 34)

2.3. **Inner City Housing**

Zoning and spatial theory and understanding of the urbanisation dynamics that are at play especially in South African and African cities are important.

2.3.1. Zoning and spatial frameworks

While many of the apartheid and pre-apartheid colonial cities in South Africa developed along the concentric zone model, the South African duel city model was developed with ever increasing sophistication in an attempt to keep the undesirable working class from the city and its business core, for any reason other than to work and/or spend money.

"In recent years the assertion that South African cities are sprawling, low density, and inefficient.... the spatial form of our cities is due, in large part, to apartheid social and spatial engineering and to a lesser extent to the

adoption of planning practices that promote suburban over inner city residential development" (Byerley 1995:1)

The notorious Durban system that pre-empted apartheid influx laws was evidence of this. This resulted in sprawling low-density city forms, with distinct spatial separation of land use, in a fragmented city that was introverted/(Dewar 1991: 186).

Often the suburban agenda, or at least middle-class glasses that most planning and frameworks are developed through, with its major concern for creature comfort and the motor car, has made planning and integrated frameworks the bugbear of the marginalized inner city resident, many of whom feel these agendas work precisely against their best interest. "the benefit of roads are mainly for suburbanites with vehicles, but at the expense of inner city residents, many without the luxury of owning even one car"(de Beer 3: 18 1998) (Integrated Development Plan 1998: 25 40 41). Often decisions are made that "affect the ethnic population of the inner city without effective consultation"as Elkin contends (Burke 1991: 210). This sentiment is expressed in a report on metro housing in the following: "the present spatial structure of Metro Durban is an obstacle to its equitable, efficient and sustainable development, especially in terms of how the urban environment works for the poor"(Smit 1998)

The forces that have shaped the city form have been built up over many years. The momentum of this pattern is powerful. Unless a concerted effort is made to redress the imbalance and restructure, they will continue. Housing as the dominant urban land use is critical in this regard" "As such, a primary objective of the housing strategy must be to provide housing opportunities for historically disadvantaged people closer to the centre of opportunity and must contribute to the social and spatial reintegration"(Makathini 1998: 15).

Part of the restructuring of the inner city will need to be the allocation and distribution and release of land for housing; a dilemma faced in the inner city. A dilemma that faces the historically advantaged churches that acquired land in prime position in the inner city areas through the past powerful positioning within society. It may be in a position now to help resolve the planners dilemma, "that stems from land prices that make low income housing unviable in the more centrally located areas"(Baskin 1998 7) (IDP 1998 41).

Here it is seen that the issue of zoning and spatial frameworks reflects the notion of place within the wider context of the city and urban form. Some suggestions for zoning practices that might favour inner city housing that the church could be involved with: -

1. Ensure the rezoning of low cost housing facilities to alternative uses are cleared with the relevant community, both beneficiary and sufferer.

2. Preventing the uncontrolled rezoning and elimination of existing low cost housing stock, thus contributing to the prevention of overcrowding, homelessness.

3. The promotion of mixed use development particularly where the residential component is high, including the conversion of vacant building to housing.

4. Where rezoning and /or demolition of housing stock takes place the framework must indicate where alternative housing will replace those lost within the same geographical context. The study of Durban metro 1995 shows that these are seen to be challenges for the city some of which are mentioned in the integrated development plan (IDP), which attempts to hold together the tension of urban development in post apartheid South Africa i.e. where to focus previously disadvantaged areas or areas of decline in historically advantaged areas, most of which are suburban (IDP 1998: 74-78).

2.4. Urbanisation

2.4.1. Who is coming into our Cities that need to be housed?

The national urbanisation trends reflect saturation levels among the white coloured and Asian population while the largely black population is still in the acceleration phase... this trend will continue in to the future of post apartheid cities. (Makhatini Beresford 1998 15; Mabin in Swilling 1991 45; Van der Merwe 1996 in Young man 1996)

The structure of the inner city employment market and the cost of accommodation will influence the residential profile of the inner city. The trend in profile has tended towards large number of African residents that are professional/semi-professional who have left the township environment on their migration to the suburbs; some of these might end up being permanent due to the lack of alternative affordable accommodation and the demographic/life cycle of the inner city resident. The typical notion that the inner city is attractive to young adults and older/retired residents, is now being seen to be challenged by the growing number of younger families, new migrants, which poses questions as to the type of community and social services that will in future be required by inner city residents (Byerly 1995: 8). An areainto which the church as a community building institution will have input into.

The colonial dualism of the South African apartheid city is most discernible in its internal structure... segregated development and class differences dominate the functioning of South African cities. In the future,

post apartheid city segregation and dualism will continue but in a more spontaneous way without legal controls (van der Merwe 1996: 19). The South African city is in the process of transition and it is no more evident than in the inner city where informal settlements have moved into the inner city core.

The inner city is almost the only community that experiences the more fundamental process of integration, but there is a pendulum swing from mainly white to largely black in many cities (de Beer 1998: 60) "within every urban centre in the developing world there are two separate cities; an official city, registered,legal, regulated and taxable, and then there is the second city, the unofficial city". Not necessarily unnoticed, but often unplanned for and ignored, "however nearly all new housing takes place from within this type of city, because even when new low cost housing initiatives take place in the official domain, then, by definition, it is middle class and not the poor who seem to benefit"(Mitchell 1992 7). This can be seen in the following statements taken from an extensive work on the inner city of Johannesburg by CASE -

> "Johannesburg is the economic and political heart of South Africa. It attracts people from across the sub-continent, drawn by the promise of work and opportunity. The city is a curious mixture of old and modern, streets bustle with commercial energy as businesses compete with street hawkers selling almost anything. The streets are dirty. Beggars operate on every block, underground parking garages smell of urine, acting as toilets to the homeless. Parks and underpasses are by night home to some eight thousand who lack formal accommodation and who fail to get a bed in a shelter, others sleep out because they have to, to protect hard-won trading spots.
>
> ... the homeless, like the street traders, often seen as an eyesore, need to be removed and the city upgraded. ...the major problem facing inner city Jhb include overcrowding and lack of residential accommodation, high crime, unemployment, decaying buildings.... 1992 statistics suggest that 60000 live in formal inner city Jhb, 20% in overcrowded conditions.
>
> Many city dwellers are young black semi-professionals and others in full time employment.
>
> .... there are about 8000 people who live without access to shelter
>
> .... tenants who live in formal accommodation are spatially separated from the homeless, who live on or below ground level, or in shacks on vacant land.. Street children huddle together .....
>
> .....some of the homeless are so because of their employment in the informal sector, others have family in the peri-urban areas but cannot afford transport daily, many more are foreigners from the continent freshly arrived (legal or illegal) people trying to find their way into the homeless community are far from homogeneous."(Everatt et al 1996)

The private sector has been 'negotiating' the removal of homeless people from sites due to be upgraded. Few of these projects seek to actively involve the homeless other than as subjects of the 'development'. Furthermore market based housing will not meet the needs of the homeless and unemployed (Adler 1998: 18-20).

The issues that arise from Salvokop (Pretoria) include issues such as managerial neglect, dislocation of the poor resident, slum formation, breakdown of infrastructure, gentrification, low income housing closer to job opportunities, the effects of urban renewal. It represents all the typical inner city housing issues. It boils down to the question whether the poor of the city could become a healthy, viable integrated community integrated into the inner city of Pretoria, without the dislocation of the present residents (de Beer 1998: 3 3-4). Issues such as housing, unemployment, childcare, financial management, are real issues facing single parents, who make up the majority of inner city families (de Beer 1998: 3 20).

The IDP of Durban is largely concentrated on the commercial focus of the inner city, with a few references to infill and densification (IDP 25,77]. Key issue 12 of 19, namely inner city decay, states that the Durban CBD is in a state of decline, characterised by perceptions of high crime, decaying urban infrastructure and increasing numbers of businesses leaving the inner city and relocating to decentralised suburban business nodes such as Westville. Some of the contributors to inner city decline include the growth of informal trade activities, an increase in illegal aliens competing for limited accommodation and employment opportunities". Homelessness alongside street children are mentioned as key issue 15 (IDP 1998: 67 68).

"Generally speaking, the larger the urban agglomeration, the more intense and complicated the housing problem becomes." (Mitchell 1992: 6). It is for this reason that the case studies are located in the largest South African urban agglomerations.

Ultimately the inner cities of South Africa would have to buckle to the pressures of increasing urbanisation and the previous lack of planning for this phenomenon. This planning blight (Burke 1981: 110-112), along with the fixation on commercial development of the core city, results in the inner city environment being depressed and pressure put on people to leave. This only exacerbates decline and decay leaving what little housing stock there is in state of decay as well. In South African cities this is true and only the recent housing policy addresses the issue of red lining that thwarts development within the declining inner city to the benefit of regional and suburban developments.

Viewpoints on densification, regeneration and renewal and urban development will also inform this section of the work.

2.4.2. Densification

Makhathini (1998) makes the point that along side integration of the city within spatial frameworks there needs to be a concerted effort to densify the city, as most South African cites have inverse density gradients (Byerly 1995: 1), which need to be countered if not reversed by a thorough rates restructuring, rebates, reduction of plan fees, and relaxation of restrictions and inappropriate controls"which leads to the notion of inner city compaction and the promotion of the inner city as an area of higher density accommodation. This trend has not been the case in most South African cities.... with fewer people living closer to the multitude of opportunities, offered within the largest commercial centre of the metro area. Clearly a specific approach to promote higher density accommodation within the central area is needed. While it is not likely, given the high cost of land in the CBD and the associated costs of developing medium to high density housing, that such an opportunity will offer much in terms of opportunities for the lowest income groups it will make a significant contribution towards the densification of the city and bring life into the CBD, after office hours, thus generating further economic opportunities to meet the need of the new inner city resident." (Makhathini: 1998 16-17)(Byerly: 1995 2). However Mkhize argues that the nature of high rise buildings, the mooted means of densification of the inner city, can best be suited to the temporal sojourner in the city, but may not be a solution for people who need homes and have families (Mkhize : 1998 4). De Beer(1999) would take issue with this notion as a proponent of sensitive high-rise housing that is desirable to the community.

While this statement implies that there is limited life within the city at present it also shows the way in which the church as a landed stakeholder in the city might be able to contribute.

The compact city notion is often used to show the benefits in terms of infrastructure and location for the poor in the inner city (Mfeya 1997: 15-20).

2.5. **Revitalisation Renewal and Urban Development**

These terms are often seen as the positive response to the decay and deterioration of the inner city and arose as a direct planning response to such. The goals of these are often stated as vital urban neighbourhoods with diverse economic opportunities stability of the community, often read as the homogeneity of the community. A luxury that few cities afford planners in today's global city. There are some that see these processes in merely economic terms. Others see the process as building the residential and economic base for lower income groups in the city, Greer states the goals of such processes as being threefold, namely increase of low cost housing, the revitalisation of city centres, and the goal of broader community renewal (Balchin 1976 34) .

It is however vital that the more vulnerable groups participate in these processes of revitalisation and renewal (Yeast City Housing 1997: 5-7) otherwise these programmes will suffer the same fate as the housing projects of Britain and USA, rejection and further decline and decay.

... the process of neighbour hood revitalisation could result in a variety of different outcomes or scenarios. On the one hand, neighbourhood revitalisation could yield healthy, diverse communities with a mix of race, age income, and age. It could help cities achieve long standing goals of improving housing stock, increasing the tax base, keeping middle and upper income groups in the city, bringing back business and improved quality of service. At the same time it could be accompanied by great social cost. Revitalisation of the city centre by upper social status newcomers could merely work to shift the intractable problems of poverty, unemployment and inadequate housing, to other parts of the metro area through the wholesale displacement of the old, the poor, and minority resident. [i.e. The voiceless] (Cicin-sain 1980 50)

Both Mfeya (1997 31-34) and de Beer (1998: 40-49), along with other writers question the benefit of the process of gentrification for the poor and low income groups in the inner city, it leads to both an alteration in the socio-economic structure of the community and also affects the tenure of inner city housing from public owned / rental to owner occupied.

If housing is seen to be the total living environment, then their integration into these processes is vital in housing development in the inner city. Housing is a key factor in the decay or revitalisation of urban communities. Taking this view leads to a much wider view of housing than is often taken in practice by planners, developers and local authorities. The words in practice are operative in this case, for in many documents and project proposals the total living environment is spoken of until resources, time, commitment, and finances begin to run thin, then there tends to be a focus on housing as a "concrete product" rather than a total living environment.

2.6. Housing beyond shelter

Baskin (1998 6) states "while statistically one could argue that South Africa's housing programme is delivering at a pace in excess of international experiences, a focus on quantitative delivery under-emphasises the importance of quality and the nature of the urban environment we are creating for future generations. To an extent the number issue has to be tackled head-on, the "luxury" exists to look at the question of the quality of the urban environment created by the current housing programme. This issue must be looked at both the level of the individual household and the greater community." (Baskin 1998: 6). This is one of the arguables in the width /depth debate that rages among housing professionals (Smit 1998: 3-4)(Mkhize1998: 2).

The Built Environment Support Group (BESG) ran a calendar competition "the right to housing" everybody needs a place to eat, sleep, relax, and enjoy family life. The brief for the art work is to show what you believe makes a good place to live in, by showing houses, surroundings, schools, and shops, sporting facilities, social activities, friends and neighbours. The competition was a quest to determine the popular understanding of the constitutional right to have access to adequate housing.

"Adequate housing is not just about meeting basic needs- it is about collectively creating a desirable and convenient living environment in which residents have access to a wide range of urban opportunities" (B.E.S.G 2000)

The word 'housing' has much a broader meaning than house. Housing includes the whole living environment, though we may differ in our understanding of 'adequate', basic housing should provide

- - living space for eating, sleeping, relaxing, and family life
- - protection from wind rain heat and cold
- - a pleasant environment e.g. with trees and plants in the parkland gardens etc.
- - access to clean drinking water ,safe sanitation and waste removal.
- - streets that are safe for people to walk in and children to play in
- - access to schools ,clinics, and other community facilities.
- - access to public transport to shops and places of work, worship, and enjoyment/leisure.

These were some of the criteria as referred to in the BESG publication, where the key components of adequate housing are seen to be location, basic infrastructure, the dwelling/structure, the urban enviroment, affordability, sustainability of the process, contextual suitability and security of tenure. (BESG 2000)

When housing is viewed as more than houses, it is more than a physical place of shelter. In poor communities housing can also stimulate employment, contributing to people's dignity and stability (de Beer 1998: 4 76). This will give people a sense of 'rooted ness'. Fuller says of housing that, "housing is to the family what soil is to the plant - a place of rooted ness" . This notion is picked up by de Waal quoting Dovey "a home is a place or space where one is orientated to who one is" ([Dovey K: 1985] in de Waal 1999: 50). Again the notion of "place" is lifted out. This place links you to the world.

This holistic approach sees individuals as having a variety of needs. There are the physical needs - basic needs for shelter and home; emotional needs - the needs of the person/s are considered with the environment; the mental needs - what we think does, and should make up home and its environment; the cultural/religious needs - where background, heritage, upbringing and identity are shapers of house and housing. These individual and corporate needs are set within the greater community and neighbourhood, which it is expected, will integrate

all together (de Waal 1999: 9-12). There is an attempt to view housing holistically in the Housing Bill 1997 which seeks "to promote the establishment, development and maintenance of socially and economically viable communities ..... the meeting of special housing needs ..... The provision of community and recreational facilities.... Meet the needs of marginalized women and express our cultural diversity (Housing Bill 1997). de Waal goes on to make the point that holistic housing should be seen as home making (de Waal 1999: 47-8). De Beer in his model of housing also posits a holistic pastoral view for inner city transformation through housing, which by deduction must be all encompassing. This all encompassing term is in theological language 'shalom' - total wholeness Jer. 29:4-7

"We should strive to achieve neighbourhood wholeness. By wholeness I am referring to several meanings of the word. Complete, that is essentially all parts in place and working properly, functionally integrated, so that the various parts reinforce each other, and are healthy, with wounds healed, illness cured and wellness maintained" (Hallman 1984: 256).

2.7. Housing as Community Development/Integrated Holistic Housing /Development

The wholeness referred to above is not in a vacuum otherwise it would not be whole. It is in the context of community that this notion finds greatest meaning. People don't only build houses they build communities (de Waal 1999: 8). This notion is referred to in the Housing Bill (de Waal 1999: 20), but the fixation with numbers as previously mentioned by Baskin has resulted in a blind eye being turned to the notion except in the field of community participation in the building process, with sweat equity or local labour. Little consideration is given to the quality of the total environment. This is in stark contrast to some USA community building efforts linked to both the church and housing (Trayner W 1995: Shelterforce) which talks of building human, social, and neighbourhood capital. This is what de Beer calls integrated holistic development; there is a shift away from separation and fracture. The human, social, political, economic, cultural, spiritual, and physical aspects of development are integrated in planning practice, urban ministry, and development projects (de Beer 1999: 4 8-9 20)(Hindson 1996: 30). Similarly the view is reflected in the proposal for sustainable development of Durban, 'Durban's tomorrow today' (Hindson 1996: 57 84 103) and the view of the D-G that social housing results in integrated development through housing (Khumalo 1999).

Luscombe coins the term holistic urban mission, which he says is relational, and ecologically developed around the effectiveness of community organising, toward completeness, wholeness or Shalom (Luscombe 1997: 203-224).

The inequitable and inefficient nature of South African cities (Hindson 1996: 20)(Makubela 1998), as well as the need to address the diverse needs and wants with relation to housing in the city ,are all part of the challenge of quo vadis the South African city and with that the question of quo vadis the church within the city. "Our inner cities in particular, which from the mid 1980's began to see dramatic changes in the people who live in them and work there, have in the 1990's emerged as critical arenas for the reconstruction and regeneration of efficient and affordable cities." (Urban Foundation 1993:1)

2.8. Provision Of Housing And Its Supply

This section needs to look at the whole debate around decentralisation of provision of housing as well as the debate around public/ private partnership provision. A section on the role that the church has, and is playing in housing provision and development internationally will be given.

In many instances the provision of housing while being a national priority, sometimes, is often decentralised down to lower levels of government and local authority, (Wolman 1975: 15-18). However housing legislation now dictates the take over of housing stock by local government from the province (IDP: 1998 48) making inner city housing local government i.e. a city, rather than a national focus. This decentralisation takes with it the burden of financing the housing stock, management of it, as well as the dumping of bad stock that could not be sold in the market. (Davies 1992: 13, 32; Burke 1981:158). In both Britain and the USA the influence of decentralisation on housing services has been considerable in the 1980s and the principle widely adopted. This has often taken the form of structural reorganisation, which solves few problems; some would argue that this only makes matters worse. This structural reorganisation needs to be met with changed practice, which is no easy task given the decline in resources and the increase in demand for service. (Davies 1992: 25-38). In terms of South African housing policy the trend seems to be in the same direction with delivery decentralised without the resource, which make planning and delivery of inner city housing a costly option for the local authority given the high cost of land parcels in the inner city. (Baskin1998: 4)(Smit 1998: 8-15).

2.9. Partnerships in housing development and supply

This introduces the next issue related to the provision and supply of inner city housing, of which public/private partnerships are a mechanism for meeting the demand. "Inner area problems are complex and interdependent....the powers and finance of central and local government need to be used in a unified and coherent way." (Burke 1981:209). In these partnerships the return on investment is often low, discouraging private sector investment without incentives. "The demand for accommodation to let at rent levels which might attract private capital is limited almost entirely to genuine transients such as visitors from abroad and

people working away from their home areas on short-term contracts or elderly people unable to obtain a mortgage and in South African cities some student rent accommodation. This demand represents a small proportion of the demand for rental accommodation" (Burke 1981: 46 52). The other section that is neglected is that of the less profitable lower income tenant or the rental to own tenant.

Particularly at the lower income level, there has been a reluctance for property developers to get into inner city housing provision, but rather to abandon it, to one of two sources: the public sector often in the form of local authority, or, if they will not take up the responsibility, then the tenants themselves have taken on their own housing in the form of either housing co-ops, or housing associations in the model of social housing from UK and USA. (Makubela 1998)(Vutula 1999: 9 Co-op Conf.)
(Nyoni 1999: 27 Co-op Conf.).

The local authority in this instance finds itself having to determine the housing needs and then prioritising this so as to deliver or develop, build or sell, rent or facilitate ownership. While many local authorities are unable to meet these demands because of fiscal cuts, the sale of residual council housing stock and the determination of fair rental subsidy schemes takes place. With increasing emphasis on ownership in housing policy and the sale of rental stock by local and provincial authorities, the provision of inner city housing in South African cities has largely been a forgotten priority.

To address this issue there has been a development in South Africa as in the United Kingdom and USA, the Social Housing Foundation or Housing Association. This is a step that moves the local authority from being both provider and enabler of housing to that of a member in a partnership to address housing needs. (PHC 1997: 128) (IDP 1998: 49). The development of housing institutions is an essential objective in creating an enabling environment for delivery ... the establishment of a housing association is referred to as First Metro Housing. (IDP 1998 Rotterdam report 1999)

The development of housing institutions are to be encouraged as they provide access to credit for low income households, with a regular income who individually would not be able to obtain credit from financial institutions, (the loan is made to the institution not the individual) thus housing associations are seen as a means of managing, the marketing, construction, and credit risk on housing development in such a way as to gear up public with private sector funds (Smit 1998: 14).

Birchell states that there was a dramatic increase in this form of housing provision in the 1990s, where housing associations...."became the major provider of new subsidised housing for rent and possible alternate landlords for dissatisfied council tenants" (Birchell 1992:29). In Britain these housing associations almost became the local authority, whereas in France they developed four different roles in housing delivery, two roles related to production for ownership and two to rental (Willmot & Murie 1988: 4). Whatever role is played, their development has a long history closely associated with the church and philanthropic movements of the 19th century, which took their cue for development from the middle ages' almshouses. (Birchell 1992: 30).

In among the many roles that the housing association can play, and a specific role that the church should be able to deal with, is that identified by Wolman and Willmot, that of countering polarisation and stigmatisation of the beneficiaries of social housing by promoting social integration within the allocation and operation of the association. (Wolman 1975: 37, 106)(Willmot & Murie 1988: 45).

"As government withdraws from direct provision of rental homes, an issue under debate in South Africa at present, owner occupation, is favoured by the tax system and the overall output collapses, with homelessness as the tip of the iceberg... whether they, the owners, become key agents for revitalising social housing sector rooted in the community remains to be seen." (Birchell 1992: 46). Furthermore, with a lot of public rental stock currently being sold off, there is a need to provide some rental stock for households who currently don't want to acquire ownership of property. Housing institutions could provide and manage such tenure options. (Smit 1998: 12 Shelter 1998: 8 2). In South Africa the movement is relatively new and presents an interesting approach to affordable housing delivery with its innovative forms of tenure and ownership models (Cope 1997: 2).

There is also the role linked to the total living environment referred to earlier, this is stated by Smit as... "increasingly within the private and public housing sector there is a need to socially manage housing environments. A large percentage of this need stems from the reaction to the high levels of crime in our society. Equally, however there is a recognition that the provision of housing does not only refer to a product but refers to the living environment that is being created, which includes social and recreational facilities. The development of housing institutions is therefore further encouraged as it provides a means of socially managing housing environment and can address the issue of quality" (Smit 1998: 13).

