

**TOWARDS A HOUSING POLICY FOR POST-APARTHEID  
SOUTH AFRICA**

by

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Abstract

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Submitted to the Department of Urban Studies and Planning on May 11, 1987 in partial fulfillment of the requirements for the degree of Master of City Planning.

The turmoil in South Africa will lead to structural change and with change, the socio-political system will have to be restructured in order to address the current problems that exist within the country. It is therefore foreseen that many of the current government's policies will be replaced by ones which both take cognisance of these problems and are democratic in nature. Specifically, these new policies will need to address problems among those people who have been the focus of racial discrimination, Africans in particular and Blacks in general. As such these new policies will appear to be biased in favour of Black South Africans, that is, the new policies will be selective or socially oriented.

In the field of housing, the adverse living conditions experienced by Black South Africans and their inability to obtain adequate housing, have been proven by many to be a direct result of the Apartheid system or Separate Development. This thesis will therefore not

attempt to repeat all of these arguments. Rather, the aim of this thesis is to propose a new housing policy for a Post-Apartheid South African society, which will be designed to address the inequities that exist in the housing field. The thesis will therefore show that South Africa is experiencing a major housing crisis, especially in the provision of shelter for its low-income people, who are all Black South Africans (particularly Africans).

What has happened in other societies where democracy replaced a system of colonial or right-wing rule, can be used as an example for a new South African society. Many possible examples are available. However for the purpose of this study the housing policies of Nicaragua and Zimbabwe will be used as both countries have fairly recently achieved democracy. How they have coped with major shortages and inequities in housing and how they set about solving their housing and related problems in a systematic manner could serve as a learning curve for a democratic South Africa. More specifically, how Zimbabwe dealt with its particular problems could provide a blueprint for South Africa, especially if one acknowledges that the previous socio-political system in Zimbabwe was based on South Africa's Apartheid policy.

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This thesis is for my wife, Sheriefa and my daughter, Thana.

M. Phaldie Taliep

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## CHAPTER ONE

### THE HOUSING CRISIS IN SOUTH AFRICA

#### INTRODUCTION

The changes that have taken place in Southern Africa over the last three decades have had a significant impact on the nationalist movements in the region. The independence gained by Angola and Mozambique in the late 1960's and 1970's reinforced the belief held by Southern African nationalist groups and supporters that Southern Africa could and should be rid of all racists and colonialist regimes, especially in UDI (Unilaterally Declared Independence) Rhodesia and Apartheid South Africa. This belief was reinforced by the war for independence and democracy in then-Rhodesia, which culminated in the formation of a democratic and independent Republic of Zimbabwe. The effect was that the struggle for democracy in South Africa was brought closer to home, as the South African nationalist movement now had a base close to the country's northern borders. More importantly, the psychological link between the African National Congress (the South African nationalist movement) and disenfranchised South Africans was now much stronger.

In 1974, newly independent Mozambique, in conjunction with Zambia, Botswana and Tanzania, formed a united front -- the Frontline States -- against Apartheid South Africa. This was in response to South Africa's overtures for dialogue with Black Africa and peace

in Southern Africa. It was also an effort on the part of South Africa to prevent a spillover of the liberation war in then-Rhodesia into Namibia and South Africa, since the members of this organization were all supporters of the struggle for freedom in the region. Namibia, with Rhodesia, would thus act as a buffer against incursions into South Africa.<sup>1</sup> However, the attempt to negotiate peace in Rhodesia was unsuccessful and led to the demise of detente. The independence, in 1980, of Zimbabwe had an impact on the organization, especially when Zimbabwe joined and was given the task of providing the region's food as an alternative to importing from and being dependent upon South Africa. The leaders of these countries felt that they had a "mission to fulfill in Southern Africa. This is demonstrated by their emotional and moral commitment to the liberation struggle, even at the expense of national interest. On the other hand, they feel that the liberation of southern Africa is intertwined with their national interests, or with their well-being as states."<sup>2</sup> It became clear that these countries were serious in their support, even if it meant significant sacrifice on their part and especially on the part of their populations. The clear message was thus conveyed to all South Africans wanting democracy that support for their freedom was beyond the stage of mere rhetoric. Democracy and freedom for all South Africans thus became more than just a dream; it became a goal which was attainable.

However, despite these historic events, some members of the White elite in South Africa continue to raise the issue that, while disenfranchised South Africans talk about a desire for change, the essence of these changes is not discussed. It is my contention that this view completely misses the point. It is clearly obvious that the change desired is

structural in nature and implies the dismantling of the Apartheid system (or whatever other name is used by the authorities to describe the system). There is no desire or inclination on the part of the State to make the necessary structural changes to the socio-political system. Rather, there is a continuous process of modifying the system in an attempt to appease the disenfranchised and to prove to the world that Apartheid South Africa is progressing towards democracy. Examples of this are the Tricameral System of Parliament (the so-called New Dispensation) and the recent repeal of the Mixed Marriages Act. No matter what reforms are announced and implemented, it is clear that the aim is to prevent democratic rule and that Grand Apartheid will be maintained regardless of the reforms proposed.<sup>3</sup>

The democracy desired by the majority of South Africans implies establishing a new social structure for the country with new policies which covers all aspects of society. One of these new policies would be a housing policy. This study will analyze the current housing situation in South Africa and will argue that a new housing policy is required. More than just being new, the policy will also have to redress the inequities caused by Apartheid.

Before proceeding further, I need to define some terms. I will use the term Black to refer to all who are not White according to the Population Registration Act of 1950. The term includes Africans, Coloureds and Asians, that is, all disenfranchised South Africans. However, when official documents are cited, the term "Black" is used for Africans only and all other groups are part of the "non-Black" group. "Black" according to the Act is someone who is, or is generally accepted as, a member of an aboriginal tribe of Africa.<sup>4</sup>

### 1.1 HOUSING IN SOUTH AFRICA

In South Africa, the housing situation is influenced by and subject to the elaborate system of laws and regulations covering all aspects of the South African society. The Natives Land Act of 1913, for example, basically restricted Africans to so-called identifiable areas, the reserves or present-day homelands where they have "traditionally" resided. These scheduled areas were the only parts of the country where Africans could purchase or independently occupy land, and Africans were thus prevented from acquiring land in White South Africa. This Act set aside 7% of the country's total land area, primarily in the Cape and Natal where the largest reserves already existed. Ownership of land was therefore racially segregated, squatting was effectively checked and both labour tenancy over cash tenancy and the transition to wage labour on White-owned farms were encouraged. White farmers thus triumphed over the African peasants in forcing them off their land, and the foundation for a firm "native policy" was established.<sup>5</sup> Over time the land area set aside for Africans was increased through the so-called released areas. It was felt that these areas had to be extended to prevent conflicts. The Native Trust and Land Act of 1936 further increased the released areas for Africans, although a number of "black spots" (freehold areas), mainly African-owned farms, were not approved for release.

A historical analysis of land in the country will therefore show that access to and control of land have been major factors in Apartheid's development, although the specific Act was promulgated by a previous government. Grand Apartheid -- that is, the wide array of

discriminatory legislation-- thus had its most overt manifestation in the Natives Land Act of 1913 and the Native Trust and Land Act of 1936, both of which were inherited and "improved" by the National Party.

By means of these Acts, roughly 13 percent of the total land area of South Africa (the scheduled and released areas) was set aside for Africans.<sup>6</sup> These Acts, in conjunction with many other Acts and especially the stated policy of the National Party for education and influx control, had the effect of reducing the State's level of responsibility, particularly towards Africans in the urban (white) areas. The reason for this is that Africans had their own homelands and governments, and would over time disappear from White South Africa where they would only be temporary sojourners.

For example, the Bantu Education Act of 1953 forced the closing of all missionary (mostly Catholic) schools for Africans, because of the requirement that all of these schools had to be registered with the government. The government also felt these schools were not realistically preparing Africans for positions that they could hold in society. This Act was the result of a commission appointed by the government in 1949 (the infamous Tomlinson Commission) to plan for the education of the "natives" as an independent race.<sup>7</sup> Education, however, was already segregated and unequal before the Nationalists come to power and they set about entrenching inequality under Apartheid. It should be noted that in comparison White education was free and compulsory (before 1948), while for Africans it was neglected. The result of this neglect, primarily the lack of financial support, has been a general shortage of schools and

**TABLE 1.1**  
**PER CAPITA EXPENDITURE ON EDUCATION**  
**(1953-1983) IN SA RAND**

<u>YEAR</u>	<u>AFRICAN</u>	<u>COLOURED</u>	<u>INDIAN</u>	<u>WHITE</u>
1953-54	17	40	40	128
1969-70	17	73	81	282
1975-76	42	140	190	591
1977-78	54	185	276	657
1980-81	139	253	513	913
1982-83	146	498	711	1,211

**SOURCE:** Pam Christie, The Right to Learn - The Struggle for Education in South Africa, 1985, p.

98. 8

teachers for African students.<sup>9</sup> The per capita expenditure on education (Table 1.1) clearly shows the extent of the inequity in the South African educational system, a condition which has had an indirect impact on the long-term housing situation in the country.<sup>10</sup>

Similarly, influx control regulations, especially the Natives (Urban Areas) Act of 1923 (again inherited and amended by the National Party), effectively restricted Africans in the cities to certain locations (townships), controlled their movement within the city and controlled the movement of Africans to cities from the rural areas.<sup>11</sup> During 1986, these regulations were "repealed" by the National Party. However, this change appears to be no more than cosmetic since Africans in the rural areas are allowed to move to the city only if a house is available for them. Those currently living in the urban or peri-urban areas are also subject to the same regulations. Control over land and housing, a fundamental aspect of the "repealed" influx control system, "continues to be so and will

increase in importance now that the other mechanisms have been repealed".<sup>12</sup> The impossibility of migration to the city becomes clearer when the supply of housing in South Africa is later discussed. From 1948 to the present, it has therefore been official policy that White South Africa was not for Africans, who had to make their home in the homelands (their "traditional" areas).

