

## ON THE HOUSING PROBLEM.

1. Virtually all existing schemes for housing the homeless share the same starting points:

that because the homeless are mainly concentrated on the edges of the cities, housing for them must also be in or around the cities.  
And  
that the cost of the housing must be met by the individual householder through some form of installment payment.

These assumptions are no doubt rational and necessary for the private-sector institutions which finance the schemes. But are they either essential or desirable for a housing programme which is formulated as part of a national plan of social and economic reconstruction?

2. Within such a national plan, there are objections to limiting mass housing schemes to the urban areas. Urban housing requires the use of modern construction methods using manufactured materials and skilled labour. A major national programme of urban housing therefore

will pre-empt a substantial part of the available finance, skilled manpower and building materials, tending to starve any "non-housing" construction elements in the national reconstruction plan. will give priority to expansion of urban amenities and services, relegate rural improvement to second place, and so increase an already wide disparity between town and country living standards. will expand the cities, making "green areas" less accessible for inner-city dwellers, and city centres more remote from residential areas - a recipe for the inner-city decay experienced in conurbations elsewhere.

3. There are also fundamental drawbacks to conventional individually repayable mortgages as the financial basis for a national housing programme. For example:

they provide housing only for those with the means - cash or secure employment - to guarantee repayments, and thus exclude the unemployed and the poorest. \*  
they pass control of housing development from national agencies to private-sector financial agencies with quite different priorities, and outside of national planning.  
they require the use of industrialised materials and skilled constructional labour, without responsibility for ensuring the supply of either on the scale and at the pace required to meet the national plan.

[\* In the absence of statistics, it seems reasonable to assume that these are the majority - probably the overwhelming majority - of the homeless.]

Private-sector performance is ultimately determined in all respects by the exigencies of the market. In the absence of extraordinary measures of compulsion it can not be expected to perform as the national plan requires.

4. By their very nature, mass urban house-building programmes are unlikely to cure urban homelessness. Acceptable programmes go beyond mere house-building, to provide a broad range of such other things as education and health services, recreation facilities, water, power, transport and refuse-removal services, and above all job opportunities for school-leavers and the unemployed. Planning or delivering such comprehensive conditions is well beyond the scope or experience of the

private-sector financial agencies, and will require state intervention. But once these conditions are delivered, they serve to reinforce the magnetic attractions of the cities, and will bring in new immigrants to refill the shanty towns as fast as they are vacated. Mass urban schemes are thus self-defeating, and tend both to depopulate the rural areas and to perpetuate the urban shanty-towns. This is why many cities elsewhere, despite their building programmes, remain characteristically ringed by shanty-towns of the poor and the dispossessed.

5. The magnetic pull of the cities can perhaps be extinguished, but only through coercive state intervention - for example through deporting all unemployed from the urban area, or enforcing "pass laws" to prevent new inward migration. In the same way, the incapacity the private sector to guarantee the delivery of resources as and when needed can perhaps be countered by coercive measures, such as conscripting capital reserves, manufacturing plant and labour. It should go without saying that any plan for "a new South Africa" must totally rule out methods of force and coercion, which belong with the apartheid past.

6. Special circumstances explain the mass migration to the cities in South Africa. Elsewhere, the explanation has been either industrial growth creating new job opportunities, or expropriation of peasants to make way for large-scale ranching. In our case, the explanation lies in apartheid, which engineered the eviction of rural peoples from their homes to suit racial purposes. Rural people were "exported" to so-called "resettlement areas", without land, jobs, houses or services. Inevitably, when the coercive apparatus which kept them there against their will began to crack, they left. But return to the places they had been thrown out of was virtually impossible; their land had been cultivated, stocked and occupied by others; their homes and schools had been demolished. There was nowhere to go except to the cities, in search of jobs and opportunities. But the hope of jobs or opportunities was an illusion. The cities were already gripped by economic stagnation and severe unemployment, with no prospects of immediate economic growth and therefore no realistic prospects of either homes or jobs. Realistically, the cities are not magnets of hope but sinks of despair for the poor.

Is there any other way to tackle the whole problem of housing and the despair of the city slums? Is there an acceptable and non-coercive alternative to flawed conventional schemes?