While this view is endorsed, it must be noted that the means of establishing the housing institution and the ethos of its operation go a long way to the success of its housing environment management. This is an important point made in the Works on Housing as a means of Community Development. (Richman 1993 68).

Social housing, at present, encompasses housing associations and co-operative housing, (SHF Task Team Report 1& 2 1998) as these do not have a single legal persona or identity in South African law.The work of the SHF has two main components: the formal recognition of the institution, and working with the residents who are involved in the overall management of their living arrangements (SHF 1998:6). Ultimately social housing is defined by three components: -

The approach: -

- Is based on the long term commitment on the part of the housing institution and resident to provide housing on a sustainable basis
- Involves the residents in financing and management of their housing in a meaningful and empowering way.
- Provides the residents with a framework, which empowers them to exercise their rights and responsibilities with relation to their housing situation, and addresses to the extent possible the resident's broader living environment quality beyond the housing/house in which they reside.

The product is primarily residential

- Is targeted at low-income bracket, and affordable. The SHF states clearly it does not reach the poorest of the poor (SHF Report1998 v).
- Is subsidised with government subsidy, usually the institutional subsidy mechanism
- Is built to suitable quality standards
- Provides security of tenure, through rental or instalment sale option
- Is well located in terms of access to social, economic opportunities existing social networks

The institution

- Is legally constituted
- Financially viable and sustainable, with financial capacity to manage or out source its affairs financially
- Structured to provide long term commitment to total housing of residents
- Provides meaningful community participation, incorporating residents as key stake holders
- Provides training in housing stock management
- Gives residents some form of equity stake in the development
- Targets economically diverse resident population, or focuses on fulfilling the special need of a particular population e.g. elderly, disabled, single parent families. (JHC 1998: 2)(SHF 1998: 8).

In South Africa many inner city housing projects have taken the form of social housing (SHF 1998:13)(Adler 1996). This is similar to results of studies in both USA and Britain (Richman 1993).

The notion of the social housing ladder is used by A Birley,(1999) in an interview with this consultant from the UK to the SHF. It is seen as follows:

Temporary Shelter, i.e. nightly short term accommodation, moving to a Hostel, then progressing to Transitional housing, for a short period before accessing Institutional housing.

People are seen to move up this ladder, as their housing needs change along with other life circumstances and stages.

Housing in its many forms to meet the special needs and ownership, in its varied tenure forms,are needed to allow individuals and families to move up the ladder or process of housing opportunities. This leads to the next section that deals with choices and options that exist among housing type in the inner city, for its residents.

2.9.1. Housing Typologies/ Housing Choice and Options

"Unfortunately social housing already has been stereotyped. In the writer's definition it is housing for lower income group, either employed or drawing an alternative form of income, it is close to the inner city job opportunities and it combines formal housing with social support and empowerment programmes. It is not the same as temporary shelter, rental facilities/ flop houses or ownership options" (de Beer 1998). From this statement one sees that there are a number of housing options open to inner city people. Buying and renting are not the only choices when looking for accommodation ;there are different choices - social housing, individual ownership, private rental housing, sectional title, share block development (USN 1999 4-11).

There are different modes of ownership in these housing choices, these are: housing co-operatives, which might be an independent co-op, a building co-op, or a mutual housing association. Issues such as equity type, land ownership, and fund sources lead to variances such as limited equity co-op, equity co-op, leasing co-ops (CHF: 1999 7-10).

The above reflect some of the housing choices open to lower income people in the inner city, but certainly do not cover all the housing types that might be found. The conventional apartment, flat, townhouse, loft conversion that are popular means of gentrification developments and other inner city housing are located at the top end of the continuum, but specialist housing needs such as those for the elderly, disabled, street children, handicapped, mentally disadvantaged, shelters for single mothers, abused women, homeless, transients, students, scholars are all housing needs that must be met in the city. Very often due to changing economic trends, relocation of capital buildings are converted from one use to residential/mixed use residential. (Harber 1997: 30). Multi-family units and cluster type housing is also explored if there is available space which is highly unlikely.

New Internationalist ran a feature on the ideal home/house (NewInt. 1996 No 276), their criteria for an ideal home /house were: -*Availability,* in both quantity and various housing typologies; *Suitability,* to culture condition, security, ecology: *Affordability,* as housing markets neglect the poor in favour of profit and property value; *Flexibility*, for life stages i.e. child, youth, parent, old age, sick, disability, distress, physical limitations; *Accessibility,* of the housing to all as well as the location of the housing giving access to urban resources and finally; *Responsibility*, the house /housing should give responsibility to the owner/tenant.

A feature noted in SA some ten years ago that has just increased in size is that "the majority of those families requiring housing will be very poor.... and will constitute an ever increasing portion of the urban population" (UrbanFoundation 1990: 6).

If this is the case then the concern express by Byerly(1995), Baskin(1998) and others is a valid one. Byerly questions whether the poor can be housed in the city? A conventional argument says that the poor (<R1500) cannot be housed within the inner city without substantial subsidy. Yet low-income households already live in the inner city, some 20% of inner city formal households reported income levels <R1000. Clearly then, existing private rental stock within the inner city already does not cater for these (Byerly 1995: 34) Baskin asks the question who is falling between the gaps? (Baskin 1998: 8). Durban Metro acknowledges the problem in that Smit states there is a desire " to expand the range of accommodation provided once firmly established in order to provide suitable accommodation for households earning less than R1500 (Smit 1999: 19 Rotterdam Report).

This struggle is seen not only to be based in the Durban metro model but can be seen reflected in the following statement

"A developer/consultant to church based housing in Pretoria speaks of the 'unhouseables'. Yet somehow in the overall housing strategy there should be place to accommodate the so called 'unhouseables'". Housing options

and choices should be so broad and diverse to address the encompassing housing need. In my opinion we should refrain from such categories, not by ignoring them, but by creating affirmative housing options that will exclude the possibility of having so called 'unhouseables' because everyone will have access to some form of housing." (De Beer 1999: 4 29). The poor and housing them pose a dilemma for many a city planner and manager. Often poverty in housing terms is relative, a point made by both Richman and Gugler [1992: 115] (Richman 1993: 15). It is towards this challenge that the church must look in providing solutions to provide housing for the poorest in cites. These are often seen as "the unhouseable" as stated in the above statement. Housing poverty is relative in its scope but not beyond being challenged and beaten.

In an article on inner city housing and the role NGO s can play a large number of church based iniatives in the USA were cited. These had met challenges mentioned above using the housing development model posed by Peter Ambrose in the article (Richman 1993 2): The so called housing chain has 5 stages, namely: promotion of housing activity, investment in housing development, construction of housing, allocation of housing, and subsequent ownership and management of the housing.

These are seen to be separate but integrated stages in the process of housing development. This model will be used as the basis for evaluating and examining the role of the church in housing provision.

2.10. Role of the Church in Provision and Supply of Housing

Using Peter Ambrose's linear/rational model this study will now look at the role both historically and in the international arena that the church has, and is taking in housing provision. Due to the paucity of resource in local literature ,local case studies will be used against the historical and international experience. The role of the church and other similar NGO's is so great that it has come to be termed the third sector in some countries (Richman 1993 5), such as Canada, which has withdrawn from its role in social housing at a governmental level in favour of private or community driven housing delivery and management (SHF Toolkit 1998: 11). This is seen as a shift towards privatisation of housing delivery and development, a stage upon which South Africa is not yet capacitated to embark.

Traditionally the church has been known throughout the world for its shelter of the battered of society, such as is typified by the Salvation Army homes, and church-based and run old age homes, orphanages, such as was started by George Muller. This welfare role of the church can be traced well back into history. However as Bowsher points out many churches in the USA have moved beyond the welfare mode to a more comprehensive community development model (Bowsher 1997: Shelter No67). This dimension is missing from Peter Ambrose's model referred to above and is the reason Richman argues for a more interactive model that reaches more widely into the life of the community and its economy.

2.10.1. Promotion of housing

The English Churches' housing provides housing for 25000 including some of society's most vulnerable work in 150 local authorities in partnership from 13 local offices. Its information centre ,called The Centre provides housing information to all clients. (www.echa.org.uk)

'T.H.O.M.A.S's (**Th**ose **O**n The **Ma**rgins Of **S**ociety) Edge' is a magazine much like "The Big Issue and Homeless Talk that promotes the cause of the homeless. Its motto is giving a voice to those on the edges/ margins of a society. Giving a voice within the church for the homeless and those in need.

'Home for all, the challenge of homelessness' was a booklet brought out by the Christian research, education and information for democracy, in South Africa.

The article on East Brooklyn churches (see Appendix 3) show cases a 1980 successful attempt of ± 52 churches in coalition to save and develop their inner city, including housing stock.
The YMCA housing desk that has 100 years of experience in housing, published the report on 'Bright lights and homelessness among youth in Britain'.(NHF Oct 1998 106)

These are some more recent examples of church involvement in housing issues, but there is a tradition that goes back to the 1800s and the start of the co-op movement is traced to a Quaker Robert Owen and Dr William King. Henry Drummond, a Scottish preacher at the same time, well ahead of his time said in a sermon "the city without a church" to make cities - that is what we are here for. To make good cities - that for the present hour is the main work of Christianity." (Drummond 1940:12). Had his call been heard, British cities of the industrial era might have been markedly different, but seldom are city prophets heard in their own time or city.

2.10.2. Investment in housing

Third sector investment by institutions such as churches, and philanthropists play important role in accessing funding from pension funds, collective bargaining and programme related investments. (Richman 1993 5).
The Nehemiah plan by the East Brooklyn churches was an ambitious attempt that raised and financed housing for at least 15 church groups; pico mods (also in the USA) produced housing 27% below the cost of other public housing programmes in same area. The English churches' housing trust has a heritage fund which is a mortgage rescue fund for families in need. The Ford Foundation and Lilly Foundation make significant funding available through church-related groups for housing projects both in co funding and funding in totality (Bowsher Shelter #67).

"often the congregation is the last remaining social institution and the only one the residents can trust (ibid). Bakke states that the church is often the only institution that still has a presence and credibility in the area, especially inner city, downtown. (Bakke 1997 14).

2.10.3. Construction

The best known church based housing construction group is most likely Habitat for Humanity, whose stated goal is the eradication of poverty housing in the world through a programme of volunteerism and sweat equity. Jubilee Housing in Chicago purchases abandoned buildings and converts these into housing for the poor, enabling the poor to become agents of renewal in the city, as opposed to being dislocated by renewal programmes. Bowsher's article(Shelter 67 1997) talks of congregations as developers and cites the Central Cities Housing Venture and Pilsen Resurrection Programme as two examples in the USA.

2.10.4. Allocation of housing opportunity

The YMCA through its Foyer Programme ensures housing for, and specialist care to many in English cities. It is also the single largest provider of single young peoples housing in Britain. The English Churches Trust has a special care focus for those elderly, ill, with mental health problems and learning difficulties. Fr. Ben Beltran from the Philippines worked with the residents of Smokey Mountain to ensure their fair and just housing as opposed to being relocated, and voiceless in their housing choice and design.(Together # 51 1996). Richman in his article states numbers of policy advocates, such as the Oaklands Project that will organise around issues such as disposition of surplus public land, one-for-one housing replacement, anti slumlord actions, limitations on ownership conversion when this threatens housing stock, fair housing and rent and eviction control.(Richman 1993 11- 27).

2.10.5. Ownership and subsequent management

Many churches housing associations in the UK are well respected for their ownership and management models as are their counterparts in the USA such as the St Ambrose Housing Aid Centre (Bowsher 1997)(Richman 1993 10).

The above are a few examples of how church related groups are presently involved, or have in the past been involved in the housing sector. Many of these have been in the inner city, due to the churches' focus often on areas of greatest need. However in the recent past there has been a shift towards a more holistic view of housing as a community development enterprise in the place/ locality where the church has a presence.

2.10.6. Housing beyond houses

Organisations like World Vision represented by the views of Luscombe(1997), Linthicum(1991) have been advocates of this approach for many years. Alice Shabecoff has written a 280 page manual giving 25 strategies that will contribute to the "Rebuilding of Our Community" which deals with simple issues such as helping a homeless family to complete tax-related finance deals freeing money for housing development (Bowsher 1997). The Summer Hill Project is another USA inner city community development programme (Lupton 1993: 105-107). Locally, de Beer advocates a transformational housing model, as part of a holistic pastoral model for the inner city (De Beer 1999: 7). He sees this releasing the latent capacity of the church on housing, if certain conditions are met. It must be community based, have self interest, a sense of identity and mission, be value driven, utilise its resource and infrastructure, people power, have a stewardship orientation towards the city and resources, work by brokering and partnerships and be aware of the power dynamics of the city and housing sector. (De Beer 6:32-40). This notion certainly takes the housing enterprise to a more interactive, economic level as Richman suggested.

The uniqueness of the church contribution is in the notion of transformation, which is seen as fundamental change. Andrew Harris the YMCA Housing director for Britain argues in the following statement: "we are challenged to move from a single minded approach to the development of a new transformation agenda - how have we transformed the life of an individual, a family, a community through the work we do? Some transformation will come through what we do directly; some will come through what others do. We can all be big on transformation. Can we rise to the challenge? I hope we can. We have to make the transformation agenda work. We have to scrap the development stories and replace them with stories of transformation. Each scheme, existing or new, should be measured by the transformation yardstick. It is a challenge for us all..." (Harris 1998: Housing Today #106 12). This community transformation will be the yardstick against which the four local case studies will be measured. This is however difficult to measure given the elusive nature of social transformation and cohesion.

2.11. Ownership

Models and Finance Options become an important aspect of the question when considering the options available to churches for response to the need of the city's housing demand Richman sets out five ownership options namely:

- A resident management corporation
- Limited equity housing co-operative
- Mutual housing association
- Community land trust
- Condominium ownership (Richman Appendix 1993)

These could be compared with the option identified in South Africa at present:

- Section 21 company
- Share block company
- Public/private company with share holding
- Co-operative
- Communal property association (SHF 1998:vii-viii)

Should the church choose the route of social housing, which for the present seems to be advantageous given that one has the experience of overseas to draw on in terms of limitation and the relative newness of this field in South Africa, it would be involved in the formative stages of legislative frameworks, which they may focus on the inner city in South Africa.

The church is at present a property owner, both within and outside the inner city. What will it do with the property presently owned and how can it utilise its property ownership in economic terms to secure housing in the inner city including those that are presently unhoused or outside the states housing provision? Can ownership models be created that will utilise present property for future housing use.

2.11.1. Finance

Closely related to both ownership and provision is the aspect of housing finance that needs to be addressed in the inner city particularly.

"Today, there are only a few targeted approaches to finance social housing initiatives, and even less which are sustainable in the long term. From a financial perspective, social housing is a new concept, and appropriate credit instruments still need to be developed." (SHF 1998:vii). Issues affecting the finance of social housing include risk, the project cycle, range of targeted products need to be addressed. For each of these dimensions a case could be made as to the suitability of the church that is willing to undertake the development of social housing with finance gained through the wider universal church.

Smit in proposing alternate models for housing the inner city's poor provides four options that range from a housing association for the" very poor" through to individual private ownership. This in the belief that "a key starting point is that housing assistance schemes must make the inner cities accessible to poor people" (Smit 1992:11). Giving access to the infrastructural resources is fundamental to restructuring of the city. The packages that are mooted are:

- Housing association rental option for the very poor, this will almost only give a sheltered foothold to the inner city from which individuals can move up. Housing association rental option, on which as mentioned, the housing association would have to manage and secure redemption .

- Inner city ownership option. Here there needs to be protection from speculation otherwise this leads to the first steps of gentrification and down raiding by the non-targeted groups.
- Finally the option that combines deregulation and policy changes that makes inner city housing an attractive private housing option.

The churches' role in financing and leveraging finance for housing provision is substantial. This aspect needs to be explored in greater detail.

2.12. Role That Policy Plays

This becomes the debate that rages around theory and policy and whether the policy in any given situation contributes to the specific provision of inner city housing and whether it should distinguish this housing from others and why, particularly in the African context. Many aspects of policy have already been mentioned in the above text. Policy around zoning constraints, building regulation and codes, land supply controls, and institutional structures that address inner city and social housing issues directly, as argued by the Social Housing Foundation.

Chapter 3 CASE STUDIES

2.13. Introduction

The four chosen cities and churches will be looked at using a structure implemented by BESG and the Urban Sector Network to review case studies on mutual help in housing delivery (BESG 1999)

The format for examining each of the cases will be to give an historical background and Organisational Profile, Project Design, and finally, Project Implementation. An Evaluation will follow using common criteria for all the case studies and these will evaluate:

1. The understanding of the housing process and the role the organisation plays in it.
2. The Target and Reach of each project in terms of its numbers and income level of those housed.
3. Means of funding and long-term sustainability of the project.
4. How the concept of integrated housing was embraced in the project.
5. The typology of housing delivered and used in each project.
6. The role the Church played both locally and nationally as well as,
7. The impact of Christian values on the housing process. In this area the notion of community transformation should be evident if one follows the thinking of both Harris(1998) and De Beer (1999)

Each section will include Tables of statistics relevant to the points.

2.14. THE ARK, Durban

2.14.1. Historical background and Organisation Profile

The Ark Christian Ministry Church has existed in Durban from the early 1980s. It has mostly catered to the destitute of Durban, being the only substantial organisation providing for homeless people in the inner city of Durban.

A survey of budget accommodation would not be complete without commenting on The Ark project, which originated in the city of Durban and caters largely for the indigent ('outies'). It is a welfare institution underpinned by a Christian message and has residents referred by hospitals, police forces both metro and national police services, welfare agencies or those that come directly off the street. There are beds and

cupboards for 926 people of all races who can be accommodated every night, separated between sexes for unmarried residents, married couples and those with children. There are care-facilities for street children and the children of prostitutes, as well as a clinic facility.

Residents are accommodated free of charge but give back 1/3rd of their earnings from Ark projects which include clothes' mending, minor building works and car guards. They are well provided with life skill courses, alcoholic rehabilitation where necessary and Christian courses by a volunteer staff of 87 of which 21 are pastors. 2 700 meals are cooked every day. (Harber 1997 6)

Most residents are resident for a short time before moving to other shelters although this tendency has decreased over time. Since the project started in 1982, 32 000 needy people have passed through its doors. This gives an average resident's duration of less than three weeks. The Ark is an important social component of public housing in Durban and this has been recognised by various forms of assistance from Council.
(Boullion 2000 13)
People who cannot be accommodated when the gates close at night are a problem as well as those who loiter around during the daytime. For these reasons the anticipated new waterfront development partners, Renong, 'do not see The Ark as part of a vision'.(Boulllion 2000) The developers plan to give the institution, The Ark notice to vacate their present premises. This happened and the tussle for limited available ,centrally -situated land began with The Ark leadership stating that to be relocated beyond the city boundary would be counter productive.

The Ark is housed in an appropriately designed and robust former stevedores' compound. At least two other similar buildings are apparently sealed up on the Point where the new gentrified vision for this area takes shape. Soon the relocation of this important institution will pose a major challenge to the city. Fortunately the pastor has stated that he has the capability to expand to 5000 residents and the present location could be changed. (Harber 1997 6)
This fortunately has not happened as the pastor expected.Today they are in process of relocating to a different area of inner city, Albert Park, much to the resistance of the local community, (NIMBY syndrome) they move into an area with many religious bodies, such as Diakonia Council of Churches, Universal Church of the Kingdom of God Cathedral, and Durban Central United Church. In St. Andrew's Street is Anchor House YMCA as well as newly mooted social housing projects in St. George's Street (Saturday News May 1999).

"**The Ark Concept** -was established as a Section 21 company whose intention is to run a boarding establishment for homeless persons on behalf of the Ark Christian Ministry" as explained in Funding Proposal (Charlton 1999).

Due to the pressure to move from the Point area for gentrification and upgrade projects, the inevitability of the move from the waterfront development to give way for more capital desirable investment "The Ark" company was established.

The Ark target the destitute and at present provide for about 900 people. The target for which the company was established is for people who are in need of assistance, because they are temporarily unable to manage their own lives due to social problems, such as drug or alcohol abuse, or because they are destitute.

The project is still in the process of implementation so has very limited history; in fact it has only a history of beginnings.

2.14.2. Project Design

Institution And Management

'The Ark concept' - a Section 21 company established in terms of the institutional requirements of PHB policy(Vol A Part 7 KZN Policy Aug 1998 Transitional Housing policy April 1998), has 5 Board Members drawn from the Ark in Durban and Cape Town. The facility is to be administered and managed by existing management structure overseen by Board of Trustees from the Ark Christian Church .(Boullion 2000 :1)

The Ark describes itself as a non-profit, non-subsidised, apolitical organisation, which survives, solely on donations and contributions. It's Articles of Incorporation note that it is organised and operated exclusively for religious, charitable, educational, philanthropic and benevolent purposes of a public character. (Funding Documents 1998).

Facilities

The proposed accommodation would be in single sex dormitory accommodation, with communal ablution facilities were proposed and accepted by professional Consultants and Metro housing, as being most suitable to house a minimum of 900, with approximately 300 more in an emergency.

The three buildings would house staff and other activities including, clinic and local AIDS hospice, crèche, kitchen facilities to feed all residents form a central dining hall workshops for handicraft,an employment and administration area and there were also to be recreation areas.

To obtain the buildings and to access funding a Provincial Housing Subsidy for Transitional Housing was sought after an initial application for institutional Housing Subsidy was changed as it was felt this suited the nature of transitional housing.

The Building Design submitted for the conversion of offices was designed 'to suit our needs and requirements' stated the Ark application for the proposed conversion of 3 existing buildings, both offices and apartments between St Georges and St Andrews Streets, namely Lyndar House, Solar House, Harleigh Lodge a residential lodge that recently suffered fire damage.

In setting out its operating and maintenance requirements The Ark seeks rates exemption or relief for the service they provide in housing the homeless of Durban.

Cleaning, security, administration, maintenance will be the responsibility of members living in the facility as is the case in present location

They rely heavily on donations, cash and kind for day-to-day functioning. At one stage they did have income-generation projects such as labour brokering, eco-brick making and crafting projects at an earlier stage; presently it is questioned whether these still exist. (H deBeer 1999)

Implementation of the project has been slow and there have been frustrating delays. The project is not yet operational, due to the local residents requesting via a petition and lobbying for a detailed Social Impact Study, carried out under the mandate of Development Facilitation act.

There is antagonism with Albert Park residents who have drawn up a petition and a Community meeting has been held. The relocation of The Ark is 'a highly emotive issue' states a city official. This is seen on both sides of the scale. The struggle to find a suitable solution for all concerned continued up until 7 August 2000. The Social Impact Assessment was to follow the brief to identify the territory, key stakeholders, and interested and affected parties and major opportunities and constraints in re- locating the Ark. Potential social impacts that could arise both positive and negative on the surrounding area, location and neighbourhood were to be taken into account. This process was undertaken on behalf of the developer. The Development and Planning section of Durban Metro involvement flows from the Greater CBD Revitalisation Project and the Albert Park Upgrade, as well as Council's Integrated Development Planning process. There is an attempt to understand " the socio-cultural compatibility of the Ark within a neighbourhood community". This concern was more of the city's than that of The Ark who have been almost non-committal on the wider implications of their relocation and development.