In addition to the above, a new regulation, the Identification Act, indirectly governs the mobility of Africans, supposedly in a non-racial manner. This Act requires that all South Africans be issued with an identification number and card, which does not depict the person's race. However, all South Africans will now have two numbers, the "non-racial" identification number and the birth registration number, which clearly indicates a person's race (in compliance with the requirements of the Population Registration Act). Those without this document (so-called outsiders) will be severely restricted, because of their "foreign" status, a category which includes residents of the independent homelands.<sup>13</sup>

Despite these elaborate regulations, today many Africans (estimated to be approximately 11 million) live in White South Africa. The vast majority were either born in the major metropolitan areas or migrated, under the abhorrent migrant labour system, and remained in the cities and peripheral areas.<sup>14</sup> Many are urbanized and few have roots in the homelands. In addition, few homeland residents living in the cities identify politically with their homeland (eg, in 1983, only 135 persons out of 300,000 Bophutatswana

nationals living in Soweto bothered to vote). The now "repealed" influx control regulations allowed Africans who have continuously worked (legally) or who were born (to "legal" parents) in the urban areas to remain in the White urban areas (the so-called insiders). The Western Cape, a declared "Coloured labour preference area" was also de-proclaimed and Africans would henceforth be allowed equal opportunities in this region. Only time will show whether this is actually the case.

However, remaining in the city is possible only for those Africans who have not acquired (through default) citizenship of one of the independent homelands.<sup>15</sup> Dugard (1983 : 43) notes that South Africa has opted to ensure that there are no Africans in particular (and Blacks in general) with any claim to full citizenship. Through various acts of Parliament, more than eight million South Africans became citizens of Transkei (1976); Bophuthatswana (1977); Venda (1979) and Ciskei (1981). These individuals were henceforth considered foreigners and guestworkers in South Africa.<sup>16</sup> Similar fates are planned for "citizens" of the other self-governing states, a procedure which will have stripped 80% of the country's population of their South African citizenship.

## 1.2 FORCED REMOVALS

Between 1960 and 1982, the South African government uprooted and relocated more than three and a half million people. It still threatens close to two million with removal. These people were moved through the implementation of various acts of Parliament, including the Group Areas Act, Urban Areas Act of 1945 and the new set of influx control

regulations. Needless to say, the vast majority of these people are Black South Africans, particularly Africans. These figures exclude those relocated within the homelands through betterment planning, which is an attempt on the part of the government to control land usage in order to improve and rationalize agriculture in the reserves or homelands. It is also an estimate of those relocated under the influx control regulations. Those relocated in the homelands are estimated to be more than one million since the 1950's in Natal alone. The ultimate goal of forced removals has been and still is to relocate all Africans to the homelands.<sup>17</sup> The lack of activity and responsibility on the part of the government in the provision of housing for Africans in particular has been consistent with this objective.

According to the Surplus People's Project (1983 : 3-4), categories of forced removals (all of which have meant the destruction of shelter without adequate provision for alternative shelter in the relocated areas) include the following :

- a. Farm removals. These included removals due to the abolition of the labour tenancy and cash tenancy systems, the eviction of farm workers (because of mechanization) and voluntary relocation of workers dissatisfied with employment conditions.
- b. Removal of 'badly' located tribal reserves through procedures to consolidate the homelands.
- c. Clearing of "black spots", that is, African freehold land which lies outside the scheduled or released areas.

- d. Urban relocation of African townships situated within prescribed areas.
- e. Removal of informal settlements in urban or peri-urban areas.
- f. Removals through application of influx controls, including the operation of the Coloured Labour Preference area (the Western Cape).
- g. Removals under the Group Areas Act (discussed later).
- h. Removals due to the implementation of infrastructural development and conservation projects.
- i. Political removals.
- j. Removals due to the institution of betterment schemes in the homelands.<sup>18</sup>

The government has thus set about enacting various acts of Parliament to implement its policies and to regulate the movement, urbanization and lives of all South Africans, but especially Blacks, whose lives were influenced in a negative manner. One of the cornerstones of this policy has been the Group Areas Act of 1950, which extended the principle of separateness to housing, commercial activity and education, by restricting each so-called racial group to a particular area.<sup>19</sup> Table 1.2 shows the extent of the impact of the Group Areas Act on Blacks (excluding Africans) and its negligible effect on Whites.

**TABLE 1.2**  
**NUMBER OF FAMILIES AFFECTED BY THE GROUP AREAS ACT**  
**(1950-1979)**

	<u>WHITE</u>	<u>COLOURED</u>	<u>ASIAN</u>
CAPE PROVINCE	846	65,532	3,619
TRANSVAAL	694	13,162	12,463
ORANGE FREE STATE	12	2,364	---
NATAL	905	5,575	30,146
Total	2,457	86,633	46,228

SOURCE: South African Institute of Race Relations, 1980, p. 349.<sup>20</sup>

### 1.3 URBAN DEVELOPMENT UNDER THE NATIONAL PARTY

The previous section has shown that urban development for Africans did not receive the attention or funding required from the government. Unlike Fourie (1986 : 1) who believes that the historical facts of housing in South Africa need not be discussed, we think that the historical context of the discriminatory housing policies does require further critical discussion.<sup>21</sup>

When the Nationalist and Afrikaner Parties came to power in 1948, they did so committed to a policy of Apartheid or separateness. The ideology and attitude of the new government is best presented by a statement made by Dr Verwoerd at the 5th annual congress of Non-European Administrators in 1956 :

The Native residential area in the town is simply a place where the European in his part of the country provides a temporary place of residence for those who require it from him because they work for him and earn their living in his service.<sup>22</sup>

Because of the government's stated policy and its array of legislation, accumulated housing needs for Blacks, especially Africans in the urban areas, have reached crisis proportions and will continue to grow in the urban areas at a high rate as a result of increasing urbanization. Penny notes that, due to influx control regulations, cities in South Africa, in comparison with other developing countries, are under-urbanized.<sup>23</sup> This view is supported by Knight (1986 : 17) who states that urbanization in South Africa was 47% in 1960 and 50% in 1982. If the independent homelands are included, the 1982 figure changes to 47%.

In comparison, the other advanced developing countries had higher rates; for example Mexico, Brazil and Korea had rates of 68%, 69% and 61% respectively in 1982. Knight (1986 :17) however recognises the fact that the figures for South Africa could be incorrect, due to under-numeration by respondents (a general response to the government's policy).<sup>24</sup> Simkins (1983 : 118) supports this view that South Africa is under-urbanized and states that it will still be so in the year 2000.<sup>25</sup>

It is thus felt that South Africa will remain significantly under-urbanized, despite the concentration of industrialization in the four major metropolitan areas, namely the PWV (Pretoria/Witwatersrand/Vereeniging) area, the Western Cape (Cape Town), Durban area and the Eastern Cape. These areas will, as is common throughout the world, act as magnets drawing people from the other areas, including the homelands.<sup>26</sup> It is thus envisaged that people will continue to flock to these cities, but that various government regulations will continue to restrict their movement, hence the under-urbanization of South African cities.

Government policy, especially the border industries and the deconcentration policy, will force people to consider extraordinary commuting distances in order to get to work. For example, in Pretoria it was found that of 534,000 African commuters, 22.6% traveled three hours or more and 71.3% traveled more than two hours each way to work. For each working day, more than half of these "commuters" would thus spend up to fifteen hours away from their families.<sup>27</sup> This situation is not unique to the Johannesburg/Witwatersrand area but is also a fact of life in all parts of the country where African townships are just within the "independent or self-governing" states, serving as sources of cheap labour for the industrial areas (the border industries) within White South Africa.

Despite the above evidence, many White decision-makers tend to ignore the facts and attempt to rationalize the situation by saying that it is caused by other extraneous factors and not Apartheid. Korsman (1986 : 2-3), for example, states that the real cause of this housing crisis for Africans is the high interest rates, which were brought about by double digit inflation during the 1970's.<sup>28</sup> It thus appears that the cause for this state of affairs is not the system of Grand Apartheid, but rather the state of the world economy and the effect this has had on the South African economy. Granted, the world economy has had some effect on development in the country, as it has on most other countries around the world. However, if it was the case that the impact on South Africa was more significant, it is felt that the situation would have been relatively the same for all population groups. However, an analysis of housing expenditure for 1983 reveals that investment is lowest for African housing (26% for 24 million people) and highest for Whites (26% for four million people).<sup>29</sup> This fact clearly points to another reason for the difficulties experienced by Africans in their efforts to obtain adequate shelter.

Korsman states further that higher building standards resulted from State housing subsidies. It thus became apparent that the government "could not afford these First World socialistic type subsidies and thus withdrew from the housing market".<sup>30</sup> However, high building standards tend to be the norm for housing (and construction in general) in South Africa, a legacy of the colonial era and the country's obsession with western standards. In addition, the fact that the state subsidizes all low-income people (Black and White) including all government workers (of whom at least two out of three

are White)<sup>31</sup> is again conveniently ignored by Korsman. This fact is however recognised by Penny (1985 : 34), who notes that the 26% of expenditure spent on public housing (stated earlier) for White housing excludes a substantial but unknown subsidy amount.<sup>32</sup> The withdrawal of the State from the African housing market is indicated in Table 1.3, which shows that the production of low-cost housing for Africans in the cities decreased by 356% since 1954. The decline was steady despite periods of low inflation.

Furthermore, the fact that the South African socio-political ladder places Africans on the lowest rung is often ignored in an analysis of the housing crisis in South Africa. One of the results of this arrangement is the differential system of education and its impact on the earning power of Africans in particular and Blacks in general. The arguments that Africans pay little or no taxes and should not expect more from the White government, are often used by supporters of the system. Nevertheless, it is felt that what these analyses are dealing with are often symptoms of Apartheid rather than the root cause of the problems, which is Apartheid itself.

**TABLE 1.3**

**LOW-COST HOUSING PRODUCTION FOR  
AFRICANS IN THE URBAN AREAS**

<u>PERIOD</u>	<u>UNITS/1 000</u>
1954-1963	3.20
1964-1976	2.40
1977-1981	1.10
1982-1983	0.90

**SOURCE:** Nico B.C. Korsman, "The Role of the Planning Professions", 1986, p.3<sup>33</sup>

#### 1.4 HOUSING SUPPLY AND DEMAND

It is estimated that the urban population in South Africa for 1986 is about 15 million, which excludes the "independent homelands" of Transkei, Bophutatswana, Venda and Ciskei (the TBVC states). With the natural increase and inevitable (but regulated) migration to the cities in so-called White South Africa, it is projected that this urban population will increase to 30 million by the year 2000. Most of this increase will be among the African population, with limited increases among the rest of the population. More importantly, the vast majority of these people will be poor. Gallagher (1986 : 1) states further that within a period of fourteen years, an average of one million additional poor people per annum will need housing in the urban areas, with half of this need occurring in the Johannesburg/Witwatersrand area.<sup>34</sup> This significant housing need for the Johannesburg/Witwatersrand area is to be expected, since the area contains the vast majority of the country's industrial development. In the same period, the population of Johannesburg (the country's largest city) will in all probability have trebled its population to 10 million. For Johannesburg only, this growth will require approximately 100,000 housing units per year, a figure which excludes the current backlog for the city and which also excludes the rest of the country.<sup>35</sup> Although it is not stated by the author, it should be noted that this need will more than likely be among Africans, especially those living in Soweto with its already overcrowded conditions.