#### ALTERNATIVES.

7. Our political movements generally have accepted conventional wisdom and gone along with the conventional approaches - that is, private-sector financing, individual owner repayments, and an urban setting. So far as is known, no alternative programme centred in the rural areas has been fully considered. Yet a case can be made for the proposition that a rurally-centred development programme could succeed in the very matters where urban-centred schemes fail. It could succeed in drawing the urban unemployed and homeless away from the shanty towns and slums, without coercion and without putting a brake on economic development. This document therefore sets out to explore that alternative rural-based approach, before our political organisations and progressive housing specialists become irrevocably committed to urban solutions with all their drawbacks.

8. Conventional systems of housing finance are not compatible with the type of rurally-centred development described below. Such systems conceive of "housing" in its narrowest sense - that is, as solely the provision of homes as private assets, to be paid for by individual owners. This narrow concept is a grossly deficient basis on which to approach a national housing development plan. It accounts only for the debits and credits of the individual owner, but ignores all the debits and credits which a national scheme gives society as a whole. Apart from simple construction costs, every mass programme has social costs, which would include such things as loss of agricultural land, concentration of population causing changed life-expectancies, changed transport needs, new sources of pollution and so on. But it should also have social benefits, including such 'non-housing' items as access to public health and educational services, increased public security, alternative employment opportunities, reduced crime and so on. Since the national programme is planned precisely in order to provide such social benefits, its financial reckoning should start from the social costs and benefits. "Private asset" reckoning leaves these social considerations out of the reckoning, just as it leaves out provision of housing for the poor and the unemployed - which is the main immediate purpose of a national programme. The financial base of the programme must be compatible with its social purpose.

9. Such an alternative approach, which serves the needs both of social cost-benefit reckoning and of a rurally-centred programme, could start from the following principles inter alia:

that the whole development, housing and non-housing, is planned as an integral part of an all-round programme of national social, economic and political development.

that funding is therefore the responsibility of government, and to be provided for in the national budget, with housing treated as a social asset like any other amenity or service.

that all necessary social services, amenities and opportunities for gainful employment are provided as an essential parallel part of housing construction.

that the house-holder is guaranteed rent-free tenure of his/her house with an obligation to maintain it in good order.

that houses are constructed at public cost, and remain public assets until the cost to the public purse can be repaid by the house-holder.

Ways in which private sector and financial resources may contribute to such social purpose funding have been suggested previously in other papers discussing country's economic policy. They are therefore not discussed herein.

10. Rural settlements, if conceived purely as sites for housing, will simply be new concentrations of the poorest and the unemployed, out of sight of the cities. Without job and social opportunities, such rural settlements can be little more than new rural slums to replace old urban slums. Rural development areas therefore need to be more broadly conceived than simple housing sites. In this document, for want of a better term, they are described as "villages" - but villages where housing is certainly the focal point of development but far from the whole of it. The new village must provide a standard of life at least equal to, and if possible better than the poor can reasonably hope to find in the cities. This document suggests possible ways in which that criterion can be met by a properly planned, national network of such villages. The case for a village network programme does not depend on its ability to attract the homeless and the unemployed from the cities. It stands or

falls by its ability to provide real homes, real occupations, and real opportunities to leave the unacceptable life of the urban slum permanently behind.

11. Experience shows that householders with no personal stake in their homes make poor tenants, and lead to rapid deterioration in the state of houses and districts. Experience in our townships also makes it clear that rent, rates and/or service-charge collection from the poor is difficult if not impossible, and is a constant source of social friction between house-holders and administration. A village development programme must therefore set out to create a community where householders have security of tenure regardless of their ability to make any down payment; where they are NOT required to pay regular rent or service charges; and who none-the-less feel they have a personal stake in the maintenance and improvement of their homes and district.

12. The following proposal attempts to meet those criteria, through a new system of financing "without charge" houses, linked with new self-build methods of construction. Despite some apparent similarities, the construction proposal departs radically from conventional "site-and-service" schemes, which permit site-holders to build their homes in installments as and when they can, and thus tacitly accept or even encourage the erection of sub-standard shantys. The cost savings claimed for "site-and-service" schemes only reduce costs to the individual owner, or to the scheme's promoters if they set lower standards of provision. Such savings are either unacceptable or of little significance in a development programme whose major costs will be for land, materials, main services, social amenities, and interest. Site-and-service is incapable of meeting the minimum criteria of an acceptable village, where:

properly serviced, good quality housing is available for all families regardless of their means.  
in addition to housing, affordable educational, health and leisure facilities are made available.  
realistic opportunities of jobs or occupations in trade, commerce, agriculture or service are provided for all who want them.  
all residents, through a personal stake in their own home and village, acquire a right to take part in its management and administration.