Initial reports of the SIA have recommended against the social compatibility of these two neighbours (Enviro interface Aug 2000)

Evaluation of the Ark Case Study

This process of housing is complex in the extreme and often where there is a lack of suitable land for low-income housing, such as in the inner city, the tussle for limited available, centrally situated land for housing opportunity is crucial. Often the transient nature of the inner city population and their desire to be close to resources makes their housing more complex. (Campbell 1998).

There tends to be a view that Charlton reflects that of NIMBY (Charlton 2000: 8-12) where development can take place but 'not in my backyard'. When this takes place the recipients of the housing feel dislocated, or one should say, more dislocated and the tension of large-scale development comes into play – as with the Ark, whose compatibility with Rocpoint Development was non-existent and thus they were to be relocated to the Albert Park area. (Grant 1996 125-138)

The ensuing struggle for the resource of land and the use of a social impact study as means of community stonewalling housing they do not see as beneficial to their community, has been well documented.(Minutes APRPAss Sept 1999)(Boullion 2000)

One lesson that can be learnt from The Ark experience is that there needs to be a comprehensive, integrated development framework which encompasses all of the city's citizens in a way that takes cognisance of the fact that if there is not a level of negotiation with the recipient community, as well as strong political leadership from the civic and local government sectors, the poor will continually be marginalised (Charlton 2000: 13) by the more powerful and better organised, well financed sectors of the inner city community who will seek to protect their perceived value of the location of their business and housing.

Another lesson is that when housing is understood in the complex nature of a whole and holistic process, the entrance to a new community needs to be well negotiated and carried out. In this instance The Ark did not do the necessary ground work to give it a good or even reasonable profile in the Albert Park area, and so compounded an already emotive issue.(Boullion 2000 6-13)

The lack of long-term planning and the evolution of the number of members within The Ark, in its present location, should have alerted its Trustees and members that a crisis was looming. However, there is little evidence of this, resulting in the lack of consultation with the local community (Charlton 2000: 9) due to the crisis of the need for urgent relocation. This pressurised an already tense process even further.(op cit 1-11)

In this instance we have a very good example of how "the slow and more complex process of social integration" of housing into the complexity of inner city life was not understood by The Ark members for lack of capacity and a sense of desperate mission. Therefore it was not undertaken or even managed until it was forced by community resistance to the relocation. (Mohamed 1999)

In this instance because no new housing has taken place the housing satisfaction questionnaire was not undertaken.

2.14.3. Evaluation using the criteria set out in the introduction of chapter three namely:

Projects understanding of the housing process

Target and reach of the project

Means of funding and long term sustainability

Concept of intergrated housing displayed in project

Typology of housing delivered

Role the church played

The impact of Christian values in the housing process and community transformation

Project's Understanding of the Housing Process. The Ark's role, although vital within the city homeless profile, is not reflected in their understanding of what role they play. It is seen merely as a running of boarding establishment that cares for 800-1200 homeless people. The lack of engagement with wider societal issues around the housing debate, and the antagonism toward community consultation show a limited understanding of role. In documentation they state "they are happy with the design if it suits us" – which shows little involvement in the actual design specification for their project. (DeNeychen Letter Aug 2000)

The Role The Ark Play.Housing is not seen as a fundamental part of their role – it is merely functional outworking of their outreach, which has then had knock-on effects in the areas of employment creation and health related issues, such as clinic and Aids hospice. They need to accommodate those who come to the Ark for care but housing provision is not seen as their role.

The Target and Reach of The Ark: This is very wide in whom The Ark Target and broad in terms of numbers the Ark reach– although not stated, they purport to house 900 – 1200 people who have no access to finance whatsoever. (De beer H 1999) This is really reaching the farthest down. The fact that there is a limited through-flow of transients means an increasing pressure to provide more accommodation, while not facilitating movement within the housing choice spectrum, or as stated in chapter 2 not giving people a chance to move up the housing ladder.

Funding and Sustainability of The Ark project: All documentation and the structure of management and trusteeship point to a very vulnerable unit on both funding and sustainability area. The fact that they rely heavily on public donations and generate little income from within, apart from the demanded 33% of all income generated by residents from outside work (i.e. labour brokering services), means that this project, as big as it is, is vulnerable and dependent on public and private goodwill to continue to provide the service they do. (Funding Application 1999)

The structure and management and the lack of transparency of governance make for concern when viewed in terms of long-term sustainability. (Bouillion A 2000)

Integrated Housing

Although The Ark state that their approach is holistic and documentation would suggest such, in practice there seems to be little understanding of housing's integrated process to deliver more than a place to stay – i.e. a boarding establishment. (PHB Funding Application 1999)

Where care and medical facilities, and employment projects have evolved it has not been through attempts to have good housing, but rather as response to perceived needs of those The Ark reach out to.

Housing Typology used: Present housing is in a refurbished stevedore hostel, which was leased nominally from Portnet and the local city Council. Members of The Ark undertook the refurbishment and maintenance and this is still the case in the new proposed development.

The new development would have been in two converted office blocks and a refurbished residential lodge – the refurbishment in part undertaken after fire damage.

This project would have been high-rise with little recreational space and spread over the three buildings. (Dev& Planning Report Nov 1999)

Role of the Church and Impact of Christian Values on housing provision

The Ark sees itself as a Church that must provide for the care of the marginalized through reaching out with salvation. They provide minimal service within their developed capacity and often use a referral to and from other services within the Welfare and Health system of the city.

The city in turn has a greater understanding or appreciation of their role in providing housing and often there are referrals to The Ark by many agencies such as police, hospital and social workers.

The notion of reaching the unreached and telling the untold in the streets of Durban drives The Ark as a Church to do what it does. (De Beer H 1999) To this end they are impacted by their Christian values, but the lack of transparency and openness in engagement with role players and the community at large , shows a lack of trust or openness which belies Christian values of openness and honesty and integrity.(Bouillion A 2000) The ability to develop a positive caring community that places high value on the support and care of the marginalized and "outies" shows an understanding of the nature of holism in housing, yet the process is still seen as part of the picture.

A wider reach to include immigrants and students and family groups shows an understanding that housing cannot be seen as single entity units or even in family units as is often the case when initially housing policy was drafted.

In this instance the Ark's attempt at housing is a mere overflow of its outreach in the welfare areas of the city and these could be played by other groups but to date no other single entity houses so many people in one location. The role comes from a Christian motivation but could have been played by others, but is not or if not not at the scale and level of the Ark which begs the question of capacity in the city of Durban, to care for and house its homeless and transients, an issue for further policy debate.

2.15. ST. GEORGE'S HOUSING PROJECT, Johannesburg

2.15.1. Historical Background and Organisation Profile

St. George's Housing Project is the culmination of long-standing involvement with the homeless of inner city Johannesburg by St Georges Presbyterian Church, Joubert Park Johannesburg

The project presently houses 40 residents. In the same building are some of the works of the St. George's United Church, based in Hillbrow/Joubert Park area of Johannesburg Inner City, situated on the outer edge of Joubert Park, across from the Park Station complex.This is the transition zone of the Hillbrow/Braamfontein inner city fringe.

The genesis of this housing project was back in 1973. 'I think an essential part of inner city mission, particularly in our racial situation, is the establishing of contact between wealthy (but spiritually anaemic) suburbanites and the poor (but tested) dwellers in the depressed areas of the city. This will do them both good.' (Robertson 1999 : 194) . For fifteen years St. Anthony's has been the only congregation with a racial mixture reflecting the South African society. St George's is situated in Hillbrow, and has for over a year been bravely opening itself to make this seething cosmopolitan area its parish. This is seen from the following paraphrased statement

"So the service included the core of loyal Presbyterians, many of whom are now quite old. Also present was their Sunday school, which is predominantly from the 'Twilight Children' Care Centre for black street children. They also care for the "outies" on the streets of Hillbrow, and rehabilitated alcoholics from a nearby centre. ..... with new members of all races from Hillbrow..... the Evangelical Presbyterian Church (Swiss Mission) had also been invited.

With all this it will need a divinely inspired vision, much hard work and the prayers of us all, if this group can meld together as a loving 'people of God". (Robertson 1999: 171)

The above statement and those that follow show the long-term history and involvement with the homeless people of Johannesburg inner city, which developed into the St. George's Housing Project.

"'Then in June 1952 persons were evicted from a block of flats in Berea and sheltered temporarily in St. George's Hall, sleeping on the floor. This was the beginning of that congregation's work with the homeless, which would develop significantly under the later ministry of the Rev Diane Wicks. For everyone there was a growing awareness of social needs around St. George's and also in Soweto." (Robertson 1999: 173)

"All our members need to know what the congregation is doing in its central 'parish' area. We are offering the usual church services and keeping in touch with members. In addition our minister, Peter Jackson, heads a remarkable outreach effort. It is directed to the 'outies', to drug addicts, to the gay community and to street children; in other words to the rejected or broken people of our city in its Hillbrow 'jungle'."
"His aim, and the aim of the few so far working with him, is to help these people find what salvation through Christ really means. It doesn't mean they must be well-dressed, have a house, car or job before they can be Christians and find a place in the church. It does mean that we will 'walk where they are' helping them to belong to the Christian fellowship and feel at home in it so that they discover that their personhood has not been lost. This is happening in our evening services. Be sure you attend sometimes." (Robertson 1999: 174)

Several social service activities were already in place such as, soup kitchens in conjunction with services at the church, A Pensioners' Shop to help the elderly with purchases and buying power, rehabilitative work amongst the destitute and street people, a counselling service for drug addicts, a ministry to children from broken homes, or without homes; social and study groups meeting for fellowship irrespective of class, colour or even creed.
In view of the education crisis of the eighties, Rev. Rod Adamson was organising a non-profit-making school for Standards 2 to 7 on the premises. The school was one of the greatest innovations for St George's and ran through the years of educational transition until 1998. (Robertson 1999: 183, 186).

A community member describes the St Georges outreach as it developed. "We have a developing community outreach programme which serves the homeless and jobless people of the neighbourhood. We serve a hot meal on Friday evenings with a short devotion before the meal, designed to inspire, empower and support people in their struggles. A support group meets after the meal for anyone who would like to stay. We sit in a circle with everyone sharing his or her own experiences. It is an opportunity to share

1) Something we feel good about that we've done;
2) Any concern we may have;
3) A plan for the week ahead - one small thing that we know we can do.

We close the group praying together
"As we become involved and committed to living out our faith, we can actively share the burdens and joys of the community, making the load lighter and the celebration fuller. We have the possibility to build together the kind of church where the least powerful and the most marginalized of society feel as much a part of our church communities as the deacons and the ministers."'(Theko 1999 :Interview)

With the closure of the school, which had done its job, attention turned to physically reshaping the church building to become housing for the homeless. This showed the wide-ranging developments that began to reach into the wider community around the church.

After the closure of the school the facility of housing was mooted and development began to increase some of the old castle-like buildings to a housing facility for lower income people.

But new leaders emerged. By the end of 1991 Vernon Openshaw had been called as full-time minister, and was still there in 1998. Diane Wicks, a graduate of Union Theological Seminary, New York, had joined the team while continuing her full-time work for the National Co-ordinating Committee for Repatriation. Shortly thereafter Diane's energy had launched a programme for the homeless who slept in the nearby Johannesburg Station.(Robertson 1998: 184).

The project developed into a focused community outreach that sought to develop community sense for those of the inner city.Forty residents are housed in the building, as well as some of the works of the St. George's United Church, based in Hillbrow/Joubert Park area of Johannesburg Inner City, situated on the outer edge of Joubert Park, across from the Park Station complex which is the transition to the Hillbrow/Braamfontein inner city fringe. To date the project has been established and now runs with a Project Committee and Co-ordinator.

The total project developed out of the weekly community meeting with the homeless who came to the soup kitchen and jobs centre. Their input at community meetings established the structures; rules; as well as some re-development options, for both the church and the local area.

The building that previously housed a school for children was converted into single and double room occupant flats, the conversion of which was undertaken commercially, with assistance of some of the residents by way of employment creation training and sweat equity.

The housing section criteria is focused on homeless of the inner city who are over 18 and able to pay R250 per month for the shared accommodation. The selection of the tenants is through a process that builds their relationship into the community of St Georges. This is a strong selection criteria and the following process outline will indicate this. Following this is the detailed steps for becoming a tenant community member.

"St George's Housing Project

Steps for becoming a Tenant:

1. Speak with the Housing Manager to get the basic terms and conditions and ask any questions (Mondays & Wednesdays 5pm-7: 30pm)
2. View the rooms on Wednesday at 7:15pm (sharp!)
3. Attend the Community Meeting on the 3rd Thursday of the month at 6.30pm at the Church
4. If you have done the first 3 steps, agree to all the terms and conditions, and have the money for rent and security, you may be interviewed on the last Thursday of the month starting at 5pm. At 6:30pm you must stay for the Community Meeting.

Each person that is interested in living there must meet all 4 of these steps. "

(St Georges Housing Project Steps for becoming a Tenant supplied M Khumalo July 1999)

After the interview and acceptance the person will then sign the following:

Statement of Understanding and Commitment

I understand that St. George's Community Housing project is not simply affordable accommodation. I understand that it is a project dedicated to creating a stable caring community environment, where individuals help themselves and each other. So, as a member of this community, I commit myself to work co-operatively with other tenants to establish and maintain a positive, caring community environment where we focus on changing behaviour and attitudes that are destructive to the community and ourselves.

I understand that this commitment requires effort, participation and intention on my part. I understand that the meetings and the House Rules are very important to the success of this community. For this reason I commit myself to attend all meetings and keep all the terms and conditions for living here. I also commit myself to assisting others in keeping the rules by speaking to them if I see them violating the rules. I will also bring my concerns to the Floor and Community meetings so that issues my be resolved co-operatively.

The above statement of understanding of commitment is signed by individual tenant as a binding commitment and condition of St George's Community housing (M Khumalo July 1999 Interview)

After the interview and acceptance; by both the individual applicant and the selection panel the focus is then the community in which the applicant now will be a tenant. This is borne out in the monthly meeting format that addresses issues of interest and concern to all in the Housing Project. The decision-making process in this meeting and housing related matters involves the Housing Manager, a resident in the Project, and the Working Committee, is also used to determine the suitability of applicants and the direction that the community will take on any given issue.

2.15.2. Implementation

The project has developed since the start of the year 1999 and at present has 41 residents. It also houses some of the other outreach works of the St. George's United Church, based in Hillbrow/Joubert Park area of Johannesburg Inner City, situated on the outer edge of Joubert Park, across from the Park Station complex which is the transition to the Hillbrow/Braamfontein inner city fringe.

The mission statement of the project states: -

. " The project exists to provide:

- A positive environment for human development in a caring community, where individuals can help themselves and each other.
- Community members work together to establish and maintain a growth-filled environment.
- We focus on behavioural change and confront attitudes, which are destructive to the community and us.
- A place to set goals and practice behaviours, which lead to successful living.
- A disciplined lifestyle bringing a process for examining attitudes and values for learning to deal with stress.

A chance to change, to confront mistakes and to accept responsibility for my life."

To meet these goals, the community rules are used as a measure for screening and control and set the tone for the communal living which tends to have many students as well as foreign refugees, who should have 'papers. There are very few family groups.

2.15.3. Evaluation of St Georges Housing Project According to Criteria set out in the introduction to Chapter 3 namely:

Projects understanding of the housing process

Target and reach of the project

Means of funding and long-term sustainability

Concept of integrated housing displayed in project

Typology of housing delivered

Role the church played

The impact of Christian values in the housing process and community transformation

Understanding Of Housing Process and the role the church plays

The ability to develop a positive caring community that places high value on the support and care of the marginalized and "outies" shows an understanding of the nature of holism in housing, yet the process of housing these groups is still seen as part of the bigger picture of Christian ministry.

A wider reach to include immigrants and students and family groups shows an understanding that housing cannot be seen as single entity units or even in family units as is often the case when the initial housing policy was drafted.

Their understanding that housing is not just affordable housing or shelter, but also the development of the community and individuals and it is within such a development process that housing process takes place. This shows a more comprehensive grasp of housing as more than just a bricks and mortar event.

St George's sees itself in providing a start in the housing process for many of the transient people of the Joubert Park community in the Johannesburg inner city.

Their involvement with economic empowerment and vocational skills training and the development of Homeless Talk magazine from within this church project showed a grasp of wider issues that impact on the housed. The fact that this could not be sustained beyond December 1999 (Perspective 10 December 1999) shows both the lack of capacity that exists within the Church and its leadership to sustain a meaningful interaction with the homeless of Johannesburg inner city community. Rev. Openshaw has since moved to the Joubert Park Neighbourhood Centre, which now deals with wider community issues, but this is done outside of the St. George's Church gambit. (Openshaw 2000)

Target And Reach Of The Project

Table 1 Socio economic data St George's

Income Levels		Housing payment		Employment		Travel	
Rand	%	Rand	%	Sector of employment	%	Kilometres travelled to work	%
R500	14	R200	14	Formal	29	5 km	50
R800	14	R300	57	Informal	57	10 km	17
R1000	14	R500	14	Self emp	0	15 km	0
R1500	57	R800	0	Casual	14	20 km	17
R2000	3	R1100	14			25 km	0
		R1500	0			30 km	0

(field survey 1999)

The project has, as stipulated, the homeless and marginalized, lower income people over 18 years old, see table 4, who can pay R250 per month rental as its target for housing beneficiaries. Table 1 shows that 57% pay R300. The table 1 above one sees that the project is achieving its stated goal providing housing at R250 per month

From table 1 one sees an income range R200-R2000 with average income of R1375 with 57% of the respondents falling in the R1000-R1500 group.57 % are informally employed with a further 14 % doing casual jobs. These constitute the 50% that have work within a 5-kilometre radius of the project. Table 2 show a high number 75% of female-headed household and 86% of the beneficiaries classify themselves as African.

Table 2 Demographic data St Georges

Demographic data	Gender		Household head		Female headed house hold	Race				
	Male	Female	Yes	No		Af	C	As	W	For
Percentile %	29	71	67	33	75	86				14
N=7			4	2	3	6	0	0	0	1

(Field Survey 1999)

Table 3 Age Profile St Georges

Age of respondent										
	<20	20-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61>
%	14	14	72	0	0	0	0	0	0	0
n	1	1	5	-	-	-	-	-	-	-

(Field Survey 1999)

As part of the selection criteria, which are carried out within the community frame work, there must be a commitment to the community, so 43% find out via friends, community advertises to community, 29% through the church, another intercommunity relationship that is strengthened. However in table 4 below taken, from the field survey one sees that the project is perceived as open to all (86%), not just Church members (14%).

Table 4 How beneficary found out St Georges

Find out	Advertisement	Friend	Work	Self	Church
Percentile	0	43	29	0	29

(Field Survey 1999)

Funding and Sustainability

The project is still in its infancy and so the nature of long-term costs is still to be felt. The Church may well be bearing the cost of the initial infra-structural development and the rental income is unrelated to market in the area. It must, however, be stated that this was never seen to be a profit-making venture, but grew out of the outreach ministry of the Church to the marginalized of the city. The table 5 below give an indication of future pressure that will be on this project as few seek to move out 71% no desire to move and many 50% state they will never move. Although 71% are happy with the housing provided there is an indication that the rental option as opposed to the responsibility of ownership is desired see table 5 desire to own yes 29% no 71 %.

Table 5 Housing Mobility and Satisfaction St Georges

Desire to move		How long before you move		Rating Inner City Living		Satisfaction With housing		Desire to own unit	
	%		%		%		%		%
Yes	29	<1 yr	25	V good	17	V Happy	29	Yes	29
No	71	< 2Yr	25	Good	66	Happy	71	No	71
		<3 Yr	-	Fair	17	Unhappy	-		
		<4 Yr	-	Bad	-	V unhappy	-		
		Never	50						

(Field Survey 1999)

Integrated Concept of Housing

The fact that there has been an attempt to provide food via the mechanism of a soup kitchen and community nights, some form of welfare counselling and rehabilitation options, the work with both pensioners and schooling issues in the inner city, shows the development of an integrated understanding of the complex nature of housing a community. The Church's inability to sustain these is as a result of lack of capacity on all sides, finance, skill and human resource.

The table 6 below indicates the improvements sought to this housing.29% would like to see rental drop to R200.00, 75% see the need for better facilities and 43% mentioned a medical facility, due to their exposure

large numbers sought practical help such as help in finding accommodation 57%, finding employment 43% and sourcing cheap food 29%

Table 6 Improvements Desired St George's

Improvements	Rent	Amt.	Facilities	Crèche	Medical	Find accom.	Find emplym.	Cheap food
Percentile %	29		75	0	43	57	43	29
		R200						

(Field Survey 1999)

The selection process as has been mentioned shows a high level of value placed on the community – an aspect of many housing initiatives that is neglected in favour of units and brick and mortar. However, the social fabric of the community is important to the health and development of the individual within the holistic view of housing (de Waal 1999). The table 5 show a high level of satisfaction both with inner city living (67%) and the project itself (71 %) rate the project as okay.

Typology Of Housing

The housing happens in a reshaped/renovated Church building in the inner city with single and double rooms, shared ablution and cooking facilities. As mentioned above in table 6 many facilities are sought to improve this housing and the fact that (71%) would not like to own their present unit shows a measure of transition and preference for the rental option. See table 5

Role that the Church Played

There was very little global support for the projects of St. George's all throughout its history from within the national church structures. The Church has always been seen to be on the maverick fringe of its denomination. (Theko 1999) A view confirmed by other interviews that indicated little or no support for the housing venture undertaken by St George's which means that on a national level there needs to be a concerted effort to encourage support for housing ventures of the church especially in the inner city.

Impact of Christian Values

The whole process of involvement in the lives of the marginalized and homeless of Joubert Park and originally Mayfair was, and is driven by the call on Christian to be spokespeople for the speechless, providing homes for the homeless. The high value placed on the community – (57%) of residents are members of the community, and the use of the community support meeting to deal constructively with any destructive issues and processes, is also seen to be derived from the Christian calling" to be community and confront evil or destruction in the world in which we live". (86%) said the housing provided was not only for church members and, as such, was a way of touching or reaching out to the community of the inner city of Johannesburg.

2.16. UBUNYE CO-OP HOUSING

2.16.1. Historical background and Organisation Profile

The Free Methodist denomination started ministry in Pietermaritzburg in 1991. This was seen as 'a strategic starting point for a new development in the denomination's program in South Africa - urban based, multicultural congregations.'

The following is the description of the community in which Ubunye is located.
"'Until 1992 this area was regarded as a white enclave in racially divided South Africa. However, with the discarding of the Group Areas Act, the neighbourhood has almost completely become a multicultural community, with only four to five years experience of relating together."

The neighbourhood is a residential area with tree-lined streets and many single-story, turn of-the-century homes. There are a few low-rise apartment buildings. The area is bounded by small retail stores on the South side, light industry and auto repair shops on the north, offices on the east, and park land on the west. Two traffic corridors cross the area; there are two taxi/microbus hubs within the area. Informal drinking establishments (*shebeens)* are dotted throughout. The neighbourhood is less than four-tenths of a square mile in size, with over 6,000 residents.