As far as the rest of the country's population is concerned, this state of affairs reaches even more crisis proportions. Again, it should be noted that no accurate figures exist for the actual housing deficit in the country (although Table 1.4 shows the calculated needs for all South Africans). The best official figures available are estimates by the various government housing departments (of which there are five, for Whites, Coloureds, Indians, urban Africans and rural Africans respectively). For example, it is estimated that the 1985 backlog for Africans in the urban areas is 222,000 units, with an additional 177,000 units in the rural areas. The accuracy of these figures is questionable; The Urban Foundation (a private non-profit housing and development agency) estimated a housing deficit of 724,000 units in 1982 for Africans (including the homelands).<sup>36</sup> Given the country's poor housing production record, it is highly unlikely that the deficit could have been reduced in such a significant manner in a period of three years.

What is known is that for White South Africans there is no housing deficit, derived from calculated needs, although the government has estimated a housing deficit. This fact is reiterated by Nell (1986 : 1), who notes that between 1980 and 1984, White South Africans obtained eight times as much housing per 1,000 of urban population than did Africans.<sup>37</sup> This discrepancy has clearly had an impact on the housing situation in the country and becomes more apparent in estimated backlogs for 1985 for all South Africans (Table 1.4). How the surplus/shortage situation was derived by Nell is not known and, given the inherent difficulties of performing social research in South Africa, one could argue the case that his figures underestimate the situation for Blacks. Due to the absence of up-to-date data, the accuracy of the figures provided is unclear.

Other estimates by Penny based on the Viljoen Commission show that close to two million units will be needed for Africans and more than three and a half million units will be needed for all South Africans by the year 2000 (see Table 1.5). It is clear that South Africa has a major housing crisis, especially if one considers the supply of units by both the public and private sectors.

**TABLE 1.4****HOUSING NEEDS IN SOUTH AFRICA FOR 1985**

<u>Group</u>	<u>Requirements</u>	<u>Stock</u>	<u>Surplus(Shortage)</u>	<u>Govt Esti</u>
White	1 262 000	1 299 000	37 000	(11 000)
Coloured	446 000	394 000	(52 000)	(100 000)
Asian	185 000	141 000	(44 000)	(45 000)
African *				(222 000)
1	1 004 000	466 000		(538 000)
2	704 000	466 000		(238 000)
Homelands				(177 000)

\* Excl Homelands. Urban areas only.  
1 & 2 - Scenarios of expected housing needs for Africans.

SOURCE : Nell, M.A.E. "An Integrated National Housing Strategy", 1986, Table 2, p. 8.<sup>38</sup>

**TABLE 1.5****ESTIMATED TOTAL URBAN HOUSING NEEDS FOR 1980-2000**  
**(UNITS PER YEAR - 000's)**

<u>PERIOD</u>	<u>WHITES</u>	<u>COLOURED</u>	<u>INDIANS</u>	<u>AFRICANS</u>	<u>TOTAL</u>
1980-85	42	17	7	65	131
1986-90	45	19	8	80	151
1991-95	49	22	9	96	175
1996-2000	52	25	10	115	202
AVERAGE/YR	47	21	8	89	165
1985 SHORTAGE	6	52	40	160	258
TOTAL NEEDS (1980-2000)	939	466	207	1,940	3,552

SOURCE: Penny, Peter. "Innovation and the Housing Backlog", 1985, Table 1, p. 35.<sup>39</sup>

Can this acute shortage be successfully eliminated by the public and private sectors? In previous sections, it was shown that the public sector (the government) is conspicuously inactive in and provides unequal funding to the African housing market in particular and the Black housing market in general. The unlikelyhood that the private sector will be able to resolve this problem becomes clearer when one analyses the delivery and production of housing. Table 1.6 shows that as far as African housing is concerned, the efforts of the private sector have been miniscule (only 2,000 units were produced for the period 1973-1983). The recent drive by the government to privatize housing, through the sale of existing government-owned units (including those owned by local authorities) to tenants, and its withdrawal from housing production, places the onus of housing provision on the individual and the private sector. This view is consistent with the introduction by the government of 99-year leasehold rights to Africans in the urban areas. The introduction of this regulation should however be seen for what it is, that is, another attempt on the part of the State to appease the disenfranchised and the West without really addressing the issue of access to land for Africans. Nevertheless, given the private sector's poor track record, the low incomes of the vast majority of Blacks and hence lack of access to finance, it is clear that the private sector will be unable to satisfy the demand for housing by Blacks in any significant manner.

**TABLE 1.6**  
**HOUSING PROVISION BY THE PUBLIC AND PRIVATE SECTOR**  
**(1973-1983)**  
**(000's)**

<u>GROUP</u>	<u>PRIVATE SECTOR</u>	<u>PUBLIC SECTOR</u>	<u>TOTAL</u>
White	174 (86%)	32 (12%)	206 (36%)
Coloured & Indian	26 (13%)	160 (61%)	286 (50%)
African	2 (1%)	73 (27%)	75 (13%)
<b>TOTAL</b>	<b>202 (100%)</b>	<b>265 (100%)</b>	<b>567 (100%)</b>

SOURCE: Penny, Peter. "Innovation and the Housing Backlog", Appendix 4, 1985, p. 36.<sup>40</sup>

## 1.5 CONCLUSIONS

The housing situation in South Africa has reached crisis proportions and the government's policy (and hence its lack of activity) has been shown to be the major cause of this situation. The system of Apartheid, with its negative impact on education, welfare, employment opportunities, etc has placed Blacks and especially Africans at a disadvantaged position vis a vis Whites in their efforts to obtain adequate shelter.

In addition, the government has withdrawn significantly from its duty to the poorest and most disadvantaged group of people in the country, because they believed that Africans were not their concern. As such, the adverse housing situation being experienced by Black South Africans can only be significantly addressed by a major change in policy, which by definition implies a change in the dominant ideology within the country.

Therefore, one of the immediate priorities facing the new government in South Africa is how it should set about resolving this acute housing crisis in the country. Many countries have attempted various solutions, with limited success. The fact that South Africa will experience a restructuring of society will enable it to tackle the overall problem of housing, which should partly be seen as a symptom of other discriminatory policies in the country. This relationship between housing and overall development within a country is the focus of the next chapter.

## CHAPTER TWO

### WHAT IS HOUSING POLICY? -

#### COMPONENTS FOR A SOCIAL AND JUST HOUSING POLICY

##### INTRODUCTION

The previous section has shown that Blacks in South Africa are generally poorly housed, in comparison to White South Africans. It has been shown that there exists an acute housing shortage for Blacks in general, but moreso for Africans, who will be experiencing the fastest rate of population growth in comparison to others, with most of this growth being in the urban areas. The conservative and biased estimates of the government show clearly that the State lacks an in-depth understanding of the housing crisis in South Africa. It is clear that political change will occur in South Africa and that there will have to be a concerted effort on the part of the new democratic government to tackle and alleviate the housing problem. There will thus be an immediate need for a major effort in the housing field to reduce the substantial deficit.

In addition, the severe housing problem for Black South Africans tends to have a negative impact on the quality of life for Black South Africans, the vast majority of whom are poor. The current adverse economic conditions in the country, coupled with the fact that Black South Africans are generally lower wage earners than Whites, severely restrict the already limited access that they have to a decent living environment.

How a democratic government proposes to address this housing crisis would clearly depend on the political ideology of the State. Nevertheless, no matter what the ideology, whether purely capitalistic or purely socialistic or a mix of the two<sup>1</sup>, democratic South Africa will need to have a housing policy which effectively addresses the inequity that currently exists within the country. The new housing policy would have to be selective (socially oriented) in nature; that is, it will have to address the housing problems of Black South Africans who have been most negatively affected by the Apartheid system. The policy will have certain elements or components which would commonly be found in policies whose aim is to alleviate problems of particular groups in most developing countries. Identifying these elements will be the focus of this section. Before proceeding, housing policy as a concept will be first briefly discussed.

## 2.1 WHAT CONSTITUTES HOUSING POLICY

The term housing policy often refers to the array of regulations, control measures and subsidies which have been enacted by decision-makers to regulate the production and allocation of housing units. However, this does not mean that other government regulations covering aspects such as employment, education, location of industries and transportation, have no bearing on housing policy. Although these do not focus specifically on housing, they nonetheless contain sections which would have and have had a major impact on housing policy. Housing policy therefore cannot be seen in isolation; it is part of the overall development objectives of a country.

The stated purpose of any policy within a particular country, including housing policy, is primarily to improve and promote the general welfare of society at large. This broad objective could encompass issues such as health, defence, economic prosperity and growth, social efficiency and employment. These notions are somewhat intangible. They are however open to measurement as they result in extremely specific and tangible environments in which people live, work and play. It is therefore possible to evaluate a housing policy to determine its relative success or failure.

However, housing policy, more often than not, means and has generally meant the actual intervention by the State, that is, the provision of public housing. This is direct action, although it is not necessarily restricted to this and could also involve indirect action whereby the private sector assumes some responsibility for the provision of housing. Clearly, the latter is not able to cater to the very poor, who would be unable to afford the costs and who tend to form the majority within developing countries. For this particular group of people, the direct intervention of the authorities has been the only solution. This provision of public housing by the State, through either subsidies for operating costs or direct construction or both, leads to housing situations with somewhat negative connotations. In South Africa, public housing is occupied by the poor, who are mainly Black. The stigma attached to occupying public housing thus further serves to reinforce class differences and racial prejudice. The fact that different "racial" groups obtain different types of housing helps to further institutionalize the Apartheid system and split opposition to the system. The Apartheid system's "success" however is not so clearcut, especially if one considers the events over the past few years in the townships and the level of solidarity among Black South Africans.