The community is primarily made up of singles and single-parent families, with some whole family units as well. The average age is probably under 35. There is no primary school in the area, although there are several secondary-level tutoring schools and adult-education centres. Most households function at a subsistence level economically; most working adults are seeking employment in the formal sector and have a limited educational background. While ethnically diverse - 40 percent Zulu-speaking blacks, 10 percent coloured or mixed race people, 15 percent Indian, 5 percent Africans from other areas/countries, and 30 percent low-income whites - most share common aspirations of seeking employment and trying to better their circumstances. Almost all the blacks have come from rural areas into the city centre, although some have just moved in from the peri-urban townships on the periphery of the city proper. (Ibid Pages 35-36)

'In April 1995 church leadership initiated a pilot housing project. A house beside the building where the congregation meets had been a matter of prayer for several months. About 20 or 25 people lived in this three-bedroom house, renting individual rooms. An informal drinking establishment was located in the backyard.

Electricity had been shut off for several months; water was restricted to a trickle. This is a fairly typical situation in the area. Finally city officials ordered the place to be shut down; all residents were evicted. Church leaders went to the building's owner, a Muslim investor, to inquire about managing the place for him. When an agreement was made with the owner, church members spent a month cleaning, painting and repairing the house and property. The first residents were a single mother with three boys who had been attending the church for some time. Other residents were admitted through referrals. Our goals were to keep rent affordable, maintain the property and tolerate no violence. (ibid P36-37)

The group then developed a shelter for abused women - The Haven - the only shelter in Pietermaritzburg of its kind. (Ibid P37)

'In 1996, following the establishment of a trust that could function independent of the church structure, we purchased a building that had been a residential hotel, right in the heart of the community we were ministering in. We began renting out the sixty rooms in the complex, we renovated and opened the women's shelter in early 1997, and we are making plans for converting one section into a worship centre/preschool facility.

This all happened so that Ubunye might fulfil their ministry mission as contained in the following statement

'We seek to promote a holistic response to community needs, especially towards subsistence-level urban workers and their families.' Is the Mission Statement of Ubunye Co-op Housing. The stated purpose is

- *To provide safe, clean, affordable housing to low income families.'*

Ubunye Co-oporative housing (UCH) was developed as a social ministry from the Ubunye Free Methodist Church - it functions as the community development partner of the latter.' The Ubunye Trust was established as a separate body in the city to distinguish it from the Church. There is however a desire to keep the Church rooted in the community as is seen from the following statement.

'"We want our growth to come from people in the community seeing a consistent witness to Christ, who is concerned about every aspect of their lives. This is a challenge in a city that is church-saturated, where evangelism is primarily slick advertising and flashy programmes, and where faith and the rest of life are often disconnected.' (Ubunye Funding Proposal 1998: 38)

The purpose of UCH is to respond to the need of the urban worker and family who function at subsistence level through:

- Addressing mainly housing and women's safety issues, becoming aware of and providing affordable and safe childcare

The philosophy of outreach is driven by the scriptural injunctions from Isaiah 58 v 6-12 and the stated goals are: -

"1. *To develop a multicultural, worshiping congregation of earnest Christians and God-seekers.*

2. *To grow this congregation through Christian presence and ministry that is rooted in the community.*

3. *To develop and administer social ministries that corresponds to the community's relevant needs.*

4. *To aid in developing a sense of neighbourhood in our geographical home.*"

The primary goal of this is to build and develop and restore community in a previously fractured inner city. The following is a description of the project design to achieve the goals, philosophy, mission and purpose.

2.16.2. Project Design

Ubunye Co-operative Housing (UCH), a Section 21, not-for-profit company, rents out over 65 rooms to low income families, from two separate facilities in the community.

The first, started in 1995, has low residential mobility/turnover and was begun in response to the decline of inner city residential quality as described in the profile description (funding proposal 1998 :36-37). A property at 78 Pietermaritzburg Street, Pietermaritzburg, was purchased. This was known as Ubunye Centre and included 50 units. This development came from a community-based survey that was reflected on by church and community members continuously. Four issues were found and formed the basis of new ministry initiatives from this multicultural congregation. The four issues were:

- Housing, employment, women's safety and civil co-operation. (Ubunye Funding Proposal 1998:36)

Following the initial project the second project, larger in nature, is the major focus of the Ubunye Cooperative Housing staff. The compliment of which is described in the funding document as...."a volunteer managing director until financial and infrastructure stability is achieved. One full-time maintenance supervisor, a long-time participant in our church, who lives in the complex and carries on most of the day-to-day operation of the complex. There is one half-time cleaning person under the supervisor's direction."

This second housing complex presently houses more than 150 persons. A residents' association was elected and meets regularly with Co-op Housing staff. The primary purpose of these meetings is to disseminate information, raise issues of concern, and serve as a grievance structure. The bias in terms of criteria for allocating rooms is in favour of female-headed households. Women and children tend to be the most vulnerable group in the community. They often have the lowest-paying jobs, are exploited unfairly and are most susceptible to violence.' (Ibid p40)

The Haven was established in response to women's need for safe housing and is described as follows.

The Haven, our emergency shelter for women and children affected by domestic violence, has been operational for one year. We (The Haven) work with a broad network of social-service providers, including non-government organisations, government departments and the police. Kathleen Sheffield is the shelter's volunteer co-ordinator of services. The Haven is primarily an accommodation ministry. While we provide support and access to various resources for the women, the counselling and group-work process is delegated to existing groups in the community who have this as their primary function. A church member serves as the full-time housemother and lives in a self-contained flat adjoining the shelter. In the past year an average of eight women and children per month have occupied the shelter. This ministry is funded completely through grants and donations from various bodies. When the housing complex is financially secure, rental income from rooms will provide a subsistence budget for the women's shelter, promoting in-house sustainability for this program.' (Ibid p40)

At present a third development is being worked on in conjunction with the Social Housing Foundation and Housing.Institutions.Development.Fund. This project is known as the Ansonia project and is used to cater for the growing need on the waiting list of Ubunye Cooperative Housing.

The project, like others has been well researched and responds to needs of the city, by responding to and providing both shelter and care to woman and children.

'The ANSONIA PROJECT is an inner-city project which has the strategic advantages of proximity to, and employment opportunities within the central business district and access to public transport associated with the main railway station, bus station and taxi rank. Redevelopment of this area will also contribute to the prevention of decline in the social, economic and physical fabric of the inner city. (UFD 1 1999)

2.16.3. Management of UCH

The projects are all managed and directed by a seven person Board drawn from stakeholders. The constitutional criteria are, that the following serve on the board: the duly appointed pastor of Ubunye Free Methodist Church, two individuals from the community with specific relevant knowledge or experience, one Provincial Minister of Housing nominee, two members of the Board of Ubunye Free Methodist Church, one residential beneficiary of the Ubunye Coop Housing complex who is also a participant in Ubunye Church

This Board is to be amended following the allotment of rooms in the Ansonia Project, when a resident beneficiary of the current building may be nominated to a place on the board giving greater representation to resident beneficiaries.

The current Board members have significant expertise and experience in administration and executive management, project-linked subsidy housing and finance. If possible, new Board members will be sought to complement these skills with expertise and experience development, property administration, social housing and law.

The following were given as the reasons for the establishment of the section 21 company

- The Association will need to build up its reserves in order to meet maintenance and other obligations which means the tax relief afforded through 10(1)(cC) and 10(1)(cl) of the Income Tax Act of 1962 will be important.
- To establish long-term relationships with its consumers through resident participation and resident members.
- To offer residents a higher degree of security of tenure.
- To maintain institutional and financial independence.
- To establish a transparent and independent governance structure.
- To secure/attract funding from PHB and other bodies, and in the future commercial funders and grant-making bodies within the international voluntary sector (Ubunye Funding Proposal 1998 :5:.1)

A separate project team was established for the Ansonia Project to manage and run the project to a point of integration and sustainability within the larger project umbrella of UCH.

Project Task Team comprising:

Dan Sheffield, (Managing Director, Ubunye Co-op Housing) Bongani Hadebe, (Property Manager, Ubunye Co-op Housing) Nandipha Damane, (Administration, Ubunye Co-op Housing) Ebenezer Nsengiyumva, (finance and planning, Church Board) Mary Ridgeway, (technical assistance, SHF (private capacity) Ron Zeiner, (Director Ubunye Co-op Housing, construction background) Smith & Wilkes (attorney at law) G.C. Ford & Co. (Auditing) (Ubunye Funding Proposal 1998; 5;.2.3) shows the level of skill and capacity that is brought to the project which should bode well for future developments as well as co-ordination within the wider project.

Targeted Tenure, Housing Type and Affordability

Ubunye Housing currently has limited information on the exact housing types and tenure preferences of the Ansonia Project's target market. However, the informal survey and anecdotal experience indicates that the target market has no major aversion to rental of medium to high-density, communally -oriented housing.

It is recognised that it may be necessary to commission a more detailed market survey of the target group at a later stage to correctly position future developments. (Ubunye Funding Proposal 1998 4.3).

The primary target market for the 56 units to be developed by the Ansonia Project is families earning between R1 500 and R2 500 per month who fall within the criteria for government subsidy. The income profile of the units translates to a monthly affordable rental payment of between R375 per month and R625 per month. It is estimated that the stock provided in the Ansonia development will fall into the following affordability categories (assuming 25% of income is used for rentals):

- 13% of units (communal ablutions) will be affordable to households earning between R800 and R1 500 per months; and
- 87% of units (bath en suite) will be affordable to households earning between R1 500 and R2 500 per month

Table 7 Housing Affordability Profile for Ansonia Project

Unit type	Communal Ablutions	Bath en suite
Size	16 - 18m²	16 - 30m²
Cost price	R17 000	R18 500
Monthly rent	R200 - R375	R375 - R657
Household monthly income	R800 - R1 500	R1 500 - R2 500

*(Rent figures determined by room size and facilities) (Ubunye Funding Proposal 1998 4.3; 4.4)

2.16.4. Implementation of housing by Ubunye Co operative Housing

The Ubunye Coop Housing Model exists to *'promote holistic responses to community needs, especially towards subsistence-level urban workers and their families.'*

One of the primary ways in which this is achieved is through UCH, which purchase, hold, develop and improve property with a view to enabling qualifying beneficiaries to hire individual residential properties. In the selection of properties to purchase, UCH carefully considers the suitability of the property to provide for multi-sectoral community development in conjunction with the provision of subsidised rental accommodation. UCH describe their activity in their funding documentation as seeking to

- *Enable an environment that facilitates the development of personal self esteem, empowers persons to enter fully into community life, and enables positive interpersonal and parenting relationships in family units;*
- *Develop all functions and programmes in a manner that involves beneficiaries in both planning and implementation; and to develop appropriate skills in all the paid employees and volunteers associated with the Company;*
- *Provide community facilities and programmes aimed at the furtherance of community life and the health, welfare, and spiritual well-being of the community;*
- *Provide temporary accommodation for special needs persons from the community at large.* (Ubunye Funding Proposal 2.1 1998).

The housing is obtained from the purchase of suitable existing stock in the CBD area, which can be purchased, renovated and made available for rental tenure. This stock is held as affordable housing stock for any residents in the long-term.

The rationale for the rental option was that there is evidence to suggest that many families would prefer to rent at least initially, and limited rental opportunities exist within the subsidised housing market. It is also possible to sell rental stock in the future, if this is seen as desirable.' (Ubunye Funding Proposal 1998 6.1)

There are recognised difficulties with the use of rental stock in terms of the PHB policy and subsidy scheme although this has been addressed since the inception of the project at both national and local government level. This being the case this project will be offered on a rental basis only. While rental does have an initial penalty (in terms of the inability to claim back output VAT on the difference between the product price and the subsidy amount) this option is seen to have a range of additional benefits (Ubunye Funding Proposal 1998 6.1)
The UCH is run and managed on a number of significant policies that determine tenant selection, pricing of units and rental tariff structure, arrears and evictions.

Tenant and vacancy policy

The tenants are selected according to a vacancy and tenant selection policy that works in conjunction with TheUbunye Coop Housing Waiting List. One of the tenant selection priorities is 'low income (R1 000 - R2 500) urban workers and their families'. Priority will be given to female-headed households and families living in sub-standard housing.

This is also governed by other criteria and a points system that operatesaccording to criteria as below:

- A waiting list, including date of application, will be maintained for persons who qualify according to:
- Households eligible for provincial housing subsidy
- Female headed households
- Persons currently living in overcrowded, unsafe, insecure accommodation.
- Priority applications
- Persons who repeatedly come to check their status on the waiting list (indicates commitment to the facility's reputation of consistent need)
- Persons with a reference from a present resident (indicates knowledge of Policies and Procedures)
- Female-headed households (most vulnerable economically and personally)

Points Scheme

- 20pts Female with one or more dependent child(ren) living with her (under 16)
- 15pts Couple with one or more dependent child(ren) living with them
- 5pts for every 6 months on waiting list
- 10pts Couple with no dependent children
- 5pts Comes at least once a month to check status on list

- 5pts Has a reference from a current resident
- 5pts Special medical concerns

Higher scores will be given priority even above date of submitted application.

Having been selected and approached the individual signs a lease agreement.

There is a tenant liaison and training structure in place that enables close co-operation between the Housing Management and their clients, the residents. The education programme is described to achieve the following.

'Prospective tenants will be required to undertake a training course prior to admission to an Ansonia Project-managed housing unit. Such training will include education and certification on the rights and obligations of landlords and tenants, calculation of affordability, grievance procedures and key policies of the Ansonia Project affecting tenants (pricing policy and rental escalations) and any other key topics deemed necessary.' (Ubunye Funding Proposal 1998 6.4.2.)

Pricing Policy and Cross-Subsidisation

'Ubunye Co-op Housing has been established as a self-sustaining institution that intends to increase the number of units under its control over time. The principles of affordability of stock to tenants and the long-term sustainability of the institution must therefore be balanced....will charge rentals that are set between market related and cost recoverable levels.' There will be no cross-subsidisation of units.

Units are priced according to the following details per unit

- Amortisation of capital; payment of interest on finances of that unit; management and general overhead costs; repairs and maintenance costs; rates, taxes and levies due; default and vacancy provisions; the development of a financial reserve for the Association and the generation of a reasonable surplus in the long term for future projects. There is provision made for price and rental escalation that will be approved by the Board from time to time.

The Arrears, Default and Eviction Policy.

This is governed by the following: -

'Ubunye Co-operative Housing takes the view that all residents have a duty to pay their rent on time and that any arrears will be pursued quickly and vigorously. We recognise, however, that on occasions residents may be late paying their rent or experience financial difficulties that will affect their ability to pay the rent due. (Ubunye Funding Proposal 1998 6.6 P5)

The Ubunye Co-op Housing has in place Repair, Maintenance and Risk Management Policy to protect and secure its stock.

The above relates to the Housing/Residential facet of Ubunye Co-op Housing, however as the goal of holistic housing is stated, there has been added implementation of other community building and development projects. These are: -

The Haven Management Committee:

Operates a Women's Shelter for crisis accommodation under the auspices of Ubunye Co-operative Housing. This is a real need in the city as expressed by front-line agencies such as FAMSA, Child Welfare, and Lifeline. In Pietermaritzburg there is no other women's shelter in operation. In fact, The Haven provides services for the whole of the Natal Midlands region, as no other facility is available. The specific need is for emergency, short-term housing for women and their children who are victims of violence, particularly domestic, and are in crisis.

The Haven staff works in a co-operative manner with other social service providers in the city such as FAMSA, Lifeline, Child Welfare, SAPS Victim Service and the Dept. of Welfare.

Community Building and Family Structure

One of the pressing needs in this section of the city is for the development of cohesive community amongst the various peoples residing there. Transience, unhealthy living conditions, the excessive number of formal and informal drinking establishments and violence, all contribute to a sense of instability. The Ubunye Centre is aiding in the stabilisation of the community. Normal family relationships, distorted by the apartheid structures, need to be reasserted through modelling and capacity building. Through the co-operative living processes, staff and residents hope to enhance the importance of civil co-operation and family relationships.

Educare

In the light of the persons and family groupings who make use of the Ubunye Centre, there is a need for a creche/educare facility within the complex. There are a number of working mothers who leave young children alone on the premises throughout the day, without supervision. The Haven has a need for consistent childcare while mothers are processing their traumatic circumstances. The property's location on a main transport artery, proximity to taxi ranks, employment, and adult education centres, makes it an appropriate resource for the area. It is the intention to develop a facility that will provide care for 25-30 children.

2.16.5. Evaluation of Ubunye Co operative Housing as against the criteria set out in Chapter Three namely:

Projects understanding of the housing process

Target and reach of the project

Means of funding and long term sustainability

Concept of intergrated housing displayed in project

Typology of housing delivered

Role the church played

The impact of Christian values in the housing process and community transformation

Understanding The Housing Process

From the outset one recognises a holistic understanding of the housing process as Ubunye seeks to build and restore the community. Given its early birth of 25 people in 1995 and the dealing with issues related to housing, unemployment, women's safety and civil co-operation, a grappling with a wide range of issues that impact on the housing processes prevalent in this process.

In its establishment of the Section 21 Ubunye Co-op Housing Articles of Establishment one recognises the ability to grasp the dynamic that is prevalent in the housing process. This is evidenced by policies that are put in place to manage entrance, arrears defaulters and eviction, repair and maintain, and Risk Management.

Over and above these issue the engagement with the Provincial Housing Board over rental policy prior to the Rental Act of December 2000, there is an added understanding of what is involved in the housing process. Its stated aims to purchase, hold, develop and improve property that would ultimately enable individual rental, are evidence of an understanding of how the housing process is developed.

The Role The project Plays

The project creates rental property that is affordable in property that is well maintained, within a community that will not tolerate violence. It is a stated goal, which shows an understanding of the importance of the social fabric of the housing enterprise.

Their notion of importance of rental options was the driving force that forced engagement with policy that emphasised ownership over rental options.

Ubunye Co-op Housing recognise that their role is greater than that of merely giving accommodation but they seek to provide community development that meets the needs discovered in the community through detailed profiling and analysis. They seek to provide multi-sectional community development that is linked to subsidised rental accommodation.

Target and Reach

Originally in 1995 Ubunye began with an outreach to twenty five, mainly women with children- who are often seen in the lowest paying jobs, exploited unfairly and susceptible to violence. Setting the level of income between R800 – R2500 (See table 9) for all recipients of the housing and in using selection priorities via the point system, which gives highest priority to female-headed households, 46%(See table 10), that are in sub-standard housing (55% living with family see table 8), at time of application: this is an attempt to target the most vulnerable in the inner city context. The ongoing development of units has given Ubunye a greater number of low-income families that benefit from the Ubunye Board commitment to affordable housing.

Table 8 Previous Living Conditions

Previous accomm.	Informal housing	Street	With family	Flats	Township	Suburb
Percentile %	0	0	55	9	18	18
N=11			6	1	2	2

(Field Survey 1999)

Table 9 Socio economic data Ubunye Co op Housing

	Income Levels		Payment housing		Employment		Travel
Rand	%	Rand	%	Sector of employment	%	Kilometres travelled to work	%
R500	45	R200	71	Formal	44	5 km	43
R800	9	R300	10	Informal	0	10 km	25
R1000	18	R500	10	Self emp	12	15 km	13
R1500	9	R800	9	Casual	44	20 km	0
R2000	18	R1100	0			25 km	0
		R1500	0			30 km	0
						30> km	17

(Field Survey 1999)

Table 10 Demographic data Ubunye Co op Housing

Demographic Data	Gender		Household Head		Female house hold head	Race				
	Male	Female	Yes	No		A	C	As	W	R
Percentile %	36	64	82	18	46	86				14
N=11			9	2	5	6	0	0	0	1

(Field Survey 1999)

Table 11 Age Profile Ubunye Co Op Housing

Age of respondent										
	<20	20-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61>
%	0	9	27	36	27	0	0	0	0	0
N	0	1	3	4	3	-	-	-	-	-

(Field Survey 1999)

Funding And Sustainability

Throughout the working of the Ubunye Co-op there has been a focus on long-term financial sustainability. This is also ensured through the independence of the Trust from the Church, although there is a definite link in the modus operandi. The trust is set up as an independent Section 21 company that deals with housing- related matters. The link is formed in the composition and accountability of the Trust to the church and free Methodist denomination.

There is a stipulation and rationale of the Project board members that the project involve all key stake holders to ensure the long term sustainability of the project from a management perspective due to key stakeholder buy-in, via board and trust representation.

Their stated fact of no unit rental cross subsidisation may, in time, be put under pressure, but there is a recognition that there is a need to balance affordability with long-term sustainability. The only notion of cross-subsidisation occurs in the Haven Women's Shelter where some funding will flow from the more financially secure room rental.

The attachment to the Church as a community development project and the ability to draw on a broader community network for skills and expertise must favour this projects long-term goals. As does the notion of the use of tapping into the volunteer sector – which was modelled by the Director working in a voluntary capacity until financial and infra-structural stability had been achieved.

The desire to move, (100%)have no desire to move, see table12, and the time-frame, (70%)have a time frame of 3 years or longer, for this mobility as well as the desire to own units within the projects,(73%,) all have bearing on the long term plans and sustainability. The table 12 below indicate results from the survey.

Table 12 Housing Mobility and Satisfaction Ubunye Co op Housing

Desire to move		How long before you move		Rating Inner City Living		Satisfaction With housing		Desire to own unit	
	%		%		%		%		%
Yes	0	<1 yr	20	V good	55	V Happy	70	Yes	73
No	100	< 2Yr		Good	45	Happy	30	No	27
		<3 Yr	20	Fair	0	Unhappy	-		
		<4 Yr	-	Bad	-0	V unhappy	-		
		Never	30						

(Field Survey 1999)

Integrated Concept of Housing

Seen as a multi-sectional community development project that provides safe clean and affordable housing which focuses on housing, women's safety and child care within a multicultural community, sees this project s in a more holistic ,integrated way, than merely providing accommodation.

The community description in the organisational profile and the interplay between educational institutions and housing recipients is also indicative of a wider understanding of housing being more than mere units. The table 13 following indicate the nature of expected improvements that the residents envisage, ranging from a crèche (27%,) finding employment (18 %)and finding a source of cheap food (18%), to the desire for a medical facility (9%).

Table 13 Desired improvements Ubunye Co op Housing

Improvements	Rent	Amt.	Facilities	Crèche	Medical	Find accom.	Find employm	Cheap food
Percentile %	9		9	27	9	0	18	18
N=11	1	R200	1	3	1		2	2

(Field Survey 1999)

Their role in a community building process, which focuses on the family – See table 14 below, (82%) have 3 or more children living with them and(91%) have other family living with them; stabilisation of the community, co-operative living and education and care of children, as well as a prioritisation of women safety and residential security of tenure is laudable in it integration of the complexity of the social processes of community and housing integration.

Table 14 Family Focussed Living Ubunye Co op Housing

Family living	Do children live with		How many	Do other family live with		Parents	Other family children	Other family members
	Yes	no		yes	No			
%	82	18	3	91	9	27	45	27

(Field Survey 1999)

Typology of the Housing

Ubunye concentrates on refurbished or renovated inner city residential buildings such as hotels and residential homes whose use has changed through client change or deterioration. They provide units on a range of services with both share and individual bathroom/toilet and kitchen facilities.

In most project areas there is metered card electricity provision and communal use of garden and other public realm space.

The level of satisfaction with housing provided is seen in the table 12 on page 97 shows that 70% are very satisfied with their housing and rate inner city living highly(55%) very good(45%) good (See table 12 pg 97).

The Role of the Wider Church

The fact that Ubunye is seen as the social community development partner of the Free Methodist Church and the level of support that they have from leadership level shows a unique understanding of the Church's wider role in providing housing and housing support.

Impact Of Christian Values

The stated goal from Isaiah 58 v 6-12 shows the rational for involvement in this form of community development that includes housing as an integral part. The prioritisation of a vulnerable section of society i.e. women and children and the non- tolerance of violence with the project, as well as the Haven's attempt to deal with victims of family and gender violence are driven by Christian values.

The establishment of the Trust, the Board of Management and the important role the Church plays in the management of Ubunye speaks highly of the impact that Christian values play on the management and delivery of this housing product to a community often neglected and marginalized. It is well understood that the housing is for the wider community 100%, even though only 40% belonged to the community of the Ubunye.

2.17. YEAST CITY HOUSING

2.17.1. Historical background and Organisation Profile

The City Centre Churches Forum (CCCF) gave birth to an ecumenical development agency Pretoria Community Ministries in 1993, with the purpose of addressing specific areas of need in the inner city communities. Pretoria Community Ministries (PCM) was established with this purpose and became the church's development agency in the inner city, under the auspices of the PEWS Trust, which provided a framework for legal and financial accountability.

PCM has developed an integrated development plan for the inner city, in which housing is very central. PCM and the churches recognised that Yeast City Housing (YCH) should be established and strengthened in its capacity to focus on housing specifically. As a response to the need to address housing need, a Project Steering Committee was established to set up Yeast City Housing which was formally launched in 1996.

The Project Yeast City Housing is a project of PCM, whose vision is to *"see whole, restored and empowered communities, where people flourish in God's presence."*

PCM want to develop holistic models of ministry, which crosses the sacred/secular divide and which will be an authentic Christian voice in the public arena. As a reflection of their christian values Yeast City Housing calls itself "A company with a human face" that has as its's business "Building lives, Building community"

Yeast City Housing has as its Mission Statement

> *"To ensure decent affordable housing options for and with low income/at risk people in the inner city"*
>
> As a Church based, Christian Housing Company, YCH seeking to translate certain Biblical principles in the public area of inner city housing.

It is Church based in that it developed out of an inner city Christian Ministry partnership called the Pretoria Community Ministries, in response to the recognised lack of affordable decent housing options for at-risk and low-income groups in the city. It is a Pty Ltd company incorporated under Section 21 as a Not for Profit Housing Company.

It seeks to translate Biblical principles through certain set of values as reflected below which are taken from the business plan drawn up in 1998.

The Values Of Yeast City Housing

1. *Yeast City Housing is a **grass-root community organisation** and the driving force behind it is represented by inner city residents.*
2. *It values **social justice** in which the poor will have access to decent, affordable housing facilities, centrally located and close to job opportunities.*
3. *It values the **dignity** of the individual and families, and through decent housing this will be affirmed.*
4. *It values **compassion and community**, not only providing a housing unit but offering a therapeutic process of healing, meeting people where they are at, and drawing them into community.*
5. *It values **empowerment**, building on the capacities of people and communities, so that the poor and marginal can be empowered to take their rightful place in urban society, contributing to its well being.*
6. *It values **cultural diversity** and seeks to be culturally sensitive and to facilitate **reconciliation** in the process of housing people.*
7. *It values the **city as a place of hope and opportunity**, acknowledging urbanisation and economic realities.*
8. *It values **shared leadership** and therefore develops residential capacities to manage facilities in partnership, and eventually alone.*
9. *It is a **non-profit** organisation with the sole purpose of serving the interests of the inner city poor without enriching the organisation or anybody else in the process.*
10. *It functions in close **partnership** with other organisations and uses these networks to help people with their assimilation back into society, the accountability of local government and the need for institutional support in the provision of housing are acknowledged.*
11. *We value the importance of **stewardship** and offer opportunities to people to be stewards of their time, money and expertise, as they work closely with inner city poor communities, **volunteers** could assist in various ways which will further support the affordability of housing."* (YCH BP 1998: 21)

These values are then worked into the four objectives of the company, which constitute the 4 programmes of the company, as it works toward its vision of healthy inner city communities.

Objective 1: Consultation Services

To provide *consultation services to* the inner city poor with regard to available housing options and procedures, preparing them for rental and ownership.

The objective will be worked out as follows: -

Inner city people don't always have the information to make proper decisions with regard to housing. As a result people are dislocated, people who qualify for government subsidies have difficulty in accessing them, and other related difficulties. YCH want to support people to make informed decisions about their own lives. A housing help desk is envisaged, which provides advice on all housing related issues. At present this is happening on an ad hoc basis, but we would like to be more intentional about the provision of a consultation service. In setting up the Yeast City Housing office this will be the first aspect the office will have to deal with.

Objective 2: Advocacy and Community Empowerment

To play an *advocacy role* with regard to inner city housing.

Objective 3: Facilitate the Development of Low Cost Housing

To *facilitate the development of housing* for low-income people by converting vacant facilities, renovating abandoned facilities and developing new residential units.

Objective 4: Facilitate Management of Low Cost Housing Facilities

To *facilitate management of housing* facilities for, and with low-income people.

Yeast City Housing has been shaped by Community and Christian Ministry Housing initiative in Chicago and USA, as well as through interaction with Social Housing Foundation in South Africa, through Technical Consultant seconded to the project for its initial start up.

The first project to be piloted was Litakoemi, a 31 room residential facility offering affordable housing to low-income residents and Porter House, a temporary shelter for women in crisis. Later Lerato House added to ensure safe housing for young women. In 1998 a Housing Advice Desk/Office was established and management of Hofmeyer House, a YMCA facility, was contracted. This added 54 rooms to the portfolio of housing. Yeast City Housing now manages 85 units.

2.17.2. Project Design

Having assessed the housing need of the inner city through a partnership and participation in the inner city Community Forum and the Pretoria Homeless Consultation, Yeast City Housing noticed that housing needs and problems manifest in different ways.

The loss of employment and poverty has social implications; it often results in evictions, homelessness and dependency on family and friends. Women and children are affected first and to the greatest degree. YCH, in conjunction with Pretoria Community Ministries, caters for these people

. Urbanisation is an on-going phenomenon, which cannot be reversed. It needs to be managed properly.

Migrants from rural areas come to the city and need a transitional facility for up to 6 months. Domestic workers from other provinces seek accommodation to bring their family and live closer to their jobs (Certain inner city churches have a large domestic worker membership. People are even willing to live on the streets or in inadequate, informal housing, as long as they are close to job opportunities.)

- People with employment in the informal sector and low paid jobs in the formal sector in Marabastad and the CBD can only afford low rental accommodation. An informal settlement of mostly women and children has sprung up in Marabastad, an area on the periphery of the CBD, characterised by degeneration due to government neglect.
- The inner city is a place of concentration for a diversity of marginal groups and people in transition, such as disability pensioners (physical & mental) who are cut off from their families, recovering addicts, ex-prisoners, and others. Single mother families concentrate in Pretoria=s inner city and in one large government housing project (1000 units) up to 80% of the households are headed up by single mothers.
- The authorities have only relatively recently begun to address the inner city housing problems. A general institutional incapacity exists to deal with homeless and low-income people. The facilities managed by YCH and PCM are examples of very few temporary shelters (for homeless) and low-cost rental facilities (for low-income & transient groups) in the inner city.
- Urban renewal projects, such as city lakes, new roads, business developments, and so forth, dislocate the inner city poor without providing alternatives for them. For these developments to happen buildings that come in the way have to be demolished and often these buildings accommodate lower-income people who have limited alternative options.
- A lack of integrated urban planning results in ad hoc decisions; such as the re-zoning of particular buildings without having a broader plan for the inner city. This has a serious effect on residential options for lower-income groups.
- A number of corporate and individual landlords have resigned themselves to a worsening inner city housing situation. Symptoms include lack of management, no contracts, no house rules, overcrowding, cultural prejudices, physical deterioration of buildings, and so forth.
- There are a limited number of low-cost housing units available in the inner city as it is. For unemployed and homeless people the number of available transitional housing options is even more alarming. In the city centre of Pretoria there are only 10 beds for women in transition at night.

- A perceived lack of vision from local government, property developers and managers with regard to housing the lower-income sector of society, is leading to a housing crisis in the inner city of Pretoria.

Yeast City Housing seeks to be part of a pro-active integrated planning that will ensure viable realistic housing option to all of the inner city people, including its poor.

To ensure this integrated holistic development happens through innovative housing options Yeast City Housing use its value driven approach as referred to earlier on page105 seeks to meet the need for affordable housing In doing so it takes into account the following:

- the need for centralised location of housing
- Economic realities, of both the beneficiaries and the inner city
- the need for institutional support in the provision of housing
- the strength of partnerships, with other agencies in the inner city
- the accountability of local government, for the provision of housing and shelter
- the prerequisites of a physical facility to administer healing and encouragement
- the need for capacity building to empower people to make informed housing decisions
- the dignity of individuals and the community

YCH acknowledges the importance of holistic development by highlighting both the physical environment, i.e. the buildings, etc., and the social and spiritual environment
within which people are to live. It also views housing as a process with different stages, similar to those mentioned in Chapter two (Pg18) or those of the housing policy, (housing subsidy manual 1995 pg 5, 9)

The process of Housing is understood by Yeast City Housing as more complex than mere building, conversion and regeneration. It is illustrated in the following diagram: -

Table 15 Characteristics of the stages of homelessness

	Pre-Stage 1	Stage 1	Stage 2	Post-Stage2
Characteristics of the people	"Down & out" Homeless Unemployed No Support system At-Risk	In transition	Semi-assimilated: still in transition	Assimilated into Society Employed Stable Supportive Community
Physical Environment	On the streets/at-risk	Transitional Facility Shelter	Low-cost rental facility	Housing supply by the Market Long-term rental or ownership
Emotional and Spiritual Support	No support system	Healing Orientation. Rehabilitation Training	Empowerment Establish community linkages	Assimilated into society
Responsible organisations	PCM - project team homelessness and others	PCM, welfare organisations, churches, NGOs, partnership with local government	Institutions Developers YCH	Market

(YCH Business Plan 1997)

The table, Table 15,indicates that Yeast City Housing understands housing of the inner city poor as a process, more complex than merely providing housing units. Besides the physical development of the environment or provision of suitable facilities, it is vital to introduce support programmes, indicated in the table, which will include capacity building, emotional and social empowerment, and very intentional preparation for renting or owning property. This should be done in partnership with other responsible organisations and will stretch over more than one phase. The fourfold objectives of YCH and the support ministries of PCM will work towards this integrated vision.

This process is closely linked with the integrated development strategy of Pretoria Community Ministries. YCH will focus on Stage 2, people still in transition, semi assimilated, of Table 15 whilst providing managerial services, to temporary housing facilities operated by PCM that cater for those in stage 1, down and out/homeless, at risk (see table 15)

The project has strategies that ensure the objectives referred to earlier namely: -

Consultation Services, advocacy and Community Empowerment, Facilitation of the Development of Low Cost Housing, Facilitation of Management of Low Cost Housing Facilities are met.

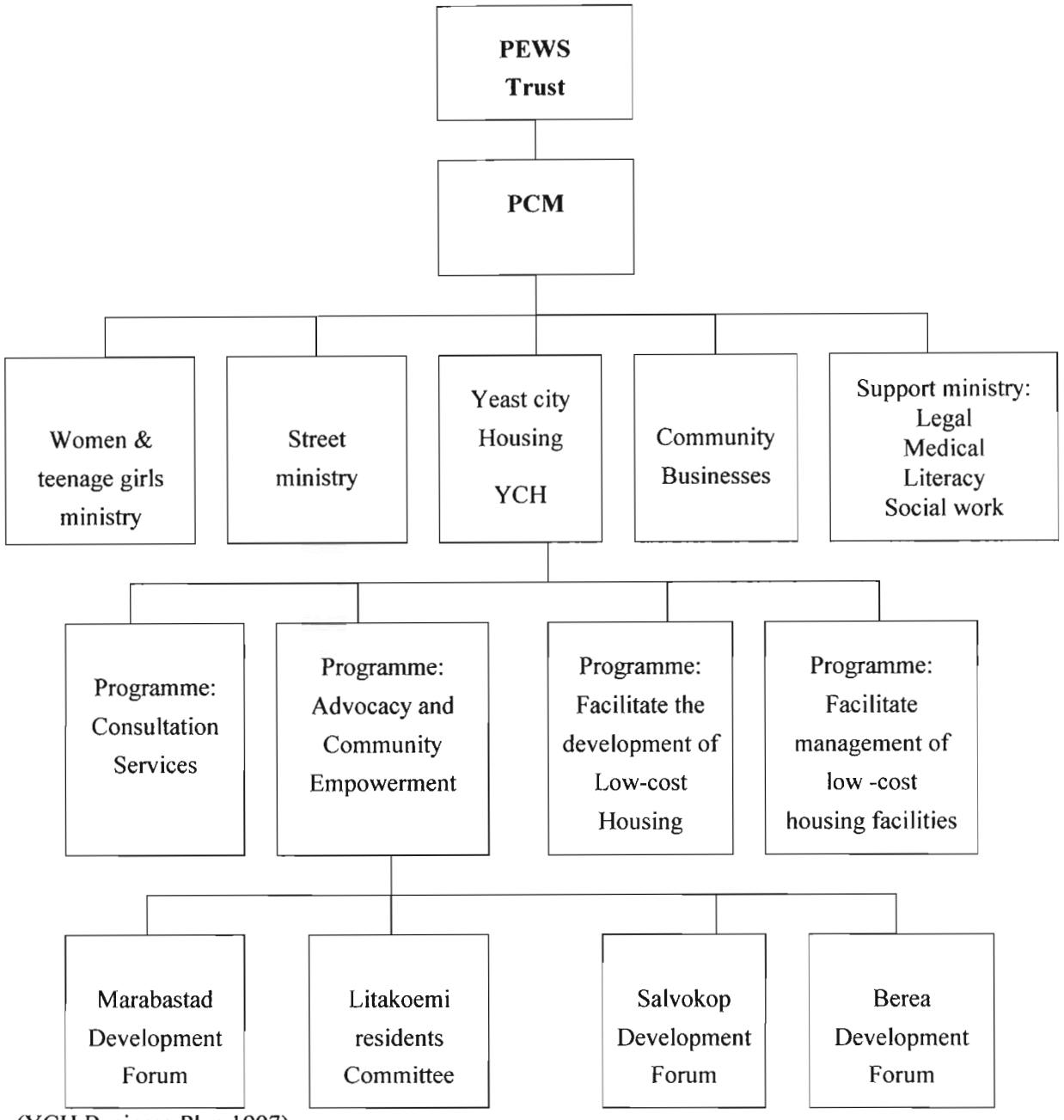
These objectives form the basis of the project evaluation are for funders and the Board of Directors, as well as the operational evaluation of the business plan.

The project is focused on the inner city of Pretoria including the CBD, Marabastad, Berea/Burgerspark and Salvokop.

Yeast City Housing remains a project of Pretoria Community Ministries. It therefore has to be accountable to PCM, which in return needs to be accountable to the PEWS Trust and the city centre churches. See table 16 organisational structure and levels of operation

YCH has its own legal persona, however, empowering it to function freely within a given, mutually accepted framework. PCM, PEWS and the CCCF will be represented on the YCH Board. Project ownership will be with PCM and Yeast collectively, with YCH taking responsibility for the day-to-day management and development of the housing ministry through its programmes and work at different development for and with residents committees. (YCH BP Page 11) See Table 16 below

Table 16 Organisational structure and levels of operation Yeast City Housing



(YCH Business Plan 1997)

Beneficiaries

The project is designed for people in transition moving from sheltered environments, transitional housing facilities, prisons, rehabilitation institutions, long periods of unemployment, and so forth. Low-income residents (working people) as well as disability pensioners would also be beneficaries of the housing options offered.

The rental target for most of their housing is below R500 with Single room occupancy (SRO) pegged at around R250 and YCH have 5-10 pensioners out of 80 residents.

Funding

The project is grant funded (local and overseas), with income generation capability and vision in the future. There is a desire to be self-sustaining in the future. Government subsidy, both housing and welfare are sought where it is possible.

Funding design

Government subsidies are supplemented by YCH generating additional funds, locally and overseas (Great Britain, Germany and Scandinavia). YCH continue to target individuals and churches who want to invest in inner city projects, through the Inner City Partnership. The private sector will be encouraged to enter into creative inner city housing initiatives, and local funding agencies need to gear themselves for low-cost housing projects in inner city areas.

YCH expects to be supported by *local government structures* with reductions on taxes and municipal levies. YCH also advocates for the local government to offer incentives where low-cost residential options are created in the inner city, increasing the residential component and addressing potential social problems pro-actively.

Local residents in a housing initiative would also invest themselves in these initiatives, either financially (rental or purchase of units), or by means of sweat equity. It is important that the residents assume responsibility from the outset, ensuring their ownership of a given project.

Through *volunteer technical expertise* (drawn from the broader Greater Pretoria community) and *volunteer labour* (mainly from local churches) costs will be kept low in implementing the various projects. Volunteerism is also a way of conscietising people and it is a mechanism for utilising available but under-utilised resources, of the church, community and city.

YCH is only interested in *bank mortgages* when it is realistic to service these from recurrent income and where the larger percentage of funding has already come in the form of grant money.

Bridging *loans,* such as the short-term, low-interest loans of the Christian Development Trust, are used selectively, e.g. as bridging capital.

Staffing

Staffing is done through YCH Board that appoints staff; to date 7 people have been appointed. The staff compliment is as follows Managing Director, 1 Caretaker, 3 Cleaners and Social Housing Foundation Technical Adviser. These staff areresponsible for the 85-unit project.

The Board of Management consists of prominent members of church and property development, local government and residents.

Many others volunteers both local and overseas contribute to the human resource needs of YCH.

"*Volunteers are recruited to assist in practical tasks ranging from architectural plans, land surveys, quantity surveys or costing, building management, maintenance, as well as specific tasks such as the rehabilitation of old buildings, painting, cleaning, and so forth. A network of volunteer consultants and builders will assist to keep the expenses as low as possible. This is also creating the opportunities for people to be involved in practical ministries of stewardship.*" (YCH BP 1997: 48)

Yeast City Housing is intentional about its partnering and networking and seeks to be involved in forums at many levels

"YCH is intentional about networking with other groups, both locally, regionally and globally, to enhance its own understanding of inner city housing and its own output, but also to explore the possibilities of creative and strategic partnerships that could impact positively upon the inner city. YCH has much to learn from the global church and exposes itself to learn from creative models elsewhere, and to incorporate those principles that apply universally (de Beer 1999: 48)

Some of the partnerships that YCH work in are:

The Pretoria Inner City Partnership, after 2 years of intensive lobbying, has finally realised that inner city housing should be a priority on their agenda. The Partnership is in the process of formulating an inner city housing strategy to leverage an amount of R500 million for the inner city of Pretoria for the period between 1999-2004. Yeast City Housing is part of the consultative and planning process to prepare the proposal to the Gauteng Department of Housing, requesting this investment.

The various Community Development Forums - Berea, Salvokop and Marabastad - are as important, since they represent the diversity of stakeholders in these communities and these forums would probably be the basis on which to develop future housing projects.

The Pretoria Homeless Consortium was mandated by the Pretoria Inner City Partnership to develop a strategy to address homelessness in the inner city of Pretoria. The Consortium engaged in a research process that was consultative, including all stakeholders and homeless people, and eventually the highest priority that was identified by the Consortium was the creation of alternative housing - i.e. social or low-cost housing in and around the inner city. This Consortium would probably become an increasingly important role player in lobbying on behalf of homeless concerns.

The Association for Social Housing includes institutions that focus on the development of social housing projects in partnership with poor inner city communities in Johannesburg, Pretoria and Germiston. This is a vital network, developing joint training models, sharing relevant information, and creating opportunities for exchange and the sharing of resources.

2.17.3. Implementation of the YCH Project

In assessing the implementation of YCH the objective will be stated and the strategies for reaching these will be viewed.

Objective 1

To provide consultation service to inner city poor with regard to available housing options, procedures, preparing and equipping them for rental and ownership.

Strategies to achieve Objective 1

Housing Advice Desk:

Established in 1998, the objectives of this project were:

To empower inner city residents and communities by making housing information readily accessible and user-friendly, by assisting people to access housing subsidies, by preventing them from exploitation in the housing market, and by building their capacity to manage housing process and facilities themselves.

To prevent inner city decay in the residential sector, by empowering residents or communities to take responsibility for the management of their own facilities or for rectifying problems with absentee landlords, and by addressing problems associated to withdrawal by landlords, or lack of information on rights and responsibilities of tenants and property owners.

To contribute to inner city renewal by preparing grass-root leadership and initiative that will be able to facilitate and manage inner city housing processes in future; these processes might include conversion of vacant buildings, new housing developments, rehabilitation of slum housing and so on.

To develop people and communities holistically for managing their communities and housing within their communities effectively; YCH has clear human, social, and physical development components.

Property Owners Education Programme, through training events, mentoring, a housing database and inner city

festivals and other Community Facilities, Training of Caretakers and Building Managers all contribute to the achievement of the consultation objective.

Objective 2

To play an Advocacy and Community Organising role with regard to inner city Strategy to achieve this objective YCH Lobbies on specific housing issues such as "The lack of diversified housing options for the inner city poor, absentee landlords, redlining, exploitation by estate agents, increased commitment by government to inner city housing, are just some of the vital issues in inner city areas."(De beer 1999 7:42)

Participate in a Co-ordinated Effort to Combat Inner City Residential Decay.

Participate in Community Forums, in Salvokop and Burgerspark as legitimate stakeholders having property and residents in the community.

Nurturing Community & Generating a Value-Based Culture. "YCH contributes to the nurturing of a community in which people develop relationships of mutual responsibility and commitment." Housing facilities themselves could become fertile ground to nurture new communities and to generate a value-based culture.

Facilitating Community Linkages and Networks "Through a broad-based network, YCH would be in the position to serve as a broker, making meaningful community linkages between its residents or those using its services, and relevant resources in the community. An intentional strategy for linking people into the community is important to ensure the re-integration of marginal and at-risk people into society. The goal is, namely, to assist them to become full neighbours and citizens of the city, once again, contributing to the life and well-being of their city."

Objective 3.

To facilitate management of housing facilities for and with low-income people.

The Strategy to achieve this objective:

Advocate and Organise for Proper property Management - The YMCA/Hofmeyer House case came into being this way.

Management of Inner City Buildings currently manage two facilities of 85 rooms and adding 3 to stock. The management is through strong resident committees that take ownership of buildings managed, in close liaison with the Housing Manager.

Training and Capacity-Building for Effective Inner City Residential Management

There will be an attempt as with Co-op Model in Johannesburg and 7 Building project (Co-op House Conference 1999) to establish a community based Maintenance Company that will use residents who are not fully employed.

Establish a Pastoral Model for inner city housing (See De Beer 1998)

Objective 4

Facilitate the development of housing for low-income people by converting vacant facilities, renovating abandoned facilities and developing new residential units

Strategy to achieve this objective

Advocate for community based holistic and low-cost housing.

Conversion of vacant buildings into residential facilities

Facilitate new housing developments

Establish social development zones and community development corporations (As in USA (Richman 1993)

Yeast City Housing has sought to implement its projects and programme within the Gauteng's four-part plan for "Regeneration of the City" as well as those proposed by the inner city partnership for the development of a strategic integrated development framework for the inner city of Pretoria.