Housing policy can either be top-down and rigidly implemented, or participatory. The latter view, espoused by John Turner (1972), arose in response to the general failure of public housing provided through the former mechanism. Turner's central point was that housing policy should incorporate the notion that housing is a process, in which people (the beneficiaries) should be able to participate. This view was supported by the United Nations HABITAT Conference (1976 : 2), where the following principle was adopted:

All persons have the right and the duty to participate, individually and collectively in the elaboration and implementation of policies and programmes of their human settlements.<sup>2</sup>

## 2.2 HOUSING AND POLITICS

One should however also ask whether a country's housing policy serves any particular interest group, and if so why. This particular type of analysis will be more useful and will serve to highlight the real reason for a particular set of policies. In South Africa, housing policy has been designed and implemented to support a particular ideology, one which is based on racial discrimination and inequality.

Using a political-economy approach in an analysis of housing in South Africa, it becomes clear that the various townships with severe overcrowding and lack of social amenities tend to serve as sources of cheap labour. This conclusion is supported by the fact that these townships are often located next to industrial areas or along rail lines connecting them to industrial areas.

Many will question whether this situation is unique to South Africa and state that it is the norm in many countries. There is however a difference between South Africa and the rest of the world. More often than not these residents in South Africa (mainly Black) have been relocated from areas in close proximity to the city and employment opportunities. Because of relocation, these families are often faced with a more intense struggle to survive on low wages in comparison to their struggle in their previous areas. Thus, one of the indirect consequences of being relocated is that the young enter the employment market at an early age to supplement the family income. The system therefore tends to perpetuate the generally lower level of education among the Black workforce.

In contrast to the situation in most other countries, it could be argued that in South Africa there is only one dominant interest group, White South Africans. What makes this group unique is that its members are also part of the State, industrial, commercial, academic and landed elites. In fact, the various elite groups in South Africa are all White South Africans. The Apartheid system does not allow any other groups to claim or even aspire to elite status. There is thus a homogenous dominant group with very similar interests, a situation which supports the assertion that the housing policy of the country serves the prime interest of White South Africans. Gilbert and Gugler (1982 : 109) stress the point that South African housing policy prohibits spontaneous housing in the cities, while allowing it in the rural areas. The policy is clearly not intended to help Black South Africans, but rather to maintain the living standards of Whites.<sup>3</sup>

All too often, the negative actions of governments against the poor are too easily explained by critics and analysts of government actions. Very few readily admit to the influence of groups in whose interest these actions are being taken, albeit in an indirect manner. For example, the rational-technical explanation for many actions of governments in the Third World (and First World) are too easily put forward and accepted by some. A case in point is the all too frequent explanation that urban renewal is in the public interest, because the area (often in close proximity to the city centre and occupied by the poor) is a slum, with overcrowded living conditions and a potential health hazard to the inhabitants. The perception is thus that urban renewal is an effort to assist the inhabitants of the area, and the influence of the State's political supporters and the ideology of the State is ignored. Gilbert and Gugler (1982 : 110-111) note that the technical criteria used by the planners in developing countries are also often based on the European and American experience and tend to benefit the high-income group.<sup>4</sup>

What has happened in Europe after the war could serve as a an example for developing countries, especially if one accepts the fact that these countries will proceed along the same path developmentally. According to an Economic Commission for Europe study (1980 : 3) Western European governments have followed either a comprehensive or a more selective (socially oriented) housing policy.<sup>5</sup> Which path to follow clearly depends upon the circumstances within a country and especially the country's housing problem. A shortage of government funds and a general crisis in the housing market, particularly for the poor, clearly make the choice between a comprehensive and a selective policy an easy decision. Nevertheless, great care must be taken to ensure that a particular income group does not suffer because of the targeted housing programme.

A comprehensive housing policy implies that the State delivers all (or most) of the country's housing requirements and the policy itself is broadly defined to cater to all income groups in the country. On the other hand, a more selective policy (a social welfare approach) implies a general commitment to build or subsidize a proportion of the total housing output in order to help a selected group (or groups) with special needs or financial problems. The implication of the latter for Black South Africans is clear, given their disadvantaged position vis a vis White South Africans in the housing market. Previous sections have shown that Black South Africans are experiencing great difficulties in their effort to satisfy their housing needs. A more selective housing policy is therefore a possible way for a new South African government to solve this crisis. What the range of options are within a particular housing policy for a new South African government (or for any Third World government) is the focus of the next section. This does not imply that these options are solutions to the housing crisis in developing countries and should be incorporated as part of a country's policy. Rather, it means that many governments in these countries should consider and not reject these potentially meaningful and useful interventions because of insistence on and adherence to high building standards.

### 2.3 COMPONENTS OF A HOUSING POLICY

A country's housing policy needs to provide for various contingencies and cater to different income groups. Thus, it should allow for various types of solutions to enable as many people as possible to benefit. Therefore, this entails the possibility of using various

types of interventions, especially in the Third World countries. Each type of intervention implies different levels of responsibility for the government (or the national housing authority) and the private sector. Some of these options require a change in government thinking and aspirations of some income groups, especially the lower middle-income and middle-income groups. Both of these groups have been the beneficiaries of government intervention in the housing market, often at the expense of the truly poor.

### 2.3.1 POLICY OPTIONS

Given the nature of the housing problem in many developing countries, the main challenge facing these countries according to HABITAT (1984 : 128-129) is providing affordable shelter and related services for all, but especially the low-income groups. Policy options range from formal housing for all (the comprehensive approach) to an incremental approach of basic services and housing for those most in need (a more selective approach).<sup>5</sup> Publicly constructed housing, the comprehensive approach, has historically only touched the fringes of the problem and benefited a few, and in most instances not those who have been identified as having the worst housing problems. Because of this situation, it would thus be futile to tackle the problem through publicly constructed housing units, an intervention which has traditionally been expensive. The severity of the housing crisis in South Africa and the anticipated population growth would more than likely result in the inability of the government to provide the required number of finished units. In addition, it is a known fact that many people currently live in squatter camps and in

"sub-standard" housing. For South Africa, it is felt that one of the options for the future would therefore have to be the provision of basic infrastructure and essential social services, which for technical and financial reasons the poor cannot provide for themselves.

A particular country's housing policy should therefore take cognisance of these facts and allow for alternative interventions within the policy in order to accommodate these different needs. This view is stressed by Maasdorp and Haarhoff (1984 : 11), who state that the following four approaches are not mutually exclusive :

- a) the upgrading of existing squatter housing,
- b) the provision of serviced plots,
- c) the provision of core units, and
- d) the construction of public housing estates.<sup>6</sup>

The upgrading of squatter camps implies the provision of essential services, recognition of the development, financial and technical assistance and most importantly security of tenure. Both serviced plots (or sites and services) and core housing complement upgrading and should therefore be seen and implemented as such. Construction of public housing is generally more costly than the former methods and, given rapidly expanding populations, the resources are often not available to tackle the housing problem in any meaningful manner using this approach. Although the authors mention private investment, they refer more to the investment by the individual family than the investment by the private sector.

Given the extent of the housing shortages, current and future, in most low-income and middle-income countries, policy options therefore range from the provision of shelter for all, without the active participation of the population, to the provision of shelter and services for some and allowing people the opportunity to solve their shelter requirements as best they can. The former has traditionally implied the use of high building standards, which have been costly and inappropriate to Third World situations. The latter implies more appropriate building standards with accompanying lower costs and thus improved access to finance and shelter to a greater proportion of the population. However in most situations, housing policies have generally not allowed for the full range of possible solutions and have rather opted for the sole use of one solution, often with negligible results.

Despite this aversion towards the other potential solutions, including squatting, the range of housing interventions has the advantage of catering to different income groups. As far as lower middle-income people are concerned, government intervention should be in provision of affordable land, infrastructure and social services at reasonable costs. The reason for this is that these people have some means of income and could build their own housing, but are often prevented from doing so because of the high land costs. Great care must however be taken to ensure that the target groups are actually reached and that a particular group (especially the middle-income) does not benefit at the expense of the others. This has generally been the case in the provision of sites and services by the State where the middle-income group has benefited at the expense of those with less means.

In addition to the above, housing policy should effectively address the issue of tenure, for as Maasdorp and Haarhoff (1983 : 10) report, "security of tenure is the single most important factor without which housing policy cannot succeed. It is seen as an important measure of household satisfaction and has been found to stimulate personal investment in housing that would otherwise not be forthcoming".<sup>7</sup>

Great reliance is also placed on private capital in certain sectors, thus enabling the authorities to concentrate their resources where they are most needed; that is, the policy is socially oriented. The government is thus allowed to contribute to the total housing programme in a manner which optimizes its limited resources. Activities for the government thus range from

- i. An assessment of housing needs.
- ii. Drawing up comprehensive development plans.
- iii. Intervention in the production process to ensure the attainment of goals.
- iv. Intervening in the location of housing.

It is clear that the choice of action would depend on the extent of the country's problem, the growth of its population (and the problem), the level of urbanization and more importantly the financial resources of the country.

#### 2.4 INTEGRATED HOUSING APPROACH

Historically, housing policy has been primarily concerned with the volume of production, and this helps to explain the general inability of government to successfully address the problem. This view was found to be somewhat narrow and the emphasis of housing policy has turned to the conditions of the household. There has thus been both a quantitative and qualitative aspect to housing policy. The former is concerned with the volume of units produced and whether the housing problem is being reduced. The latter, on the other hand, is concerned with whether housing is being provided to promote the quality of life of the beneficiaries, an approach which considers the broader needs of the individual, such as access to schools, work, and health care and the quality of the surrounding environment.

Which aspect is emphasized depends upon the level of development of a country and the extent of its problem, and more importantly the ideological orientation of the State. In some situations, both the quantitative and qualitative aspects could be emphasized. For example, in Rumania and Bulgaria, where urbanization is at a relatively early stage, the State has emphasized both the quantitative and qualitative aspects, with the former concerned with the actual production of units and the latter concerned with providing every amenity with the unit. Similarly, in the Soviet Union there is an attempt to achieve an integrated solution to the housing problem by maintaining the volume of construction (quantitative) equipped with every amenity (qualitative). For developing countries, it is clear that this qualitative aspect to housing is extravagant and that this aspect should initially be more concerned with the recipients' quality of life, that is, access to employment, schools, health and other essential community services.

Nevertheless, according to the United Nations (1980 : 25-27) study, this integrated solution to housing implies:

- a. Continuous improvement of the plans and equipment of houses and flats; Improvement of the architectural and aesthetic qualities of existing housing estates;
- b. Observance of rational proportions in the volume of construction of collective dwellings and services;
- c. Better maintenance and greater modernization of dwellings;
- d. Protection, upgrading and improvement of the environment of housing areas;
- e. Expanded production of furniture and household appliances and equipment.<sup>8</sup>

The integrated approach again shows the relationship between housing policy and other sectors in a country's economy. It should therefore be clear that a well-planned and implemented housing policy has the potential to act as a catalyst for the growth and development of other sectors, especially those which are directly related to housing construction.

Housing policy should also eliminate inequities in the material and cultural living standards of the rural and urban populations. Although this is the stated policy of many socialist countries, it can be stated that this should be part of housing policy no matter what the ideological position of the government. However, it is an accepted fact that interest groups do influence policy. Thus, the theory and practice within many countries do differ. In capitalist societies, this difference is more pronounced although this situation also prevails in socialist countries.

In addition, there has also been a growing realization that housing problems in countries are complex, with both social and political importance. The result has been a more comprehensive approach to the housing problem, although the success of this approach has been rather limited. This trend, normally associated with more centrally planned economies, has also been discerned in capitalist societies. There has thus been a shift towards more clearly defined objectives for housing and other related policies.

What about the right to housing? Although the Universal Declaration of Human Rights in 1948 declared housing a right to all citizens, there has been little progress in the ability of many governments to actually provide housing to all of their citizens. Nevertheless, according to the United Nations study (1980 : 72-73), this lack of success changes the objectives of policy from increasing the stock to improving the living standards for all of society.<sup>9</sup> Housing policy can thus be evaluated both as far as changes to the general housing situation are concerned and by how effectively it deals with improving conditions for specific groups.

At present many socialist and capitalist societies incorporate the notion of the right to housing as part of their housing policy and/or constitution. All are however not able to meet this requirement. Similarly, due to lack of resources, this is also the case for most developing countries. However as far as developing countries are concerned, this failure is more because of their definition of housing, and the standards used for housing. The fact that many developing countries frown upon the idea of "sub-standard" housing and actively resort to demolishing these units, explains their limited success in providing all of their citizens with shelter. Nevertheless, despite their limited resources, these countries' populations do have the right to shelter (housing). Close observation will reveal that many in fact do have some sort of shelter (no matter how rudimentary), but that this does not quite fall into the definition used by these governments.

With low levels of economic development, basic shelter, as for example a corrugated iron dwelling with basic essential services, is more than what these developing countries could provide on a large scale. With economic development, such units could be upgraded, thus improving the housing for the occupants, many of whom are poor. However, the current obsession with high building standards in many developing countries, a legacy of colonialism, together with inappropriate technology, has led to the destruction of many informal dwellings. The provision of an enabling structure (eg, the provision of services to reduce health-threatening conditions) to guide this type of development, which would also serve to improve the management and upgrading of the area over time, would clearly make more sense.

Home-ownership, whether in socialist or capitalist countries, should also be part of a housing policy. Depending on the political ideology of the country, the government needs to enact the necessary legislation to improve access to housing finance and, where this is not applicable (socialist countries), provide mechanisms that will ensure equal access to housing for all groups.

## 2.5 CONCLUSIONS

This chapter has attempted to address the question of what the components are of a housing policy. It was shown that shelter (or housing) is a right that all citizens within a country should enjoy. However, many governments in developing countries have been unable to provide shelter to all of its citizens. The reasons for this have been their general lack of resources which affected the ability of these governments to meet this objective and their definition of what shelter or housing should be. This difference in perception between the authorities' definition and that of the poor, as well as the general obsession with high western building standards and ideals, have more often than not resulted in the wanton destruction of what is perceived as inadequate shelter. In addition, there is also an aversion on the part of decision-makers toward less Western solutions to solve housing problems.

For developing countries, the range of options are fairly numerous, particularly if one accepts that shelter is defined in a different manner by those living in "sub-standard" units and by planners. However, many governments have opted for one or two possible solutions, often public housing and sites and services, completely disregarding the other possible solutions. The reasons for this situation include the fact that aid agencies often provide tied-money to developing countries, which has obvious implications. For example, the money has to be used to obtain materials from the donor country, materials which are often inappropriate to the local situation. The result of this has been the general inability of many developing country governments to significantly address their housing problem and the additional problem of an increase in their international loan commitments. Clearly, less emphasis on high standard units will significantly reduce the amount of money borrowed by these governments and greatly improve their chances of reducing their housing deficits.

### CHAPTER THREE

#### LEARNING FROM COUNTRIES WHERE ABRUPT SOCIAL CHANGE HAS OCCURRED

##### INTRODUCTION

For this particular study, Nicaragua and Zimbabwe, both of which experienced abrupt social change from right-wing rule to a democratic government, will be used as examples of what a new government in South Africa could and should do as far as housing policy is concerned. Many would consider these countries to be so different that no comparison is possible. However these countries are being used for the following reasons:

- a). Both have recently attained democracy, in 1979 and 1980 respectively. I would argue that a new South African government (democratic) could learn from these countries and circumvent potential problem areas when planning or implementing a housing policy (as well as other policies) and programmes to address its housing problems.
- b). Urbanization in Nicaragua is relatively high, that is, 53.3% of 2.7 million people in 1980 and 50% of the urban population is concentrated in Managua.<sup>1</sup> For Zimbabwe, urbanization is only 22%, but 71% of the urban population reside in the five largest

cities.<sup>2</sup> South Africa's population is also concentrated in the major urban centres (noted earlier), with 93% Indians, 90% Whites, 78% Coloureds and 40% Africans urbanized in 1985 (with an overall urbanization rate of 47%).<sup>3</sup> Whether these rates, for South Africa, include the periphery and homelands, is not clear, although one could safely assume that these areas are excluded.

- c). Nicaragua's population grows at a rate of 3.2% per annum and for Managua, the population grows at 7.2% per annum.<sup>4</sup> Zimbabwe's population grows by 3.1% per annum and 5.4% per annum in the urban areas.<sup>5</sup> For South Africa, it is estimated that the urban African population will increase by approximately 200% in the next fifteen years with negligible increases for Coloureds, Indians and Whites.<sup>6</sup>
- d). Prior to independence, Zimbabwe had policies which were identical to South Africa's.<sup>7</sup> Hence, similar problems in the housing sector also prevailed. How Zimbabwe is solving its housing problem (and other problems) could serve as an example for a new South Africa. Similarly, housing policies of the previous Somoza government in Nicaragua favoured the upper class and were inadequate for the vast majority of the country's population.<sup>8</sup>

e). It is a known fact that South Africa's economy is highly developed. Thus, both cases could be considered inappropriate examples with which to compare South Africa. However, Nicaragua's economy has experienced growth rates (GDP) of 8% (1960-1967), with manufacturing accounting for 20% of GDP in 1970. However, since then it has decreased by 50% for various reasons including the effects of the war.<sup>9</sup> Similarly, Zimbabwe's economy is fairly diversified and relatively modern, with manufacturing accounting for 26% of GDP (1981). As is the case for South Africa, this development is concentrated in a few large urban centres in both countries.

### 3.1 NICARAGUA

The country's high population growth rate and its rural to urban migration, which was caused in part by the development of capital intensive agricultural production, resulted in a housing problem before 1979. The destruction (see below) of approximately 80% of Managua's housing, a quarter of its industry and most of its commerce and small businesses, created additional pressure on the new government.<sup>10</sup> The Somoza government supported a major housing construction effort before its downfall. However, of the nearly 85,000 units constructed between 1973 and 1979, 55% were built by the informal sector. These units were primarily owner-constructed and occupied and the

majority of them had limited services. On the other hand, the private sector built 11,000 units, mainly for middle and upper income families. This effort represented only 15% of total construction, but constituted more than half of funds invested in housing. Because of this lack of funds, the public sector provided only 24,000 units, with approximately 11,000 being wooden structures and the rest being low-cost fully serviced units.<sup>11</sup>

Therefore, the poor in Nicaragua, especially in Managua, generally found themselves in extremely precarious positions. Their housing was sub-standard, services were limited and they had no tenure to the land. Because of the skewed distribution of the country's wealth before democracy, most of the plots were acquired by means of illegal sub-divisions from private land-owners.<sup>12</sup>

In the rural areas, the situation was significantly worse, because of the previous government's lack of investment in these regions. Because of the war 4,000 units were destroyed in the urban areas, and in addition 30,000 people were left homeless by the 1979 tropical storm. It is therefore clear that the new government faced a major housing problem when it came to power. How the Sandinista government set about tackling this problem will be the focus of this section.

### 3.1.1 THE NEW ORDER

As soon as it assumed power in the country, the Sandanista government announced a four point plan for housing, namely:

- a). Urban reform
- b). National planning
- c). A rural housing programme, and
- d). An emergency programme for the marginal urban areas.

In addition, the Ministry of Housing and Human Settlements (MINVAH), responsible for developing and administering the new housing programmes, was formed. It was formed by merging the Housing Bank (BAVINC), the Vice-Ministry of Urban Planning (VIMPU) and the Tenants Bureau (Oficina de Inquilinato). In addition, a state Real Estate Corporation (CONIBIR) was created in 1980 and attached to MINVAH, and in 1981, the Housing Construction Corporation was created. The former was to place MINVAH in a better position as far as access to funds were concerned and the latter was to be used to develop alternative construction materials and methods, thus maximizing the country's limited financial resources. Various laws were decreed to grant tenants of illegal sub-divisions tenure, establish rent control (1981), expropriate vacant land in the city centre (1980), empower MINVAH to regulate land use (1980) and place limits on unused vacant land to control and abolish speculation (1981).