YCH have chosen at present the rental option for housing as one that has greatest downward reach in the inner city context, as well as challenging the motion of transitional housing as a rental option. This was at inception a challenge to prevailing policy as province and Nation Housing Commission defines "Transitional" as up to 6 months. YCH sees need for people who are in transit through the process of housing - moving up the ladder to point of economic fit with economic circumstances. This is because of the vast range of beneficiaries and needs they seek to touch, in the process of delivering housing options, thus they challenged the notion of transitional being time based as opposed to that of economic status.

"The project is situated in the inner city with its economically diverse population. The mixed-income nature of the inner city population contributes to the economic viability of YCH's projects. The beneficiaries belong to the lower-income groups and at-risk groups, but support programmes, capacity building and economic development initiatives would develop the capacity of beneficiaries to ensure sustainability of the project. Despite large-scale disinvestments from the city centre, there is still a strong and healthy financial and business base, and people who are committed to secure the inner city as a healthy and economically viable community. These local resources should be mobilised via the Inner City Partnership and other coalitions to support the long-term economic sustainability of YCH and its projects.

YCH intends to contribute towards a healthy, sustainable inner city, preventing slum conditions and addressing neglect and poor quality housing for the poor. It will have an impact on the social make-up of the community, helping poor and vulnerable people to help themselves, and to be integrated into the inner city society. (YCH BP 1998 Page 12)

The mixed-income, mixed future nature of its projects, will also contribute towards the smooth socio-cultural transition of the inner city and reconciliation at grass-root level.

By addressing slum conditions and neglect, encouraging the recycling of vacant buildings and the use of vacant land, alleviating homelessness, by managing low-cost housing in a professional way, and facilitating social empowerment and development, YCH will contribute towards crime prevention in the inner city. The comprehensive nature of the process can be seen from Table15 (81) repeated as Table 17 for convience which shows the various stages that people go through, their physical shelter/shelter requirements, need for support and the agencies that could provide the support.

Table 17 Stages in housing process

	Pre-Stage 1	**Stage 1**	**Stage 2**	**Post-Stage2**
Characteristics of the people	"Down & out" Homeless Unemployed No Support system At-Risk	In transition	Semi-assimilated: still in transition	Assimilated into Society Employed Stable Supportive Community
Physical Environment	On the streets/at-risk	Transitional Facility Shelter	Low-cost rental facility	Housing supply by the Market Long-term rental or ownership
Emotional and Spiritual Support	No support system	Healing Orientation. Rehabilitation Training	Empowerment Establish community linkages	Assimilated into society
Responsible organisations	PCM - project team homelessness and others	PCM, welfare organisations, churches, NGOs, partnership with local government	Institutions Developers YCH	Market

(YCH Business Plan 1997)

2.17.4. Evaluation of Yeast City Housing utilizing the criteria set out in chapter 3 namely:

Projects understanding of the housing process

Target and reach of the project

Means of funding and long-term sustainability

Concept of integrated housing displayed in project

Typology of housing delivered

Role the church played

The impact of Christian values in the housing process and community transformation

At the outset it must be stated that Yeast City Housing provided the most comprehensive case study for this research so the evaluation will be longer than for the others. This comprehensive information stems from the detailed work and understanding of the housing process gained largely through experience of those involved with Yeast City Housing

Understanding of the Role and Process of Housing

The mere description of the role of Yeast City Housing attests to its understanding of the complexity of the housing process.

Yeast City Housing exists to ensure decent affordable housing options (read opportunities) for and with low income and people at risk. This is YCH stated mission.

These housing options must be centrally located, close to the work place or opportunity of the recipient. The city is seen as the place of hope – yet YCH are aware of the dynamic of urbanisation and economic realities that affect those living in the city. A commitment via the values statement, See page105-106 to family, community and empowerment show a much wider understanding of housing.

The four working objectives of; consultation; facilitation of development of housing via conversion, renovation or new building development; advocacy and management of housing are further evidence that Yeast City Housing sees itself in a much bigger field than mere shelter provision. The fact that Housing Help and Advice desk was set up to both educate and inform residents of inner city of housing related matters shows another aspect of the housing process often neglected by many providers both in the public and private sectors.

The use of a housing needs assessment, on inner city integrated development plan to which housing is central and of being cognisant of the effects of Urban Renewal projects on the poor and marginalized attest to further understanding of the role and process involved in housing. Another fact that is worth noting is the use of housing professionals, as Technical Advisers from the Social Housing Foundation. Thus again indicated the willingness to learn and grasp the wider issues related to housing within the inner city complexities.

Role that Yeast City Housing Plays

This is clearly defined by their fourfold objectives and the outworking of those in reality. That this is not done in isolation but in close partnership with other agencies and as a development agency of the inner city church partnership.

Their role has been shaped by overseas partnerships and donor relationships, as well as through the Technical Adviser from the Social Housing Foundation. This role is one of significance in the inner city partnership in Pretoria and Yeast City Housing and P.C.M. are both respected as development agencies and players in the city. (A Birerly 1999)

Yeast City Housing contributed greatly to the formulation of policy on Homelessness and Housing that was developed by the Pretoria City Council, through the Inner City Consortium ((P.H.Cons June 1998).

Target And Reach

YCH has as stated target women and children and domestic workers affected by urbanisation. The continuum of their housing that they operate along shows the reach toward people in transition moving through sheltered accommodation to transitional housing, rehabilative housing. That there are disability pensioners in their facilities shows further attempts to reach to those marginalized by normal economic and housing opportunities. The rental target of R500 for a family room and R250 for single room occupancy shows an attempt to make housing available to the poorest. The involvement of 81 units under management is small but allows the care of the community to develop.

The following table 18 show that they have indeed reached their stated target group.

Table 18 Socio economic data Yeast City Housing

Income Levels		Payment Housing		Employment		Travel	
Rand	%	Rand	%	Sector of employment	%	Kilometres travelled to work	%
R500	28	R200	0	Formal	14	5 km	41
R800	22	R300	55	Informal	24	10 km	18
R1000	22	R500	45	Self emp	17	15 km	18
R1500	28	R800	0	Casual	10	20 km	12
R2000	0	R1100	0			25 km	6
		R1500	0			30 km	00

(Field Survey 1999)

Table 19 Previous Accommodation

Previous accomm.	Informal housing	Street	With family	flats	Township	Suburb
Percentile %	20	10	15	30	20	15
N=20	4	2	3	6	4	3

(Field Survey 1999)

Table 20 Demographic data Yeast City Housing

Demographic Data	Gender		Household head		Female house hold head	Race				
	Male	Female	Yes	No		A	C	As	W	R
Percentile %	35	65	95	5	75					
	7	13	19	1	15	10	0	0	9	1

(Field Survey 1999)

Table 21 Age analysis Yeast City Housing

Age of respondent										
	<20	20-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61>
%	0	10	14	10	14	10	10	14	5	14
	0	2	3	2	3	2	2	3	1	3

(Field Survey 1999)

Sustainability and Financial Security

This dimension of the YCH project is its most impressive from the structuring of the management to its financial accountability. There are 3 levels of accountability with YCH firstly to PCM; secondly to PEWS Trust and finally to the Central City Churches – each with their representatives or Board of Management member.

The four objectives stated earlier in the case study form a fundamental part of project evaluation and funding accountability so that there is continual development of the project toward self-sustainance, which is the stated goal of YCH.

Management is through shared leadership with extensive use of the volunteer sector and resident capacity building. Through which there is a desired goal of being able to eventually allow and facilitate independence from the project to a self managed entity.

Financially there is a partnership programme with both public and private sector developers. In the public realm government finance is sourced for both bridging finance and subsidy and at a local government level rate reduction is sought for service to the homeless. One sees from the table22 below that there is a reticence to move (87.5%) have no desire to move (35%)state they will never move, with a spread of mobility options, between moving within 1year (24%) and 3 years(24%) This will impact on long-term financial sustainability. The beneficiaries are happy with their housing (91%) indicating so, and (58%)show some desire to own the unit they have.

Table 22 Housing Mobility and Satisfaction Yeast City Housing

Desire to move		How long before you move		Rating Inner City Living		Satisfaction With housing		Desire to own unit	
	%		%		%		%		%
Yes	12.5	<1 yr	24	V good	25	V Happy	48	Yes	58
No	87.5	< 2Yr	18	Good	50	Happy	43	No	42
		<3 Yr	24	Fair	20	Unhappy	5		
		<4 Yr	-0	Bad	5	V unhappy	4		
		Never	35						

(Field Survey 1999)

Mortgage finance is only sought if it can be serviced from income and the large portion of funding is covered by grant money both locally and internationally.

Integrated Housing Development

An integrated development plan for the city in which housing is central has been part of YCH partnering objectives with the Pretoria City Council and Inner City Consortium. This is evidence of the desire to see and integrated housing development – rather than one driven by crisis and political expediency – where there is ad hoc-ism and lack of integrated decision making leading to marginalisation of the poor and voiceless.

YCH as a company with a human face sees the necessity of having both the cut and thrust of commerce and compassion of the Church and Christ well integrated into the communities they work alongside. Their desire to see holistic development both physical (bricks and mortar) and the social and spiritual is backed up by the placement of institution such as the Housing Help Desk and support programmes for intentional preparation for rental and ownership. This is because housing is rightly seen as more complex than building conversion and regeneration.

The table 22 shows the level of satisfaction both with inner city living, (25%) rate it fantastic and (50%) good and living in the project, (48%) are very happy,(43%) say it is okay while only (10%) in total were unhappy

Dealing with the complexities of the whole housing process has involved them in a shelter that is specifically focused on women and housing for young abused girls as well as forcing the many intentional networks that are used to meet the daily housing needs that arise in the capital city.

Housing Typologies

Most of YCH housing has been residential buildings that have been taken over for management and development. The residential stock has been small flats 31 units with 54 SRO units in the YMCA under management. At present there is negotiation for them to manage and develop a small village of state housing once owned by Transnet.

They have two houses that have been converted into two women's shelters in different locations with the inner city of Pretoria.

The residents aspirations for improvements in the project are represented in the following table23 . The largest number(52%)want facilities improved, followed by those who seek a rental relief(43%) and would like a rental figure of R325, practical issue such as finding employment (33%), finding cheap source of food (38%), and medical facilities(24%) are the other desired improvements.

Table 23 Desired improvements Yeast City Housing

Improvements	Rent	Amount	Facilities	Crèche	Medical	Find accom	Find employment	Cheap food
Percentile %	43		52	14	24	14	33	38
	9	R325	11	3	5	3	7	8

(Field Survey 1999)

Role of the Church

Through the PEWS Trust and PCM the inner city Churches have been supportive of YCH. However, on the wider scale their role is not well supported both denominationally and from other Churches in the suburbs. Some of their overseas partners do value their roles within the housing enterprise in South Africa.

The Impact Of Their Christian Values

The company seeks to have a human face – a value placed on dignity and compassion. Their stated goal is to translate Biblical principles, enshrined in the values statements, into the public arena of inner city housing.

They also have the bias toward the poor and marginalized, as well as seeking community empowerment and development. In these processes they see there is a role of reconciliation that is found in the process of housing, particularly the poor and marginalized of the inner city. This shows how much wider they see the scope of housing in shaping the moral terrain and urban fabric of our inner cities.

The "not for profit" motive that seeks to serve and not to enrich is another direct impact of the Christian values on the modus operandi of YCH. As would be the dispute mechanisms and conflict resolution exercised within the community that makes up YCH and its related services.

3. CHAPTER 4

3.1. COMPARATIVE ANALYSIS

Using the Ambrose Continuum stated in Chapter 2(Richman1993) in his study on innovative inner city housing, one could use the following, namely the promotion of housing, the investment in housing, the construction of housing, the allocation of housing, the ownership of housing and finally the management of housing to evaluate the nature of the Church's role in housing particularly in the inner city. This closely follows the notion contained in the housing policy and housing code of initiating, planning, co-ordinating, facilitating, promoting and enabling housing opportunities.

The Ambrose model might be tabulated as follows: -

Table 24 Comparative evaluation of Four cases

	Promotion of housing	Investment in housing	Construction of housing	Allocation of housing	Ownership of housing	Management of housing
Ark Durban	Nil	PHB subsidy	Refurbish old building	Relocation of present members	Nil	As needed
St Georges JHB	Nil	Yes building in private ownership	Refurbish renovate old church building	Yes housing allocated to beneficiaries	Nil	Yes
Ubunye Pmb	Yes	PHB Partnership	Renovate reclaim old building	Yes housing allocated to beneficiaries	Yes Rent to own	Yes total package
Yeast Tswane Pretoria	Yes	Partnership PHB	Renovate old building redevelop sites	Yes to beneficiaries	Yes Rent to own	Yes total package

The above table 24 indicates a better understanding of the whole process of housing by both Ubunye Co op Housing and Yeast City Housing – who have contact with SHF and they are both similar in the roles they play. All are dealing either in the refurbishment of their own or other building which then allows one to allocate the new units, which are managed by the housing company, established by the churches themselves.

Both YCH and Ubunye Co-op Housing have stated desire to move toward ownership, and as such have developed partnerships with the SHF and local housing authority.

The Ark and St. George's seem not to promote housing but rather work at housing those who need it from within their ambit, but none of the projects or churches restricts the housing solely to its membership.

Taking the eight aspects used to evaluate each case study which are, their understanding of the housing process, engagement with the policy debate, the target and reach of the project, the funding and sustainability of the project, the typology of housing offered, the notion of integrated housing, the role the church plays in housing, and finally the impact of Christian values on the housing process, these will now be used to do a comparison to find both strength and weakness of each against each other.

3.2. Projects Understanding of the Housing Process and their Role within it

The Ark sees itself as providing a boarding establishment which indicates a limited understanding of the housing process – limited to providing shelter with very little cognisance of the wider issues related to the whole housing enterprise. Its lack of consultation and integration with the wider community also shows up a limited understanding of the need to see housing as a social process, which is much wider than mere shelter provision.

While St. George's is almost in the same vein, with limited interest of the bigger picture of housing, it does see relationship between community related matters such as unemployment, refugees, feeding and the housing it provided. The move to provision of housing was generated from within work in the community, which is different to the Ark whose application was as the result, not of forward planning, but of crisis management brought on by the redevelopment and ultimately the gentrification of the Point area, where, the Ark, were seen to be incompatible neighbours with the new development. It may well be the lack of capacity or ability on behalf of the Ark management that has not allowed them to make an integrated response to the situation that has arisen around them.

Looking at both YCH and UCH one sees a much more wholesome understanding of the housing process, in that both have attempted to develop independent organisation separate from the Church function to engage in the whole continuum of intervention in the housing process that have been mooted in both chapter two and three and mention at the start of this chapter.

In both instances their focus is stated and they have an understanding of the dynamics of inner city developmental issues, such as urban renewal, gentrification, rezoning, that impact on their role as housing facilitators. Both also have a relationship built with the wider community through which they utilise partnerships with local agencies, government and other Churches to provide a more holistic service, beyond the mere provision of units of shelter.

YCH goes beyond UCH in that it sees and actively pursues a transformational model, that will impact on the reshaping of the society and city scape, develop nation building and look at how housing can be part of reconciliation process. This notion of housing as a tool for nation building beyond employment and job creation, to the realm of social interaction and integration, is a plea Charlton (Charlton 2000 14) makes, but acknowledges it is complex and slow. It is here perhaps that Church based housing has a definite role to play and still to offer. The notion of holistic community development is one that must be encouraged.

3.3. Engagement with the Policy Debate

Both YCH and UCH have engaged in policy debate around rental housing option and homelessness in their respective cities, which is not as evident in the other two case studies. This could be as a result of the capacity built up through their partners in the Social Housing Foundation who in both instances have provided technical assistance. It is also evident that the nature of engagement of the above two with local government has been on a more intense and cordial than is evidenced by the Ark, in their engagement with local government for instance. This being said the Durban unicity housing department has used the Ark as a case to shape its response to transitional housing versus institutional housing subsidy schemes.

3.4. Target And Reach of the Project

While the Ark must be lauded for its attempt to deliver housing on large scale (900-1300) to a wide range of people ("outies"/marginalised) at nil cost to the beneficiaries.There is some income derived from the 30% income deduction/levy for those who are employed or work on Ark projects such as labour brokering and eco-brick making. It should be seen that this weak definition of housing target and reach, as well as being all things to all people (in need) has put incredible pressure on the motivation and its ability to deliver sustainable housing. There seems to be a high turnover, with an increasingly high employment of inmates/beneficiaries into the Ark institution. At present 87 full time staff –volunteers come from within its ranks.

The other 3 case studies reveal a much more focused target and reach, yet are unable as yet to deliver to the scale that the Ark presently provides accommodation for.

All three focus on the marginalized of the inner city with a specific focus on low-income people. Rental targets for all three are below R500, which is high if one accepts the financing norm of up to 25% of income spent on housing need, that would indicate income levels of R2000 or more. Which is above the stated aim of providing affordable housing to lower income groups .This, however, is not the case as can be seen from the two tables below Table 25 and Table 26

Table 25 Comparative table on Income levels and Housing Cost.

Income levels	R500	R800	R1000	R1500	R2000	N=
St Georges	14%	14%	14%	44%	14%	7
Ubunye	45%	9%	18%	9%	18%	11
Yeast	28%	22%	22%	28%	0	18
% total sample	31%	17%	19%	28%	5%	36
Housing cost	Avr. R912	Stdd=R530	Median R800	Range	R310- R2000>	

(Field Survey 1999)

Table 26 Comparative analysis of payment on housing

Housing payment	R200	R300	R500	R800	R1000	R1500	N=
St Georges	14 %	57%	14%	0	14%	0	7
Ubunye	71%	29%	29%	29%	0	0	11
Yeast	0	55%	45%	0	0	0	21
% total sample	15%	45%	32%	5%	3%	0	39

(Field Survey 1999)

From the above table 26 one sees 92% (15%+45%+32%) of all the groups have rental/housing costs of R500.00 and below but income levels are split between 31% R500.00 or less and R1500 (28%) as shown in the table 25 Income levels on previous page.

Both YCH and UHC have a stated intentional focus on women and children/families and both have as a result of this developed shelters for abused women and those in need of specialised care whilst in transition. The Ark does provide similar housing, but mainly for substance dependent people and those affected by HIV/AIDS - a

thrust that the other institutions/projects have not indicated they are dealing with, which would be a cause for concern in the not too distant future given the enormity of effect of aids on housing and the marginalized in our cities (Harber Sept 2000) (Tomlinson M & G 7 July 2000).

To ensure that the target is maintained and reached, St. George's, UCH and YCH have stringent selection criteria of which UCH seems to have the most targeted in terms of its point's prioritisation. St. George's have a selection process that includes the community, which is also important as the community participates in the selection of those that will be selected to join it.

Whilst the numbers are small in each of these projects, it gives much scope for the development of this notion of housing delivery on scale, a battle that rages throughout the housing field. It would seem that the small numbers in each case study have also allowed the projects to deal with the social fabric and community development/empowerment aspect more thoroughly than other more quantity driven housing delivery models (Charlton 2000)

3.5. Funding And Sustainability

The funding proposals of the Ark, YCH and Uco-op H all were needed to access funding at provision level for transitional housing in both Gauteng and KwaZulu Natal. These proposals drew on the institutional subsidy policy and formula, with the Ark the potential attractant of the highest investment due to high numbers of potential beneficiaries (900).

The other two, however, also developed partner funding in other areas, such as local business and overseas donors.

Both YCH and Uco-opH have long-term goals of financial independency and sustainability with management plans built in to address issues of risk such as debt collection, rental policy and setting as well as for the selection of tenants. Well established Boards of Management and trusteeship oversee these issues as well as the ongoing management of both these. Both are registered as Section 21 Not for Profit companies, with this stated explicitly in both instances.

The level of financial accountability to the Church body and local community is well set out in both, with the YCH being the most impressive management structure in terms of both accountability and comprehensiveness. See table 16 Page 110 Organisational structure of Yeast City Housing

Leadership within these boards are drawn from the community as well as from beneficiary communities and investment partners. This gives these structures local credibility and ensures community transparency and accountability. This notion of community accountability and transparency was missing in the Ark Board of Trustees and also in St. George's. In the case of the Ark this was one of the reasons for a breakdown in the process and community antagonism. (Bouillion A 2000)

In both YCH and Uco-op H, there has been detailed thought given to financial management, where criteria are stipulated such as only mortgaging that will be sought is that that can be service, or if there is a significantly large grant funding. UCH has detailed the non-use of cross subsidization in an attempt to balance affordability with long term sustainability. However, they do seek to subsidize the Haven Women's Shelter from a more financial secure room rental income in the longer term.

Another notable feature that may add positively to the long-term sustainability of these projects run from with the Church, is the use made to draw on the voluntary sector of their constituency and the city due to the integrity and reputation. In many instances even the resident beneficiaries are used to cut costs, which is borne out in the question "What can you, a project beneficary,do to make this better?" See Table 27 below, where 6% of the resident said they would clean and 6% said they could be involved in community projects. This must be contrasted with the 18% that expected the project to do the cleaning and 4% that expected the project to be involved in the renovation. There is a low expectation for rental relief and facility upgrade.

Table 27 What Can You , project beneficary,Do to make this project better?

	Renovate	Clean	Security	Community	Fair rent	Facilities
What can you do	3%	6%	2%	6%		2%
What can project management do	4%	18%	3%	2%	1%	1%
N=39						

(Field Survey 1999)

Both YCH and UCH have sought to get rates relief from local government as part of the partnership relationship in this housing provision.

In all of the above cases much can be done to increase the housing delivery and management capacity of the Churches involved. This is a general appeal from all sectors of housing professionals as this sector is built up, to deliver on scale ,consider option of skill transfer and capacity building in this sector of housing delivery through the church as a delivery tool or agency.

3.6. The Typology Of Housing

In all instances except St. George's, the use was made of renovated, converted, refurbished residential building to deliver single room or small units for rental in the city core, or inner city.

St. George's converted a section of their Church property, previously used for educational purposes, a school, to provide single room accommodation.

Yeast City Housing has the most diverse portfolio of property under management from housing units, residential flats and YMCA hostel type accommodation.

In all of the instances, the housing has been for the marginalized, and not within the scope of usual Church housing which is often specialised toward old age/senior citizens substance dependence people.

Table 28 Length of Stay in the project a Comparision

Length of stay	Less than 1 year	1 yr	2 yrs	3 yrs	More than 3 yrs	N=
St Georges	57	14	29	0	0	7
Ubunye	9	27	36	18	9	11
Yeast	10	25	15	0	50	20
% total sample	18	24	24	5	29	38

(Field Survey 1999)

The above table 28 shows the relative youth of the church housing the majority of beneficiaries have been in projects for less than 2 years but the following table 29 shows the satisfaction level 95% are happy or find housing okay with the housing provided

Table 29 Comparative analysis of Housing Satisfaction

Satisfaction	Very Happy	Okay	Unhappy	Very Unhappy	N=
St Georges	29	71	0	0	7
Ubunye	70	30	0	0	10
Yeast	48	43	5	5	21
% total sample	50	45	3	3	39

(Field Survey 1999)

One also sees that most of the people (41% table 30) have come to know of the housing by way of a friend, which indicates a sense of community but also credibility in delivery of service. This is true of all the projects the church itself is the next highest source of information.