The agency's objectives were broadly defined :

- a). "Initiation of a territorial ordering of human settlements with the goal of reinforcing production, improving the life conditions of the population centres in the interior of the country....
- b). Planning and massive construction of popular housing in the city of Managua in order to attend in part to the deficit inherited...
- c). Impelling an Urban Reform that permits the distribution of the benefits of urbanization to all social sectors...."<sup>13</sup>

The first objective is linked to the broad policy statement of the government, namely to reverse the trend of unbalanced economic and urban growth by which Managua (in the Pacific Region) had close to 25% of the national population and 50% of the urban population. The third is linked to using urban reform to redistribute the benefits of urbanization in favour of the majority of the population, which included the traditionally neglected rural population.

The policies of the government deviated significantly from the laissez-faire approach of the previous regime (eg 28% of all units were provided by the public sector for the periods 1973-1979). In addition, the policies were integrated into the broader national development programme, which stressed agriculture as the base for development. An integrated and broad approach to development thus set the new government apart from the previous government.

MINVAH, in response to various social, economic and political constraints encountered, developed and modified programmes in three areas, specifically

- a. national development,
- b. urban reform, and
- c. housing construction.

In addition, the cooperation of other governmental units was solicited and obtained, which points to the wide acceptance of the government's broad set of objectives.

### 3.1.2 NATIONAL DEVELOPMENT

The aim of this particular programme was to reactivate and strengthen the economy, particularly the agricultural and agroindustrial sectors. The agency (MINVAH) cooperated with other agencies and ministries, and was empowered to assume responsibility for actual housing developments and supportive infrastructure. In 1982, a major shift in planning occurred with the use of more localized planning due to regional reorganization.

MINVAH constructed housing for workers (including mining, sugar, cotton and tobacco) in the non-urban areas in order to revitalize the rural sector, which was neglected by the previous government. In addition, new settlements were also established to meet the

agency's objective for the redistribution of social benefits. This programme entailed cooperative agricultural developments as the beneficiaries were too widely dispersed. Without such cooperatives, it was not economically feasible to extend the benefits of urbanization to the workers. Land was carefully chosen to enhance the success of the programme.<sup>14</sup> However, the negative effect of the counter-revolutionary war has resulted in a change of priorities for the agency. The population along the war zones was relocated and new settlements were built for them. In addition, many were displaced by the war, crops and infrastructure were destroyed and there was a flood of migrants to the existing cities. Additional pressure was placed on the existing cities, as for example Esteli (with a population of 50,000) which experienced a growth rate of 25%.

Managua, the major city, became the focus for those people not being absorbed by the secondary cities and not relocated to new settlements by MINVAH. Between 1982 and 1983, a total of 8,000 serviced plots were provided in the city. However, by 1984 little money was being channeled into housing because of the effects and requirements of the war, and few sites and services plots and no housing units were provided. The city's burgeoning population (increasing by 30,000 or 7,2% per annum) therefore resorted to squatting.<sup>15</sup>

### 3.1.3 URBAN REFORM

The aim was to formulate a rational response to problems of uncontrolled growth, which entailed the regulation of urban and suburban land use and the resolution of the housing problems of the urban popular sectors. As stated by the government, urban "land represents a social need to which everyone has a right, and which should not be a commodity subject to the vagaries of the marketplace."<sup>16</sup> Policies were developed to strengthen the government's control over urban land use, tenure and transfer, and to eliminate private profit generated from increases in market value.

Despite the above statement and regulations, limits on the ownership of private property (housing) were not established. As long as taxes were paid and the rental law was not violated, the government did not intervene. Limiting the number of properties an individual could own was however being considered, although as far as can be ascertained it has not been implemented.

As stated earlier, the 1979 law granting tenure to renters of illegal sub-divisions affected a total of 50,000 units. Its operation was to expropriate the land, with the tenants continuing to make payments to MINVAH, which in turn used these funds for improvements and infrastructure. By 1984, a total of 250,000 people benefited from this law. Once all improvements had been carried out and in the event of a surplus (from the rental payments), previous landowners shared the surplus; if not, they were held liable for the deficit. The inability of some tenants to continue making payments to the agency led to the reduction of all payments in 1980.

By 1981, however, all payments were stopped and tenure was granted to all tenants of illegal subdivisions. Tenure was therefore secured for many tenants, which many consider a crucial element to any housing programme. Out of a total of 50,000 units only 12,900 titles were issued by 1984 and the reason for this slow implementation is not clear. However at the same time over 7,000 titles were issued to non-residents for vacant plots (for building their own home) within these sub-divisions.

The rental law of 1980, in many respects similar to the first Cuban rental law, reduced rents by 40%-50% and set the maximum annual rent at 5% of the total assessed value of the dwelling. In addition, tenants were also protected against eviction and the quality of rental housing was made explicit in the law. Every attempt was made to be fair to both tenants and landlords, as shown by the number of suspensions of the law. The law was revised in 1981 and made explicit the conditions under which tenants could be evicted, namely the non-payment of rent, abuse of the unit, subletting, using the unit for illegal purposes and when the unit is required by the owner for personal or family use.<sup>17</sup>

MINVAH also set about regularizing the mortgage system in 1980, which included extending payments, and was made responsible for administering all public housing projects, totalling some 30,000 units which were initially sponsored by banks.<sup>18</sup> A major priority for the government was to house those needing immediate shelter, especially those living under dangerous and health-threatening conditions. The rural to urban migration clearly exacerbated this situation and it soon became apparent that the government's resources were severely limited.

Sites and services programmes were proposed, but the limited success of USAID programmes in Nicaragua (and in other countries elsewhere) was a stumbling block. The government felt that the sites and services projects were costly and that the money could be used more effectively to house more people. In addition, the diversion of funds to the war effort worsened an already difficult situation for MINVAH.

Nevertheless, the agency embarked on a progressive urbanization programme which entailed the densification of partially destroyed areas in Managua. The advantage of this programme was that the existing infrastructure was easily accessible and could be used, thus reducing the overall costs. Through community organizations (CDS) promoted throughout the country, community participation and responsibility were enhanced, which tended to increase the success and future development of these projects.

#### 3.1.4 HOUSING CONSTRUCTION

When the phrase housing policy is mentioned, housing construction is often visualized. In Nicaragua, however, housing policy was part of a broader national programme of social and economic reform and the construction of units was but one aspect of the programme. Two principles were reflected in MINVAH's housing programme, namely:

- a) Integrated planning
- b) Maximizing limited resources.

Thus, programmes were emphasized that addressed the needs of workers in the industrial sector, integrated the marginal population and reinforced the development of mass organizations. In the area of housing construction, efforts were concentrated in the actual construction of units/projects and the development, production and distribution of housing materials.<sup>19</sup>

Based on what happened in Cuba after the revolution, many expected the government to undertake massive public housing projects. There was however the realization that resources were limited. As such, rural settlements and activities other than urban housing per se were emphasized. The extent of MINVAH's activities is shown in Table 3.1. Similarly, Table 3.2 clearly shows that production of housing has decreased in Managua since 1981/82, while increasing in the rest of the country, thus meeting the major objective of the government, which was to spread development in an even manner.

**TABLE 3.1**

**MINVAH's HOUSING ACTIVITY 1980-1983**

<u>Activity (# Units)</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>Totals</u>
Repairs to damaged Housing Projects	4,676	---	---	---	4,676
Materials Bank	1,146	1,906	3,215	3,895	10,162
Progressive Urbanization *	---	202	349	1,322	1,873
	---	854	8,810	5,814	15,478

\* Number of lots distributed

SOURCE: Harvey Williams, "Housing Policy", in Walker, Table 18.1, p. 392.<sup>20</sup>

**TABLE 3.2**  
**DISTRIBUTION OF MINVAH's HOUSING ACTIVITIES 1980-1983**  
**NUMBER OF UNITS CONSTRUCTED**

<u>Area</u>	<u>% of Nat'l Pop.</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>Totals</u>
Managua	30	697	1,421	1,348	679	4,145
Other Pacific	32	423	414	704	1,378	2,915
Central Zone	29	---	---	89	1,365	1,454
East Coast	7	26	71	1,074	473	1,644
Total		1,146	1,906	3,215	3,895	10,162

SOURCE: Harvey Williams, "Housing Policy", in Walker, Table 18.2, p. 393.<sup>21</sup>

Slum housing was replaced by more adequate shelter and recognition of community cohesiveness was also an integral part of the government's programme. The interactive nature of the agency, and its preparedness to listen and learn, led to various revisions to housing project policies. For example, the agency responded to the needs of residents for private (versus communal) space and proximity to employment.<sup>22</sup>

### 3.2 ZIMBABWE

At independence, Zimbabwe inherited a wide range of urban problems, mainly the result of the previous government's policies, which, like South Africa's, were designed to benefit the small White elite at the expense of the Black majority in the country. According to the Report on Housing and Urban Development in Zimbabwe (1986 : 1-6), Zimbabwe's housing problem is characterized by:

- a. A huge housing backlog in the rural and urban areas
- b. Extremely low quality housing in the rural areas.

Total housing requirements have been calculated to be approximately 965,000 units based on a population of 8,104 million or 1,714,000 households. At least 95% (918,000) of this shortfall will be required by the low-income population of the country and the rest by the middle-income population.<sup>23</sup> The expanding population will result in a need for an additional 2,212,000 units by the year 2000. An average annual production of 146,000 units will therefore be required to eliminate this deficit, with the low-income group requiring 99,000 units, the middle-income group 39,000 units and the high-income group 8,000 units.<sup>24</sup> Table 3.3 shows the extent of the housing problem in Zimbabwe, a legacy of the Smith government's racial policies.

**TABLE 3.3**

**TOTAL HOUSING NEEDS AND SUPPLY IN ZIMBABWE**  
**BY INCOME GROUP FOR 1985 and 2000**  
**(000's)**

	<u>LOW</u>	<u>MIDDLE</u>	<u>HIGH</u>	<u>TOTAL</u>
# People	6,621	966	517	8,104
	(9,278)	(3,359)	(945)	(13,593)
# Households	1,374	226	114	1,714
	(1,969)	(777)	(215)	(2,969)
# Existing Units	456	179	114	749
# Projected Units	(1,969)	(777)	(215)	(2,961)
Total Shortage	918	47	- - -	965
<hr/>				
# Units Needed by 2000	(1,497)	(598)	(117)	(2,212)

NOTES: Numbers in brackets are for year 2000

SOURCE: Republic of Zimbabwe. Report on Housing and Urban Development in Zimbabwe ; Public and Private Sector Partnership. Table 2.1, p. 6.<sup>25</sup>

The above table depicts a very gloomy housing situation, especially if one considers the following:

- a. Since independence, housing development has been limited to the needs of the low-income group, with the government providing most of the funds.
- b. The private sector has been conspicuously absent from the middle and high-income markets, areas that it has traditionally funded.
- c. The number of units provided each year has gradually been reduced, because of increasing construction costs. This is supported by the fact that in 1980/81 12,075 units were constructed (mainly two-roomed units), while for the period 1984/85 only 5,000 (mainly four-roomed) units have been built.<sup>26</sup>

Two issues are highlighted by the above, namely that the private sector's lack of action in the housing market has created an additional burden on the State and that increasing construction costs have made the government's goals difficult to reach. However, it appears as if there was an increase in design standards for finished units, which clearly affected the number of units produced. It is therefore clear that the private sector has to increase its activities in the housing field, especially since the government is unable to provide the funding required without affecting some other sector of the economy. It is also clear that design standards should be made lower to allow for the maximum number of units being produced.