Table 30 Source of Information about the housing

Find Out	Advertisement	Friend	Work	Self	Church	N=
St Georges	0	43	29	0	29	7
Ubunye	8	33	8	25	25	11
Yeast	9	45	9	23	14	21
% total sample	7	41	12	20	20	39

(Field Survey 1999)

The Ark application seemed to indicate a willingness to take whatever, given the crisis nature of their imminent removal from their present, converted, refurbished, apartheid-era stevedore hostel. They were to move to a three building project with conversion from offices in two buildings needing to be undertaken this use change has been an issue for the local residence, as they feel it will increase densities to a level they are unhappy with, the third building was fire damaged and repaired /restored previously it was a residential hotel for elderly people.

3.7. Integrated Housing - The Role The Church Plays

The Ark had separate sex facilities within their present facility, with care facilities and medical and support facilities developed to service the present residents.

Although the Ark stipulated they believed in a holistic approach to problem solving, this was not evident from either the funding proposal or documentation where additional programmes seemed to be in response to crisis rather than long term planning.

St. Georges's was a bit like this as well, but placed a lot more emphasis on the community and commitment to the community. There was an engagement with wider ranging issues such as homelessness, unemployment, lack of vocational skills, rehabilitation, education and issues of the elderly. However, the nature of the project seemed to be driven by individuals who, when they moved away, took with them the dynamic of the project and its integration. (Presbyterian Perspective Dec 1999: 14).

As already mentioned in the individual case study evaluation, both Yeast City Housing and Ubunye Co-op Housing sought to tackle the housing delivery in an integrated way with community development and empowerment as the central theme for both.
Both sought to have an integrated development of housing as key to the community development both sought to do at multi-sectoral levels, which provided holistic development physical, social and spiritual.

In both, YCH and Uco op H, female gender issues around abuse were addressed in the provision of shelter and counselling. Residential security of tenure was seen to be important in both, and Yeast City Housing stated that housing is more complex than the building conversion and regeneration of buildings – a dynamic that the Ark failed to grasp.

In their roles as housing facilitators and developers, both sought to provide a housing support and education for beneficiaries that would give intentional preparation both for rental and ownership in the future which is encouraged by current housing policy.

The stabilisation of the community, through family intervention and community transformation and interaction seem to be two key factors of both YCH and Uco op H which are well integrated models, although both would indicate a substantial path to travel to deal with all the complexities of inner city community development that is rooted in the city housing environment.

Table 31 Comparative rating of satisfaction of inner city living

Rate inner city living	Fantastic	Good	Okay	Bad	N=
St Georges %	17%	67%	17%	0	7
Ubunye	55%	45%	0	0	11
Yeast	25%	50%	20%	5%	21
% total sample	32%	51%	14%	3%	39

(Field Survey 1999)

Table 31 above shows that all three groups are addressing the context and people need to be well located with respect to the inner city facilities and opportunities. In U co opH there is a very high level of satisfaction/desirability for inner city living (55% 45%). The degree to which this project addresses the total living environment seems to contribute to a high level of housing satisfaction within the inner city context. This satisfaction may also contribute to the lack of desire to move on as mention in individual cases, which could be problematic for sustainability.

3.8. The Role The Church Played

Both the Ark and St. George's were seen to be maverick, isolated individuals or groups without much support form the wider Church. St. George's did have support from other inner city Church groups but denominationally there was little support.

In contrast both Yeast City Housing and Ubunye Co-op Housing had strong support for their initiatives in community development and housing. This either came via the intentional support of the agency as an official community development partner as in the case of Ubunye Co-op Housing are in the case of Yeast City Housing via its established relationship with the Church based partnerships of PCM and Pews Trust.

Both the above also placed high value on intentional networking and partnering that drew other parts of the wider Church into the housing process. However, it must be stated that these, intentional networking and partnering, are often localised to a geographical city level and are not replicated at higher levels of Church government as an area for development work. This is an area for capacity building within the country and church at large.

3.9. Impact Of Christian Values On The Role

In both St. George's and Ubunye Co-op Housing there are elements of the management of community dynamic that are driven by values based on Christian faith – in St. George's destructive behaviour is confronted and not tolerated; in the case of Ubunye Co-op Housing there is stated non tolerance of violence – a fundamental driven by the Free Methodist Church value, as well as a Christian one. These values can be used as the basis to address the social problems evident in South African society at large and especially evident in inner city transitional communites. Problems such as integration, conflict resolution, reconciliation and cultural integration and tolerance could be addressed in the housing context, that seeks to build the city and nation. YCH has an even greater transformational model, which will be elaborated on later in this chapter.

It must be said that all the case studies give as their motivation for embarking in the housing enterprise the desire to serve the community and individuals in it, rather than the profit or monetary motive. This is also seen in the use of volunteers and the nature of service that they deem to give.

Ubunye Co-op Housing's stated goal is to connect faith to the rest of life and use Isaiah 58 v 6-12 as a "Magna Carta" or rationale for their community role

Humanizing the homeless, marginalized and vulnerable must also been seen to impact all of the case studies. YCH sees itself as the Company with the Human Face – a value given high level of human interaction in their dealing with all aspects of the housing process. St. George's and Ubunye Co-op Housing and even the Ark seek to be the protector and voice of the lower income vulnerable people of both the city and society. One sees the values reflected in the selection criteria, which often favour female-headed households. Table 32 below shows high levels of female headed households, 75% St Georges, 48% Uc H, 60% YCH, their is a total of 60% across all cases, with a higher level of African beneficiaries 61% all cases, with U Co H having the intentional focus at 73% and St Georges by location topping number at 86%.

Table 32 Comparative Demographic Data

Demographic Data	Gender		Household Head (MorF)		Female headed household	Race				
	Male	Female	Yes	No	Percentage %	Af	C	As	W	R
St Georges %	29	71	67	33	75	86				14
N=7			4	2	3	6	0	0	0	1
Ubunye %	36	64	82	18	46	73	9			9
N= 11			9	2	5	8	1	0	0	1
Yeast %	35	65	95	5	60	48			43	5
N= 21			19	1	12	10	0	0	9	1
% total sample	34	66	36	14	54	61	3		23	8
N= 39			32	5	20	24	1	0	9	3

(Field Survey 1999)

The most vivid statement of the impact of its values on its housing enterprise is that given by Yeast City Housing as it seeks to translate Biblical principles – espoused in its Value Statements – into the public realm or arena of inner city housing. The notion of community transformation and total renewal such as stipulated in Revelation 21-22 and Isaiah 65-66, the biblical vision of the new Jerusalem or new heaven and earth , is also evident in the total integrated housing process they seek to be involved with. This is similar to many good overseas models. (Harper 1998 15)(op cit 138-144: 176-77)

"Believers are moving beyond individual deeds of compassion to larger structures of society to powerfully shape the quality of life in cities " (Harper1998 5). This is similar to the notion that Yeast City Housing sees in utilising housing as a tool to bring about reconciliation and nation building. This area is very often neglected because of its intangibility and difficulty when measuring the quality of life in housing that is pressured by policy to be delivered at scale. Charlton mentioned the similar notion concerning the difficulty of measuring social cohesion and fabric in her paper on inner city housing (Charlton 2000 14).

The following table 33 will present a summary of the comparative analysis: -

Table 33 Comparative Analysis Using Evaluation Criteria A Summary

	Ark	St Georges	Ubunye	Yeast City H
Understanding of housing process	Very little	Moderate	Good	Good
Role in housing	Transitional	Transitional	complex	complex
Target and reach	Good	Small	Medium	Medium
Sustainability	Not implemented	Questionable	Good	Good
Role of church support	Very little lone crusader	Isolated from denomination	Good	Fairly Good
Impact of Christian values	Seen as part of consequence of outreach	High value on community and conflict resolution	Drives process Ish 58 Magna Carta	Drives whole process value statements

(Talbot 2003)

Without wanting to go into much detail, the following Table 34 can be seen as a summary of the issues raised in the Chapter 2 as theoretical issues impacting the Church and its role in inner city housing.

Table 34 Comparison of response to theoretical issues and church's response to these

	Ark	St Georges	Ubunye	Yeast City H
Response to place *	Little	Yes	Intentional	Intentional
Response to inner city dynamics *	None	Very little	Yes	Yes
Integrated holistic housing	No	No but aware	Yes	Yes
Housing beyond shelter community development	Little	Limited	Good	Very good

(Talbot 2003)

* Response to place means the intentional location in the inner city and response to the inner city and responding with the inner city community to issues arising as a result of location. It can bee seen that both YCH and U Co H are intentional about their location, St Georges is responding to the place but the Ark seems to be at the whim of social developments and city politics.

*Reponse to inner city dynamics; the project, and thereby the church's reponse to issues such as; urbanisation, compaction, densification, revitalisation, renewal, urban development, spatial structuring are

taken into account Table 34 shows that both YCH and Uco H are more responsive to these dynamics than both St Georges and The Ark.

The final two concepts of integrated holistic housing and housing beyond shelter i.e. housing as a tool of social, community development and nation building again reveals that both UCH and YCH have through, their interaction gained greater insight into how housing can be seen to be an integrative, social process that contributes to social cohesion and the development of social fabric, although all the projects will admit a great deal of building still needs to be done on this concept and that the process is both long and people intensive.

4. CHAPTER 5

4.1. CONCLUSION

In bringing this thesis to a conclusion, after examining the four case studies and drawing a comparative analysis of them, one now returns to the hypothesis, that the church does have a role to play in providing inner city housing, especially for those people in the lower income groups and in specialised housing for the marginalized in the inner city. The conclusion will be drawn as to the role that can be played and answers sought to the six research questions set out in chapter one.

Conclusions will be drawn in five areas, namely: -

- The Church and Community
- The Church and Partnership
- The Church and Scale of delivery
- The Church and Integrated Housing and Society at large
- The Church and its Capacity

This will be followed by a series of recommendations and suggestions for the way ahead in relation to:

- The Church in the Inner City
- Church Leadership
- Local and National Government
- Partnership Possibilities in Property Finance.

4.1.1. The Church and Community

In this area the Church has a role to play in developing a sense of community, where community is seen as a fundamental aspect of the role it plays in the city. Both Yeast City Housing and Ubunye Co-op Housing have shown that the Church does have a role in inner city community for housing in totality "with a focus on community building, many churches in the city centre are taking leadership in the creative ministry of redevelopment. Rebuilding the whole urban community, creating affordable housing, developing employment, providing community health care and establishing good quality schools" (Harper 1998: 5)

The importance of community for the Church increases the role that it can play in social integration and reshaping and stabilizing both social fabric and urban form. The Church also has a unique role in its ability to draw on both community by locality as well as community defined by common interest or social station (Goudy in Grulan 1982: 374)

The Church has been recognised as both a community and a community building institution both of which are important in the development of social fabric and it is recognised as an important part of co-operative housing and other social housing (Urban Future: Building a Sense of Community Weekly Mail July7 200). This is also an element highlighted by de Waal (de Waal 1999 20-23).

4.1.2. The Church and Partnership

The Church in the inner city has a great deal of opportunity to develop partnerships with many agencies and among themselves to meet some of the housing need of the rapidly urbanizing South African population.

Partnership can be developed with the likes of C.O.P.E. Johannesburg Housing Company, Church Housing Trust, Social Housing Foundation, National Housing Institution Funding Company. The partnership can be developed from many aspects, such as management of social housing, both in co-operative or rental models – both of which are currently gaining credence in the housing policy area. In both the case of YCH and U Co H partnerships form the strength of their response to the housing and city challenge

As significant property stakeholder in many inner city areas the Church can use its property base both for housing development and financial leverage.

"Working in partnership, there is the capacity of religious leadership to help urban community identify their assets, do creative planning and propose specific development initiatives" (Harper 1998: 6) Partnerships can be developed with both private and public sector structure highlighted by Flake (Flake in Harper 1998 30 87_69.). This is borne out in both the cases of YCH and U Co H and their partnership for both funding and capacity building with SHF and local housing authorities and private sector volunteers.

4.1.3. Church And Scale Of Delivery

From the study one sees that the Church has a relatively low level of delivery when compared to specific housing companies. However, given the relative newness of the housing enterprise within the Church, especially in moving away from the traditional housing role that the Church has performed such as Old Age Homes, Substance Abuse Rehabilitation Homes, Orphanages. A new challenge awaits the church.

There is a challenge to the Church to deliver on scale, at quality and cost, affordable housing to lower income categories. In this area the Church seems to be able to do more easily than other social housing institutions but not at scale needed.

The South African Church in the inner city needs to draw courage on some of the scale of delivery of English Church Housing Association

"ECHG provides secure, affordable homes for over 25,000 people, including many of the most vulnerable in our society. In doing so it works with over 150 different local authorities and has established a positive reputation for working in partnership with other agencies." ((www.ECHG.org.uk))

4.1.4. The Church and Integrated Housing and Society at Large

Both Yeast City Housing and Ubunye Co-op Housing showed the role that the Church in the city could play in the greater development scheme of the inner city.

This was well stated by Tolliver

> "The Church remains the only remaining stable institution in the neighbourhood must lead in recreating the social fabric necessary for community life".

'The inner city can be saved block by block with recycling of money within the neighbourhood using creative financing options (Harper 1998: 166)(Rasmus 213 opcit).

Dahm states, "Building a cohesive and informed community is more valuable than the rebuilding of physical structure" (Dahm 172 opcit) however total housing needs to be done that reaches all levels, including both income and education. Both YCH and U Co H placed great emphasis on education and the democratic process of housing management as a means /tool to develop members of the community and thus the community. St Georges places a very high value on community and demands a high level of commitment to it.

This notion of integrated housing must touch the marginalized and vulnerable people at risk, which leaves a new challenge for the Church with HIV/AIDS pandemic.

Another role that is important for the Church in the city to grapple with is that of facilitating social integration (Charlton 2000 3-4) and providing social cohesion and fabric. This as well as being the voice of the marginalized and voiceless of the inner city for often "in the struggle for land low income people are the losers" (Charlton 2000 13), are two important roles that the church in the inner city can and must play.

"Often in the city centre, Churches are the only remaining voluntary institution through which people can find their collective voice for self development and renewal" (Dahm 180 in Harper 1998).

This role of advocacy needs to be informed by integrated development plans that take into account the total need of a community not as often is the case where the important aspect of social fabric, such as health, education, employment etc. are often neglected or forgotten until it is too late.

"Increasingly within the private and public housing sector there is a need to socially manage housing environments. A large percentage of this need stems from the reaction to the high levels of crime in our society. Equally, however, there is a recognition that the provision of housing does not only refer to the product (for example, a starter house) but refers also to the living environment that is being created, which includes social and recreational facilities. The development of housing institutions is therefore further encouraged as it provides a means of socially managing housing environments and can address issues of quality." (Smit/Charlton 1998).

The need to develop a holistic/integrated housing response also will help addressing some of the challenges presented by housing foreigners/refugees – a dynamic that both St. George's and Ubunye Co-op Housing have grappled with.

Yeast City Housing have also looked comprehensively at the transitional stages of homelessness and their housing attempts to meet the challenge and manage of lack of movement in the transitional/shelter housing sector as experienced by the Ark but indicated by all others in the research.

4.1.5. The Church and its Capacity

In this area one sees there is need for large levels of development and investment. Although both Yeast City Housing and Ubunye Co-op Housing have used technical advisors from the Social Housing Foundation, the largest struggle for the Church in its housing role is that it does not have or has not harnessed the capacity to do housing. Habitat for Humanity is often seen as the model for housing delivery but is still in its infancy in South Africa, as are Housing Associations, which in both the United Kingdom and Europe lead social housing delivery.

There is a wealth of volunteers that might be tapped by the Church, as well as the use of volunteer beneficiaries to help with the Church's housing delivery. This notion is being born out in the Jimmy Carter Work project run by Habitat for Humanity in Durban in June 2002

The Church leadership needs also to develop capacity in the community to be involved in the community development and housing enterprise.

However, given the infancy of the housing enterprise in South Africa, the Church can call on overseas partners and local partnership to assist in developing its capacity to meet the housing challenge of the city, and specifically the inner city.

4.2. Recommendations - The Road Ahead

4.2.1. The Church In The Inner City

Utilizing the property and sense of place that the Church has can be an area for both increased inner city residential densification and community development and empowerment.

The church needs to look toward a Developmental Approach that seeks to address holistically the needs of inner city development and residents. This would include the issues of development costing on building and long term sustainability – such as the Green Building initiative – to ensure the lowest cost over the most years.

Starting small, the church should develop models of housing that enable co-housing but also engage with issues of the inner city as seen in the models of both YCH and U Co H in this thesis.

The church should seek to develop management capacity and build toward becoming a major inner city social fabric stabilization factor. The YCH model of housing as a transformation of the inner city shows this as does the thesis of De Beer (De Beer1999)

4.2.2. To Church Leadership

Church leadership should support, encourage and develop the role that certain city churches are playing in both the revitalisation and transformation of many South African cities. This support must be seen in terms of its nation building potential. While realising this often places tension between rural and city church communities, this challenge must be met, if the Church is to continue to hold a credible place of witness and testimony in society. At one time the central city church was central to the city - this challenge needs to be rediscovered.

The Church leadership should encourage the development of partnership both locally and internationally that will benefit housing delivery, funding and management. The tangible support and development of Boards and Trusts from Church leadership, such as was given by the Free Methodist is important.

4.2.3. Local Government and National Government

Partnerships should be explored with the Church in the inner city to help redevelop and continue work on social integration of cities in South Africa.

Helping with the availability of land parcels or buildings that can be developed, managed and facilitated by the Church would enhance housing delivery and stabilize inner city communities.

Provision of training and capacity building of the Church as a housing provider which would enable the Church to develop its ability and capacity to deliver housing at scale in the inner city. The integrity of the Church may be able to counter the negative effects of absentee landlords or slum lording.

Both local and national government should ensure that policy is developed in such a way that the Church is easily facilitated in its attempt to become a housing provider. The experience of partnerships both in UK and USA show that the Church can be an important player in housing provision and community development, stabilization and empowerment. With the correct ingredients the church could become a major partner in the implementation of the newly promulgated rental Housing Act. In this it could play an important role in

securing rental stock, preventing urban sprawl, enhance revitalisation efforts through integrated housing developments and assist in inhibiting the fragmentation of both city and society.

Government at both levels should see the church as a means of meeting the challenge of the Housing Code 2000, i.e. creating partnerships, delivering quality and affordable housing and finally creating wholesome living environments conducive to a better life for all.

A word of warning from UNCHS (1996 352-3) there have been successes in rehabilitating inner city rental tenements with official encouragement but this is the exception rather than the rule.

4.2.4. Partnership In Finance And Property

Financial institutions would look at the leverage of property and financial standing of the Church for the accessing of finance to Churches that seek finance to aid housing delivery. This should be applicable to those areas where there has been rebuilding and development. This area has been addressed in the 2003 budget rewarding inner city developments with tax relief.

Finance packages and creative partnerships structures can be used to bring finance to inner city housing development. These would be able to access both local and international areas. Saving mobilisation of church members for housing finance is yet another area that has potential to be developed

Property Managers and owners might look toward the Church to both develop and manage housing stock that is available in the inner city.

4.3. Concluding Remarks

Given the response to some of the recommendation, it is believed that the Church does have a specific and important role to play in the provision of inner city housing.

Whether the Church in the City will take up the challenge will remain to be seen. Already in cities around South Africa there is evidence that the Church is attempting to take up the role "to make good cities by providing total housing environments for those who most need them.

H. Drummond best put this challenge in 1880s as follows: -

" to make cities - that is what we are here for. To make good cities that is for the present hour the main work of Christianity for the city is strategic "(Drummond 1947:12)

"*begin where you are make to that one corner room, house, office as much like heaven as you can .....then pass out into the city do all you have done at home, beautify it, ventilate it, drain it. Let nothing enter it that can defile it the streets, offices, the booksellers' counters its manufacturers, its shops, its art galleries. Educate it, amuse it, church it, Christianise capital, and dignify labour. Join councils and committees. Provide for the poor, the sick, and the widows. So you will serve the city...*"

"simply live there as a good man (person), as a Christian person of action and a practical citizen..." (Drummond 1947: 19).

LIST OF ABBREVIATION

NGO	:	Non-Governmental Organisation
P.H.Cons	:	Pretoria Homeless Consortium
USA	:	United State of America
ICHT	:	Inner City Housing Trust
JHT	:	Johannesburg Housing Trust
IDP	:	Integrated Development P
CBD	:	Central Business District
YCH	:	Yeast City Housing
PCM	:	Pretoria Community Ministry
SHF	:	Social Housing Foundation
USN	:	Urban Sector Network
CHF	:	Cope Housing Foundation
UF	:	Urban Foundation
Wits	:	University of Witwatersrand
NIMBY	:	Not-in-my-backyard
UF P	:	Ubunye Fund Proposal
UCH	:	Ubunye Co-operative Housing
HIDF	:	Housing Institute Development Fund
YCH BP	:	Yeast City Housing Business Plan
YMCA	:	Young Mens Christian Agency
PEWS	:	Pretoria Ecumenical Welfare Services
WM	:	Weekly Mail & Guardian
THOMAS	:	Those On the Margins Of Society

6. BIBLIOGRAPHY

BAKKE R (1980) THE URBAN CHRISTIAN MARC KENT

BAKKE R (1998) THEOLOGY AS BIG AS THE CITY IVP USA

BALCHIN P (1979) HOUSING IMPROVEMENT AND SOCIAL INEQUALITY CASE STUDY OF THE INNER CITY GOWER LONDON

BARKER K (1985) NEW INTERNATIONAL STUDY BIBLE ZONDERVAN GRAND RAPIDS

BASKIN J (1998) METROPOLITAN CONTEXT METRO HOUSING UNIT DBN

BESG (1999) TOWARDS THE RIGHT TO ADEQUATE HOUSING DURBAN

BOULLION A (2000) THE ARK A DUBIOUS INSTITUTION Durban

BIRCHALL J(1992) HOUSING POLICY IN THE 1990S ROUTELEDGE LONDON

BURKE G (1981) HOUSING AND SOCIAL JUSTICE LONGMANS LONDON

BERNSTIEN A (1990) OPENING THE CITIES INDICATOR/UF DURBAN

BELTRAN B(1996) TOGETHER MAGAZINE JULY SEPT WORLD VISION MONROVIA

BYERLY M (1993) CLASS AND RESIDENTIAL MOVEMENT Urban studies unit UDW

BYERLY M (1995) INNER CITY HOUSING IN DURBAN DURBAN CITY COUNCIL DURBAN

CAMPBELL M (1998) TRANSIENTS- AN APPROACH TO THE EVOLVING PUBLIC REALM OF THE INNER CITY OF JOHANNESBERG UNIV. OF WITWATERRAND JOHANNESBERG

CARTER H (1989) THE STUDY OF URBAN GEOGRAPHY HODDER & STOUGHTON LONDON

CHARLTON S (2000) INFILL AND INTEGRATION IN POST- APARTHEID CITY METRO HOUSING DURBAN

COPE (1997) SOCIAL HOUSING IN SOUTH AFRICA CASE STUDY URBAN SECTOR NETWORK JOHANNESBERG

COPE (1999) CO OPERATIVE HOUSING CONFERENCE PAPERS COPE JHB

CORBETT P (1995) THE APARTHEID CITY AND BEYOND ED D SMITH ROUTLEDGE 1992

DAVIES C (1992) HOUSING FOR LIFE FSN SPON LONDON

DE BEER S F (1999) TOWARDS THEOLOGY FOR TRANSFORMING THE INNER CITY PHD. THESIS UNIV. OF PRETORIA Pretoria

DE Nyeschen D (1999) FUNDING PROPOSAL ARK CHRISTIAN MINISTRY DURBAN

DE WAAL S (1999) REVISITING CURRENT SA HOUSING POLICY UND Unpublished THESIS

DRUMMOND H (1947) THE CITY WITHOUT A CHURCH HODDER & STOUGHTON LONDON 1960

DULLES A (1976) MODELS OF THE CHURCH GILL & MACMILLIAN DUBLIN

DURBAN ROTTERDAM HOUSING PROJECT (1999) THE AUTHORITIES & INDEPENDENT HOUSING INSTITUTIONS DURBAN METRO DURBAN

DURBAN MUNCIPALITY(1999) MINUTES DEVLOPMENT AND PLANNING NOV 1999

DEPT OF HOUSING (1995) SUBSIDY IMPLEMENTATION MANUAL VOL.A & B DEPT OF HOUSING NOV. 1995 Pretoria

EVERATT D et al (1996) THE SOUTH AFRICAN EXPERIENCE ANALYSING LOCAL LEVEL GOVERNANCE IN THE JOHANNESBERG INNER CITY ICDA/CASE JOHANNESBERG

HARBER R& TAYLOR R(1997) SHORT TERM RENTAL ACCOMADATION CITY OF DURBAN DURBAN

HARPER N (1999) URBAN CHURCHES VITAL SIGN EERDMANS MICHIGAN

HAYMES S (1995) RACE CULTURE AND THE CITY NEW YORK

FISH M & HAINES S (1999) WHAT IS SOCIAL HOUSING URBAN SECTOR NETWORK JOHANNESBERG

FULLER M (1986) NO MORE SHACKS WORD BOOKS TEXAS

FUERST J (1974) PUBLIC HOUSING IN EUROPE AND AMERICA CROOM LONDON

GRUNLAN S (1982) CHRISTIAN PERSPECTIVES ON SOCIOLOGY ZONDERVAN GRAND RAPIDS

HARTSORN T (1980) INTERPRETING THE CITY J WILE Y& SON NEW YORK

JACKSON P (2000) ALTERNATIVE TO URBAN SPRAWL JHC JOHANNESBERG

KIRBY A (1978) THE INNER CITY RPA BOOKS CORBRIDGE

LEGODI T (1998) THE ROLE OF HOUSING ASSOCIATIONS IN MEETING HOUSING NEED University fo Natal DURBAN

LEY D & MARTIN R (1993) RELIGIOUS BELIEF IN THE POST-INDUSTRIAL CITY SOCIAL COMPASS VOL 40(2) 217-232

LINTHICUM R (1991) EMPOWERING THE POOR MARC USA

LUPTON E (1993) RETURN FLIGHT FCS?URBAN MINISTRIES ATLANTA

LUSCOMBE K (1997) SERVING THE URBAN POOR MARC MONROVIA

LUSCOMBE K (1993) TOGETHER MAGAZINE JULY SEPT WORLD VISION MONROVIA

MAKHATINI M(1998) HOUSING IN METROPLITAN DURBAN THE WAY FORWARD METRO HOUSING UNIT DURBAN

MKHIZE Z (1998) WHAT CAN BE DONE TO MAINTAIN THE CAPACITY MOBILISED IN THE HOUSING SECTOR METRO CONFERENCE DURBAN

MOSCHETTI D (1996) URBANISATION IN AFRICA NEW PEOPLE NAIROBI

MURRAY S(1993) THE CHALLENGE OF THE CITY A BIBLICAL VIEW SOVEREIGN WORLD KENT

MFEYA T (1997) LOW INCOME, INNER CITY HOUSING AS AN OPTION FOR HOUSING DELIVERY A CASE STUDY OF ALBERT PARK AND THE POINT AREAS DISSERTATION UND DURBAN

MUTH R (1969) CITIES AND HOUSING CHICAGO PRESS LONDON

NGWADLA N (1994) EFFECTS OF INNER CITY PLANNING ON SURVIVAL STRATEGIES DISSERTATION UND

NOMICA M & DEUTINGER T (2000) AFRICAN CBD READER Workshop Reader Durban

PARK E 1995 LET US RETURN TO THE LAND THE BIBLE AND HOUSING URBAN MISSIONS JOURNAL SEPT

PARNELL S (1997) SOUTH AFRICAN CITIES : PERSPECTIVES FROM THE IVORY TOWER OF URBAN STUDIES URBAN STUDIES VOL34

PIERCE N (1998) BUSINESS TAKES A NEW LOOK AT THE INNER CITIES URBAN AGE WINTER WORLD BANK NEW YORK

PRETORIA HOMELESS CONSORTIUM (1998) REINTEGRATION OF HOMELESS PEOPLE IN THE INNER CITY OF PRETORIA DRAFT REPORT PRETORIA

RICHMAN N(1993) INNER CITY HOUSING INNOVATION IN THE USA URBAN FOUNDATION JHB

RICHMAN N (1993) INNER CITY HOUSING DEVELOPMENT STRATEGIES URBAN FOUNDATION

ROBERTSON R (1999) ST ANTHONY'S ACTIVIST SALTY PRINT CAPETOWN

ROGERSON C(1997) THE CHANGING POST APARTHEID CITY URBAN STUDIES VOL 34

ROGERSON C & PRESTON WHYTE E (1991) SOUTH AFRICA'S INFORMAL ECONOMY OXFORD UNIVERSITY PRESS CAPE TOWN

SCOTT G (1996) WATERFRONT DEVELOPMENTS AS A TOOL FOR URBAN RECONSTRUCTION AND GENERATION URBAN FORUM 7:2

SEDGWICK P (1995) GOD IN THE CITY MOWBRAY LONDON

SHELTERFORCE (1974) #67 RELIGIOUS CONGREGATIONS DO HOUSING National Housing Institute Journal #67

SMIT D POLITICS,ECONOMICS AND ALTERNATE HOUSING POLICIES FOR POST APARTHEID SOUTH AFRICA CONFERENCE PAPER 5TH INT. RESEARCH CONFERENCE ON HOUSING

SMIT D & CHARLTON S (1998) THE METROPOLITAN HOUSING CONTEXT DURBAN METRO HOUSING DURBAN

SOCIAL HOUSING FOUNDATION (1998) SOCIAL HOUSING FOUNDATION TOOLKIT JHB

SOCIAL HOUSING FOUNDATION (1998) CURRENT STATUS OF SOCIAL HOUSING IN SA (1998) REPORT TO MIN. OF HOUSING MARCH JOHANNESBERG

SWILLING M ET AL (1991) APARTHEID CITY IN TRANSITION OXFORD UNIV PRESS CAPE TOWN

TOMLINSON M (2000) NEW HOUSING DELIVERY BANKING COUNCILS JOANNESBERG

URBAN SECTOR NETWORK (1998) MUTUAL HELP HOUSING DELIVERY B.E.S.G DURBAN

VINCENT J (1991) DISCIPLESHIP IN THE 90S METHODIST PUBLISHING HOUSE PETERBOROUGH

WALKER N (1999) SOCIAL POLICY PROGRAMME READER
NEW APPROACH TO HOUSING DELIVERY UDW

WEEKLY MAIL & GUARDIAN (2000) URBAN FUTURES 2000 JULY 7-13 2000 JHB

WILLMOT P & MURIE A (1988) POLARISATION AND SOCIAL HOUSING PSI LONDON

WOLMAN H (1975) HOUSING AND HOUSING POLICY IN THE USA AND UK
LEXINGTON BOOKS LONDON

YEAST HOUSING (1998) HOUSING ADVICE DESK IN INNER CITY OF PRETORIA PROJECT PROPOSAL PRETORIA

YEAST HOUSING (1997) BUSINESS PLAN PRETORIA

YOUNGMAN A (1998) SOUTH AFRICAN CITIES QUO VADIS
SA VALUER JOURNAL SEPT

ZIEGLER A (1974) HISTORIC PRESERVATION IN INNER CITY AREAS
OBERPARK ASS PITTSBURGH

CENTRE FOR HOUSING DEVELOPMENT & RESEARCH (2000)
RESEARCH VOLUME 1, 2, 3 UND 2000

6. LIST OF INTERVIEWS CONDUCTED

NAME	ORGANISATION	DATE
C LUND	CHURCHES TRUST FOR HOMELESS	JULY 1999
S CHARLTON	DURBAN METRO	NOV 1999 1998
N MAKWELA	INNER CITY HOUSING UPGRADE TRUST	JULY1999
M OELOFSE	INNER CITY HOUSING UPGRADE TRUST	JULY 1999
T ADLER	JOHANNES BERG HOUSING COMPANY	SEPT 1999
I MAKHABELA	ICDA	JULY 1999
E SAMUELS	BLAAWBERG MUNICIPLALY	JULY1999
M MISSELHORN	PROECT PREPARTION TRUST	NOV 1998
A OSMAN	DEPT OF HOUSING	NOV 1998
H DE BEER	ARK	NOV 1999
SI MOHAMED	ORGANISATION CIVIC RIGHTS	NOV 1999
D PORTEUOS	GATEWAY HOMELOANS	JULY1999
REV D SCHEFFIELD	UBUYNE HOUSING	JULY 1999 SEPT 1999 MAY 2000
NANDIPA DAMANE	UBUYNE	JULY 1999 JAN 2000
REV D WICKES	ST GEORGES	JULY 1999
A T THEKO	ST GEORGES	JULY 1999 2000
M KHUMALO	ST GEORGES	JULY 1999
REV V OPENSHAW	JOUBERT PARK PROJECT	JULY 1999 2000 2001
REV E PERKINS	PRESBYTERIAN CHURCH	NOV1998
REV M MASANGO	PRESBYTERIAN CHURCH	JULY 1999
REV C JAMISSON	PRESBYTERIAN CHURCH	SEPT/NOV 1998
REV S DE BEER	PRETOIA COMMUNITY MINISTRIES	N0V1998 JULY1999
	YEAST CITY HOUSING	
D VAN DER VELDE	YEAST CITY HOUSING	JULY 1999 SEPT1999
A BIRLEY	SOCIAL HOUSING FOUNDATION	JULY1999
REV G TAYLOR	CENTRAL METHODIST PRETORIA	NOV 1999 JULY 2001
R GALLOCHER	GAUTENG PROVINCAL HOUSING DEPT	JULY1999
T HAYNES	UPTOWN PROJECTS	JULY 1999 JAN2000
REV H LE ROUX	ESSA THEOLOGICAL SEMINARY	NOV 1999 JULY2000

7. APPENDICES

STRUCTURED INTERVIEW OUTLINE

Describe your organization
1. Motivation for doing housing
2. History
3. How it started
4. How it developed
5. Financing - Subsidy
   Bridging
   Extract

People in the establishment

Describe the demographics
1. Detail numbers
2. Income Range
3. Typology of Housing offered

What are your operational mechanisms?
1. Entrance requirement and Selection
2. Advertising
3. Rental and Management
4. Service rendered
5. Termination Procedures

How do Christian Principles impact your operation?

What support have you received from
1. The Church
2. The Council
3. The Government
4. Others

Are you aware of others doing the same housing?

What role should the Church play in housing?

What role do you play in this process?

Do you have any documents showing your projects?

Housing Satisfaction and demand questionnaire.

This questionnaire is to be filled out by one person and no one will know who filled it in because it will not have your name or room number on it . Thank you for helping me by filling out this short questionnaire and giving it back I hope that by doing this we will be able to make housing better for others like yourselves.
The questions should not take you too long to fill out. Please tick the right response. Thank you.

1How long have you stayed in your present housing Less than1yr 1yr 2yr 3yr more than3

2 How many rooms do you have 1 2 3 4 Shared rooms

2.1 Do you share Bathrooms yes/ no Toilet yes /no kitchen yes/ no

3 Are you the only one earning money in your flat/room Yes /no
3.1 if no how many other earn in the room/flat 1 2 3 More than 4

3.2 What is your present level of income per month <R500 <R800 <R1000 <R1500 <R2000

3.3 What is the total income of the flat/room .....
3.4 Your Payment for housing is <R200 <R300 <R500 <R800 <R1000 <R1500
3.5 H ow do you pay for water Lights/electricity
3.6 How far is this accomadation from your work 5km 10km 15km 20km 25km 30km 30>
37 How much do you pay for transport per day?
38 Is your job if you have one Formal Informal Self employed Casual

4 Are you happy with the housing that you are in? Very Happy Okay Unhappy Very Unhappy

4.1 How did you find out about this housing Advert Friend workmate By myself at church

5 Are you part of the wider community of this project Yes No
How?

5.1 Is this housing only for church members?

6 How could this project provide better accommodation
61 cheaper rent/rates What is a good and fair rent .....
62 more facilities What sort of facilities
63 creche
64 medical facilities/clinic What medical facilities.....
65 help us find better accommodation
66 help us get employment
67 help us get cheaper good food
68 What do they do already that make this a good place to live?

69 What can you do to make this accommodation better .....

7 Do you know where else you could stay if this was not available Give a name.....
71 Is living in the inner city Fantastic Good Okay Bad?
72 If it was possible would you move away from the inner city ? yes no
Why?

8 Where did you stay before you stayed here? informal housing / the street / with family / other flats/ township /suburbs

81 How long before you hope to move from this accommodation <1yr 1yr 3yr 3yr> never

82 Would you like to own the flat /room you are staying in ? Yes no
83 Would you like to own your own flat room house none

9 Personal data
91 male Female

92 age <20 20-25 26 -30 31-35 36-40 41-45 46-50 51-55 56-60 61>

93 Are you the household head? yes no

94 Describe yourself by old racial terms White Colored Asian African/black new immigrant/refugee

95 Do any of your children live with you Yes No How many

96 Do you look after any other family members in this accomadation yes no
961 Who ? parents others family children Other family members

1661 ST. MARKS AVENUE
BROOKLYN, NEW YORK 11233
718/498-4095

What is EAST BROOKLYN CHURCHES?

EBC is a powerful partnership of parishes, congregations and associations. These institutions form the found of a power organization capable of translating Judeo-Christian and democratic values into action in the East Broc Community. Founded in September, 1980, EBC is organized with the assistance of the Industrial Areas Foundation, is affiliated with the Queens Citizens Organization and South Bronx Churches.

What are EBC's goals?

•EBC seeks to knit together the key institutions of East New York, Oceanhill, Brownsville, Bushwick, Williamsb Bed-Stuy, and Flatbush so that those institutions can begin to act as one.

•EBC builds relationships of respect and trust among the religious and lay leaders of the area—black, Hispanic, white—so that those leaders will no longer be divided and pitted against one another.

•EBC provides training in the theory and practice of organization, so that churches, tenants, and homeowners can with precision and effectiveness. This training takes place locally in member churches and in ten-day intensive sessi provided by the Industrial Areas Foundation.

•EBC researches and addresses in action the issues that threaten families and congregations. Research and anal s thorough. Action is firm, direct, and persistent. Issues already addressed include: improved conditions in local f stores; more street signs and stop signs; demolition and sealing of abandoned buildings; rehabilitation of parks and po closing of drugs smokeshops; the construction of new single-family homes (called the Nehemiah Plan); and a strat o improve the quality of local public schools through the creation of incentives of permanent bank employment and priv college scholarships (Nehemiah II).

How is EBC funded?

Money comes from two primary sources: church dues and church denominational grants.

Churches pay dues in the amount of $12.00 per family to EBC. Church dues now amount to approximately $90,0 er year. This dues base is the most important source of funding for the organization, and this base will need to expa ramatically.

Who makes up EBC?

East New York...
New Lots Community Church
St. Rita Church
St. Paul Community Baptist Church
St. Malachy Roman Catholic
St. John Cantius Church
Christ Community Reformed Church
St. Barnabas Episcopal
St. Michael's Church
St. Laurence Church
St. Peter's Lutheran Church
St. Fortunata Church
Christ Evangelical Reformed
St. Gabriel Church
Holy Redeemer Lutheran Church

In Brownsville and Oceanhill...
St. James Holiness Church
Southern Baptist Church
Risen Christ Lutheran Church
Our Lady of Mercy
Our Lady of the Presentation
Cedars of Lebanon Baptist Church
Brownsville Community Baptist
Tabernacle Baptist Church
St. Marks Church of Christ Disciples
New Frontier Baptist Church
Nehemiah Homeowners Association
Mt. Ollie Baptist Church
Mt. Ararat Baptist Church
Our Lady of Loreto

In the Broadway—Bed-Stuy—Bushwick—Williamsburg Corridor...
Westminster-Bethany Presbyterian
Our Lady of Good Counsel
Our Lady of Lourdes
St. Thomas Episcopal Church
St. Barbara's R.C. Church
St. Paul Evangelical Lutheran Church
Wayside Baptist Church
St. Marks Evangelical Lutheran
Nazarene United Church of Christ
St. Joseph Patron Roman Catholic Church

Flatbush...
Flatbush Church of the Redeemer
Holy Cross Catholic Church
All Saints Catholic Church
St. Jerome Roman Catholic Church
Holy Innocents

The organization is constantly expanding. The Sponsoring Committee welcomes those congregations and institutions are rooted in the Judeo-Christian values of dignity, justice, and self-respect.

THE PROBLEM
Housing

tracts of vacant land in East New York, Oceanhill, ne (Queens), South Bronx

meownership possibilities for working families making en $20,000 and $35,000

) families in NYC Public Housing **alone**, making more 20,000 and desiring homeownership and equity.

pportunity for ownership of rehabilitated apartment units s or co-ops) for $20-35,000 families

aintenance, poor management, poor security in NYC g Authority projects

Drug Free Zones

pidemic - with related violence, crime, physical destruc- d psychic assault

ajor suppliers untouched by local police sweeps

esponse by police, prosecutorial and judicial racies which lumber after agile criminals and often r fail to communicate among themselves

Education

p out rates

post-graduate opportunities

se domination of the schoolhouse—jobs, appoint- ontracts, promotions

atic red cable produced both by the Central Board community districts frustrating effective teachers and ators and crushing parent involvement

ded education reforms

Family Amnesty

y provision which "splits" spouses and children and atens to tear families apart or discourages families ing

THE STRATEGY
Housing

*1,000 owner-occupied EBC-Nehemiah homes per year in ENY, Oceanhill, and elsewhere in Brooklyn

(An additional 1,000 new QCO Nehemiah homes per year in Queens.)

(Also 1,000 new SBC Nehemiah homes in South Bronx.)

*At least 500 rehabilitated apartment units for working families in Bushwick, Williamsburg, and elsewhere

*Systematic organizing of tenants to pressure for top flight management, aggressive maintenance, and tight security in NYCHA developments

Drug Free Zones

*Aggressive police and prosecutorial work to stop street level drug sales combined with...

*Intensive and on-going investigations, arrests and prosecutions of major middle level drug suppliers

*Creation of an integrated, coordinated **local** NYC Drug Enforcement Agency of police, undercover investigators, special anti-narcotics prosecutors, and special courts to conduct a persistent battle against the drug forces and to lead to Drug Free Zones

Education

*EBC Nehemiah II - The incentives of employment, private college scholarships, or CUNY placement to all qualified high school graduates

*The termination—either through legislation or investigation and prosecution—of clubhouse manipulation of school jobs, contracts, and programs

*Splicing bureaucratic red cable at 110 Livingston and local community districts by at least 25% per year for 2 years and transferring money saved into funding for -

*Necessary education reform
- Reduced class sizes
- Training and development of new teachers and adminstration
- Support services for existing teachers and administrators
- More school-based planning and budgeting

Family Amnesty

*Where one member of a nuclear family becomes a citizen or legal resident, the spouse and children should also be legalized

*City and State of New York should pressure the INS to preserve and protect the civil rights of our newest citizens and legal residents

Habitat for Humanity Fact Sheet

"Building houses in partnership with God's people in need"

What is Habitat for Humanity?

Habitat for Humanity is an ecumenical, Christian housing ministry that seeks to eliminate poverty housing from the world and make decent shelter a matter of conscience and action.

How does Habitat for Humanity work?

Habitat for Humanity builds and rehabilitates homes in partnership with families that could not otherwise afford adequate shelter. Habitat houses are sold at cost to members participating in the project. Habitat for Humanity issues an inflation linked, no-interest bond on the houses that the homeowners repay over a maximum 10 year period. The homeowners make affordable monthly payments into the project's revolving "Fund for Humanity" and this supports the construction of additional houses in their community.

How does the partnership with homeowners work?

Habitat for Humanity is not a charity but a joint venture in which those who benefit from the housing ministry are involved and responsible for the work at all levels. Each potential homeowner family is required to invest a minimum of 500 "Sweat Equity" hours towards the construction of the houses. This reduces the cost of the house but, more importantly, it encourages self-reliance, self-development and a renewed self-confidence for participants.

How are families selected?

Families apply to the local Habitat project. The project's "Family Selection Committee" identifies homeowners based on their level of need, their participation in the project and their ability to repay the bond. Each project follows a non-discriminatory policy of family selection. Race, gender, political affiliation, or religious beliefs are never a factor in choosing families to receive Habitat houses.

What kind of houses does Habitat for Humanity build?

Habitat for Humanity builds simple, decent houses. The houses differ from project to project based on the socio-economic context of the area. The Alexandra project is building 54 square meter houses with 3 bedrooms, a full inside bathroom, a kitchen sink and electrical capability. These houses have been sold on average to participants for between R12,000 to R15,000.

How do the finances work?

Upon approval from the "Family Selection Committee", potential homeowners are requested to open a savings account in their own name.

Their future bond payments will be flexibly based on ¼ of their household monthly income. Therefore each month, for a minimum of 6 months or until they have been allocated a house, they must deposit this amount into their account. This saving in addition to being their deposit, demonstrates to Habitat their ability and desire to repay the bond.

Who controls and manages Habitat for Humanity?

Habitat for Humanity International was founded in 1976 by Linda and Millard Fuller in Americus Georgia USA. Currently Habitat for Humanity International has over 1000 affiliated projects in the United States and Canada, as well as over 200 projects in 40 other countries. World-wide, Habitat for Humanity has built over 30,000 houses.

Habitat for Humanity International is controlled by an ecumenical board of 27 people that meets three times a year to determine policy and monitor operations in conjunction with a larger Board of Advisors.

Habitat for Humanity was established in South Africa in 1987 with the affiliation of a project in Alexandra, Johannesburg. Habitat for Humanity South Africa was registered that same year as a Section 21 (not for profit) association.

Habitat for Humanity projects are managed by local volunteer committees. The committees, largerly generated from the local people who are busy on the sites, are responsible for the day to day operations of the project.

How does a Habitat for Humanity project get started?

Habitat for Humanity is a grass-roots movement. Anyone who wants to explore the possibility of eliminating poverty housing in his or her community is encouraged to contact the National Office in Johannesburg for futher information.

How can I become a volunteer?

Volunteer information is available and applications are available from the National Office.

How can I help?

Spread the word! Provide individual and group prayer support. Give slide presentations, raise money, distribute Habitat for Humanity literature to friends. Invite friends, church groups, businesses, civic organisations and fraternal benefit societies to a Habitat for Humanity presentation. And, of course, you can send a cheque either as a gift or a no-interest loan to the National Office.

Section 21 - Not For Gain
Registration No. 67/04242/08
Fund-raising No. 01 100 759 7

☎ Office 011-336-0710
Fax 011-336-0711

✉ P.O. Box 61142
Marshalltown 2107