In order to promote the maximum development of housing units, the Zimbabwean government has entered into a partnership with the private sector to effectively tackle the housing problem to the benefit of both sectors. The partnership will entail the sharing of resources to improve the performance of both in the housing market and covers the following:

- a. Housing finance;
- b. Housing development;
- c. Production of building materials;
- d. Managerial and technical skills;
- e. Training; and
- f. Research in building technology and materials.<sup>27</sup>

In order to facilitate this process, the government provides funding through the National Housing Fund (NHF), which offers loans to local authorities at 9.75% over 30 years. The NHF acts merely as a financial intermediary between the central and local government. In addition, a Housing and Guarantee Fund (HGF) operates two programmes: one which guarantees a portion of a mortgage loan obtained from a private financial institution and another which operates a rental housing ownership and management scheme.

The role of women in post-independence housing schemes, especially aided self-help, has been stressed by the government. Because there were many female-headed households, a law was promulgated to allow women the right to enter into loan agreements. The advantages of this particular programme are both a reduction in housing costs and the maximization of resource mobilization by tapping the beneficiaries' resources. Needless to say, this programme is in line with the government's policy of self-reliance.

According to the Transitional National Development Plan, the Zimbabwean government wanted to construct 115,000 units over the three year plan period (1983-1985). However, due to the lower level of investment in the construction industry, both employment and output levels in this sector were impacted in a negative manner. Only 13,500 units were completed by 1985.<sup>28</sup> In order to resolve these problems in the construction and housing sector, the Zimbabwean government set itself the following objectives :

- i. Reducing the cost of building materials and construction.
- ii. Increasing government participation in the sector.
- iii. Improving the quality of houses in communal, resettlement, mining and commercial farming areas; and
- iv. Modernizing equipment and expanding the productive capacity in the sector.<sup>29</sup>

The authorities also realized that in order to attain the above objectives, innovative financing methods had to be introduced. These were considered essential as the aim was to reduce the cost of houses to levels within reach of the majority of the people. It thus appears that the affordability issue, considered by many to be crucial in developing countries, was a major concern to the government. This emphasis also points indirectly to the problem of access to housing finance, which is complicated by the high prices of dwellings and restrictive lending requirements. By setting up mechanisms to reduce the price of the unit and initiating innovative financing techniques, the government hopes to improve the housing production system and alleviate its enormous backlog. The plan also envisages major capital investment in the sector to stimulate production, in both the urban and rural areas, and to promote the creation of employment opportunities. In addition, the government has encouraged distributors of building materials to set up outlets in the communal areas. The intention is to facilitate the construction of better houses due to the availability of materials and reduced transport costs for these families.<sup>30</sup> A National Housing Corporation will be established during the period 1986-1990, and appears to be a consolidation of the National Housing Fund and Housing and Guarantee Fund (although its actual make-up is unclear). This corporation will be given overall authority for the coordination of the financing and construction of the country's housing needs.<sup>31</sup>

### 3.2.1 REGIONAL AND URBAN DEVELOPMENT

Housing policy in Zimbabwe is but one part of a broad set of objectives with which the government hopes to address inequity and the skewed development within the country. Regional development, through a policy of decentralization, intends to raise the living standards of people in all regions. Certain regions will receive priority because of their level of underdevelopment. It is intended to maintain a balance between a region's population and its resources to ensure the full development of a region. In order to facilitate this process, the government has implemented a resettlement programme. The Land Acquisition Act of 1986 was enacted to facilitate the programme through the improved availability of land.<sup>32</sup> The existing administrative regions, the provinces, will be responsible for the planned development of the various regions. It thus appears that the government has retained the administrative system of the previous regime.<sup>33</sup>

The main aim of the government's urbanization policy during its first few years of independence was to minimize the rate of rural-to-urban migration. Growth points and district and rural services centres were established in order to promote new urban settlements. It was explicitly stated that the urban development policy would complement the government's resettlement programme. However, the programme encountered problems, especially a shortage of funds with which to implement the growth point strategy.<sup>34</sup>

The government therefore set itself the following objectives to resolve the problem :

- a. Establishing an Urban Development Corporation to assist and provide technical assistance to local authorities in urban development.
- b. Improving the capacity of local authorities to implement urban development programmes, by improving their capital equipment.
- c. Creating incentives for industries to operate in growth points.
- d. Directing more funds to growth points and service centres for the development of infrastructure.
- e. Encouraging urban local authorities to undertake industrial and commercial projects in order to broaden the revenue base.<sup>35</sup>

### 3.3 EVALUATING THE POLICIES

The Nicaraguan housing policy appears to be relatively successful and looks as if it is addressing the country's housing problem. However, the lack of funds for housing has severely restricted the efforts of the government. Nevertheless, the government and the parastatal assigned the responsibility for housing developed programmes which attempted to redress the inequities within housing and development, despite the lack of financial resources. The fact that the government's stated objectives for development encompassed the whole country (an integrated planning approach), especially those regions which have traditionally lagged behind the main region, where Managua is located, made the task of implementing the policy less haphazard and more clearly defined.

Various techniques were used by the government in its interventions in the housing market, and one could consider its densification programme the most appropriate for tackling housing in the urban centres. The advantage of this was that the government's limited financial resources could be used in other regions, especially the rural areas. The decreasing number of units completed in Managua is also consistent with the government's policy to spread development evenly throughout the country.

The granting of tenure to all people renting housing (either public or private), including those on illegal sub-divisions, the enactment of a rental law and the establishment of a materials bank, addressed issues that are considered critical by many in the field of housing. Despite the fact that the government espoused a socialist ideology, it nevertheless protected those owning their own property, partly because the government needed the cooperation of the private sector to assist in ensuring the success of its urban development policies. The fact that many owners of private capital (especially industrialists) sabotaged the government's objectives by their non-cooperation made MINVAH's task extremely difficult.

Zimbabwe also attempted to redress the inequities in society and the immense housing deficit with similar broadly defined development objectives. The fairly optimistic goals it set itself as far as housing were concerned were not met, again because of lack of adequate financial resources and a phenomenal increase in the cost of housing construction. As was the case for Nicaragua, the private sector was conspicuously absent from the

middle-income and high-income housing markets, which served to increase the pressure on the government and stretch its limited resources. Unlike Nicaragua, Zimbabwe had no agency with full responsibility and accountability for housing in the country. Rather, there existed two distinct agencies, a situation which will be rectified by the creation of a National Housing Corporation for the period 1986-1990. The construction and funding of housing throughout the country will be given to this organization. In addition, the government will set up a National Development Corporation to assist local authorities in the area of urban development. In addition to tackling the quantitative issue of housing, both governments also established clear guidelines for the improvement of the qualitative aspects of housing. Both countries adopted a fairly comprehensive decentralization policy to alleviate the problems associated with the skewed development in their respective countries.

In Zimbabwe, the raising of housing standards (as far as finished units are concerned) greatly reduced the government's efforts to reduce the housing deficit. This was clearly an error on the part of the Ministry. The lack of funds is another point which depended too much on the cooperation of various ministries and, given the fact that different ministries will have different priorities, it effectively reduces the level of resources available to the National Housing Fund and the Housing and Guarantee Fund. The lack of an implementing agency, with a direct link to the Prime Minister's or Finance minister's office, clearly limited the realization of the government's objectives. On the other hand, in Nicaragua MINVAH had the highest ministerial support and was given wide powers and

responsibility to assist in reaching its objectives. The creation of a National Housing Corporation will improve the efforts of the Zimbabwean government, although the relationship between the Corporation and the various ministries is unclear.

In both case studies, the lack of financial resources for housing was therefore a critical issue, but more so for Zimbabwe. How to improve the availability of resources given competing demands, is critical for the success of any housing programme. This implies a well-defined set of priorities for any government, as many developing countries lack the financial resources with which to tackle all their problems with equal vigour.

As far as the granting of tenure to tenants are concerned, it appears to difficult to implement (based on what happened in Nicaragua). However, it is not clear why the government only issued titles to 25% of the people affected by this law over a period of five years. That the granting of tenure appears to be absent from the Zimbabwean case highlights the different approaches used by two countries with similar political ideologies.

Concerning the substantial reduction in funds allocated to housing in Nicaragua, the question that immediately springs to mind is whether other sectors of the economy were also affected and whether the government changed the priority of housing vis a vis other sectors.

## CHAPTER FOUR

### A PROPOSED HOUSING POLICY FOR POST-APARTHEID SOUTH AFRICA

#### INTRODUCTION

The preceding two chapters have attempted to discuss critically the issues associated with housing policies and the implementation of these policies. Given the background in chapter one, this section will put forward a proposed housing policy for South Africa, which could potentially address its current housing crisis and the expected increase in housing needs. The specific housing policy will be in the form of possible scenarios for Post-Apartheid South Africa. The reason for this is that future urbanization in the country is unpredictable, and there is therefore a range of possible interventions by a democratic government. Before proceeding with this task, housing and national development will be discussed, including the possible interventions for a democratic government.

#### 4.1 HOUSING AND NATIONAL DEVELOPMENT

Rural-to-urban migration, a phenomenon common in the developing countries, will remain a part of the development process unless properly addressed by these governments. South Africa is fortunate to have the endowment it enjoys and, if put to proper use and properly planned, it will be one of the countries which has successfully

tackled this issue. A decentralization policy is therefore proposed, one which takes due cognisance of existing urban locations, the presence of, and potential for, industrial and mining sector activities. Furthermore, this new policy should take into consideration the skewed development currently prevailing within the country, which is the real cause of the rural-to-urban migration in the country. Addressing the underdevelopment in the rural areas, specifically the "homelands", should therefore be a major focus of a new development policy. Nevertheless, this does not mean that migration should be stopped by a new government, but rather that an attempt should be made to slow the rate of migration. By definition, this implies a rather long-term solution, for until those in the rural areas perceive similar or better opportunities in the rural areas, they will continue to migrate to the cities. A caveat should be added to this proposal, namely that industries to promote regional development should be decentralized and the objective should not be to decentralize the urban population. With successful industrialization in other regions, the population will have the choice whether they want to relocate or not.

In addition, where these new development nodes are identified and established, the necessary housing and infrastructure should be made available. An integrated approach to the overall housing and development problem in the country should therefore be undertaken. Earlier, it was noted that housing should be seen as part of the overall development of the country and should be integrated as part of other development objectives, including industrial location, employment, education and health.

Given the extent of the housing problem in South Africa, it is clear that a new government will not have the necessary resources with which to tackle this problem in a meaningful manner. However, a substantially larger sum of funds would be available (because of the dismantling of the Apartheid war machine as well as other Apartheid institutions). However, it is expected that other needs will also be identified by the government and that these additional demands will reduce the funds allocated to housing. Therefore, the range of possible interventions that could be implemented by the government include :

- a. sites and services (including the provision of serviced land to the middle-income groups),
- b. upgrading of existing squatter camps and providing infrastructure (an enabling structure) for new squatter areas,
- c. provision of core units, specifically the so-called wet-core units (that is, the provision of a core consisting of bathroom and kitchen facilities), and
- d. Constructing public housing for those who cannot afford any of the above solutions

Each of the above interventions requires the presence of a well-developed set of criteria which will be used to assess the eligibility of individuals for a particular type of intervention. This is to ensure that the targeted groups are properly identified and that they actually receive the benefits of the programme. Given the extent of the current and

expected housing deficits, each of these interventions has the potential to solve the problem, if properly designed to cater for specific groups. In addition, each intervention has specific cost implications, with public housing being the most expensive and the one which will more than likely not reduce the deficit in a significant manner. Each intervention thus has its advantages and disadvantages and these should be identified by the new government. For example, providing services to existing squatter camps could lead to the inability of the authorities to provide the services to all camps (existing and new) because of the increase in demand.

Furthermore, it is critical that building standards be revised to allow for the incremental addition to housing (viz. solutions b and c), which as a minimum should have clean water connections and the means by which to dispose of waste. The importance of this requirement cannot be stressed enough, especially if one considers the fact that one of the real reasons for the obsession with high building standards in most developing countries is the fear that "sub-standard" housing (from the rational-technical planner's perspective) poses a potential threat to health.

Two factors considered by many to be critical for the success of any housing policy are land tenure and the cost of building. The former is especially critical in South Africa due to policies of the present government. To ensure the success of a new policy, the state has two choices, either to grant tenure to all and leave the people to solve their own housing problem; or to construct public housing for all people who are unable to meet the

restrictive lending criteria used by banks. The latter is clearly not possible, as it applies to all low-income people as well as a great majority of middle-income people. The former is therefore a possible solution, although its implementation will be extremely difficult. Nevertheless, it is an issue which a new government must address and implement.

Given the low wages earned by Blacks in general in the country -- a situation which will more than likely be reversed by the new political structure -- rentals should be restricted to a percentage of the assessed value of a property. This form of rent control should be carefully devised and implemented to ensure that private developers continue to build. In conjunction with this, the government must address the issue of inflation, high interest rates on mortgage loans and providing tax-breaks to private developers (an incentive to the developer). With the establishment of a new social order, the presently extensive defence expenditure will be substantially reduced (if not eliminated) to allow for the possible implementation of this proposal. This will lead to the possibility of more housing being available for lower middle-income families and the continued provision of housing for middle-income and upper-income families. The government's action will therefore be limited to the provision of housing for the low-income groups only. The well developed construction industry and its well-trained Black labour force can thus both be used to maximize the effectiveness of the proposed housing policy. Self-help should therefore be seen as a major component of the new policy, with all possible obstacles to its success being eliminated (such as low incomes, lack of tenure, etc).

Therefore, it is proposed that a new housing policy for South Africa should broadly consist of the following :

- a. Controlling the amount of rent paid by tenants without it being unattractive to private investors. This implies for example tax-breaks and lower interest rates.
- b. Providing security of tenure to all squatters and other long-term renters, that is, all of the low-income group. As far as private land is concerned, this is obviously a problem.
- c. Implementing the housing policy as part of an overall national development plan, which takes cognisance of the skewed development in the country and the country's resources. This should also effectively reduce the migration to the existing cities.
- d. Reducing building standards to allow for incremental building by families.
- e. Developing and implementing alternative financing techniques and more importantly, researching alternatives to lower construction costs.
- f. Providing sufficient resources with which to tackle the housing problem and prioritizing all development needs to ensure the continued flow of funds to this sector.

Despite the above recommendations, the immediate problems and the possible increase of these problems will not be significantly addressed by these measures and must therefore be the focus of specific policy positions by the government. These policy positions will be the focus of the next section.

Before doing so, other critical housing policy issues, although not dealt with in this study, must however be briefly discussed. It should be clear that the list is not exhaustive and that these issues are critical for the success of a new housing policy :

- a. A new land policy which specifically addresses the land issue, especially land which was confiscated under the Apartheid system, and the current discriminatory access to ownership of land.
- b. A more accessible and equitable mortgage system must be developed.
- c. The current tax system should be revised to reduce the burden on some groups.

In addition to the above, the government may consider the implementation of a wealth tax, that is, tax those whose shelter is rather extravagant in order to increase the resources available for housing the poor. However, this was not present in Nicaragua and Zimbabwe and as such, it is not recommended.

#### 4.2 POSSIBLE SCENARIOS

Although the above discussion is useful to the broader issue of a housing policy, it does not address the immediate problems in the housing sector. If one accepts, as the point of departure, the inevitable dismantling of Apartheid, then the immediate problems facing the new government include the following :

- a. Addressing the current and expected housing problem.
- b. Breaking down racial barriers in the housing sector, as it is clear that *de facto* discrimination will more than likely persist in the country.
- c. Generating employment opportunities for Blacks in general and Africans in particular. The fact that major public sector investments will in all probability take place to counter the skewed development in the country and within cities could be used to provide much needed employment. This situation does not assume the absence of the private sector, but rather that the problem is too extensive for either the public and private sectors.

Therefore, because of the unknown nature of conditions in a Post-Apartheid South Africa, any policy dealing with housing has to take into consideration the fact that removing the Apartheid controls may not result in the most obvious effects (that is, increasing migration, integration of residential areas, etc) as far as urbanization is concerned. The policy has to be flexible to accommodate these unknown situations, that is, prepare for various possible urbanization scenarios.

These possible scenarios will now be discussed, although it should be clear that the list is not exhaustive. Furthermore, it is a fact that other policy areas (education, employment, health, etc) have an impact on housing and, although these are not to be discussed as part of the proposed housing policy, this does not detract from their influence on housing.

#### 4.2.1 INCREASING MIGRATION

If the assumption is that migration to the urban centres will drastically increase with the dismantling of Apartheid, what then should the reaction and policy of a new government be? This question should also be answered within the context of the existing housing shortage in the country.

Policy should therefore allow for the immediate provision of housing to reduce the backlog and to accommodate the increase needs for urban housing because of migration. As most of these units will be required by Blacks and very few (if any) by Whites, the government could focus all of its energy and resources in solving this problem. Due to this focus on Black housing, it will appear as if the policy is discriminatory.

However, the sheer extent of the current backlog, the inability of the government to deliver the number of units required and the fact that some people would be able to find accommodation in traditionally White areas, points to another possible solution, namely, the integration of White areas. There will more than likely be significant resistance to this proposal, although the government should make discrimination on the basis of colour illegal. It is proposed that this be legislated by the government.

#### 4.2.2 DECREASING MIGRATION

With the dismantling of Apartheid, migration could actually decline once most families of bread-winners have migrated. This clearly implies another type of intervention by the government, namely, the development of the rural areas. However, this should not be seen as an either or situation in conjunction with the above; the development of the rural areas becomes equally as important as the provision of housing in the urban areas.

How the government addresses the development of the rural areas is however of great importance. The emphasis should clearly be on projects which are low-cost in nature, of short duration and with substantial benefits to the area. By definition, this excludes all capital-intensive projects, although these could be undertaken to provide long-term support to the more technologically appropriate projects.

#### 4.3 CONCLUSIONS

In this chapter, a housing policy is proposed for South Africa which will consist of the following general points.

- The new government must immediately address the current and expected housing backlogs using all possible types of interventions, especially those which are more appropriate. The policy should emphasize the incremental improvement to housing by tenants/owners and the State (implies lower standards).
- Housing and other sectoral policies must be integrated to ensure the optimum use of resources and the success of each policy. The skewed development in the country must also be addressed.
- A national housing authority (NHA), accountable to the Prime Minister and with overall responsibility to provide the nation with housing must be established. Needless to say, this agency must have access to sufficient resources. Given the presence of a well-developed construction industry, the NHA should be concerned with management, planning and coordination.
- The current racial separation in housing must be eradicated and enforced by the State to ensure equal access to housing for Blacks, particularly Africans. This is especially critically where housing is available in White areas close to the city centres (major areas of employment).

- To ensure that landlords do not exploit the increase in demand for housing in the cities, it is proposed that rents be restricted by a law. Rents should however be at a level to attract investment by the private because the problem is too extensive for the public sector.
- Current levels of migration to the cities may not persist after the dismantling of Apartheid, and it is proposed that the policy be flexible enough to respond to this situation. Nevertheless, the major priority facing the new government is still the provision of housing units (the quantitative aspect).
- Where squatter camps and other "sub-standard" housing exist, the government should immediately provide the necessary resources for upgrading these areas, limiting its involvement to the provision of services (to reduce health-threatening conditions).
- Accessibility to housing finance must also be ensured and a national housing finance agency should be established, preferably as part of the NHA. Current financing mechanisms and mortgage system should be critically evaluated to ensure their appropriateness.

**FOOTNOTES (CHAPTER ONE)**

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