This document seeks to meet these criteria within the village setting. It outlines an alternative approach to financing and an alternative approach to construction which will combine state and/or public responsibility for the overall programme with individual and private responsibility for the house and the single village.

13. Traditionally, for reasons of administrative convenience, advance planning of housing schemes, including the choice of modes of construction, is left to housing specialists. Modes of construction is regarded as an impartial and expert choice of the best available. This procedure may be adequate for conventional urban schemes in areas where all the surrounding social, economic and political structures are already in place. But it is not suitable for a radically new programme which will incorporate, from the very beginning, all the non-housing social, economic and administrative plans in which "housing specialists" have no special expertise. Their expertise is acquired in a society heavily biased towards both private-sector financing and advanced construction technology, with wider political, social and economic considerations of the scheme generally left for others to tack on. It is an illusion to

believe that specialists make a totally bias-free choice of the "best" technology, and that the financing of it then follows logically. In fact, the position is the reverse: financing dictates the choice of technology, as any rational consideration, for example, of combining conventional mortgaging with self-build techniques, or site-and-service with advanced industrialised modes of construction will show. The alternative programme for a national network of new villages requires first a new basis of financing, and only thereafter a choice of the appropriate technological means.

14. This proposal follows that order. Its fundamental financial basis is:

that the whole programme, including the provision of site, materials, services and amenities are financed from the public purse, without charge to the individual house-holder.  
 that plot-holders are only required to repay the cost of site and free materials when they decide to extend, sell or transfer their plots;  
 that except for private enterprises which might be mortgaged, no rent or service charges will be payable at any time;  
 that occasional charges for extra-ordinary services may be voluntarily levied by democratic decision of the villagers.

On that basis it proposes that at least for first stage construction here described as "starter homes" self-building will be obligatory. This not an automatic spin-off from the financing, but a socio-political necessity to give all plot-holders a stake in their own homes and village from the beginning - an investment not in cash but in labour. It is not suggested that this is the "best" technology. It is a social and political choice, which can prevent the negative social consequences of "charity" housing, and also minimise the danger of over-straining the national resources of finance, skilled labour and manufactured materials. "Leaving it to experts" is not an acceptable procedure for deciding part of the national budget can be spared for village building, what part of the land, water, power or road resources can be given to it as against cities, or what system of local administration government best advances the emergence of a stable democratic society, and so on. It is essentially a matter of politics, in which expert advice is essential but in which the final decisions are resolved politically. Politicians will have to frame not only the general requirements, but also the financing and technologic basis which can assure the national aims are met.

15. Is a village-building scheme as here proposed really possible? It can only possibly be realised if we can convince our people, against all their bitter experience of rural conditions, that new villages can offer as good or better a way of life than the cities. That too is a political task, to be tackled through public debate, argument and persuasion. But it can not be achieved by words alone. It will require a practical demonstration that, despite all our people's past experience, a properly conceived rural programme with state and community backing can answer their needs and aspirations. A practical demonstration means the construction of a pilot project to provide the proof. But such a pilot project has to be constructed not just in the fields but also in the minds of the homeless themselves. And that can only be done if all our political activists are themselves convinced, and are themselves inspired to become the leaders, the volunteers and the pioneer constructors who will breathe life into such a project.

15. The focus herein on a rurally-based alternative programme should not be taken to imply that urban housing schemes should be halted. On the contrary. Whatever rural village development there is to be, some need for urban housing will remain. The scale of that need will be reduced to a secondary part of the national housing programme, and could probably be adequately met as at present by existing conventional schemes. Urban housing is therefore not referred to further in this document, which is devoted exclusively to the main part of the programme, the construction of a national network of new residential villages in rural areas.

#### SUMMARY FOR A PILOT SCHEME.

The first matter for consideration is not the detail of the proposal, but the concepts underlying it. There are three criteria:

that the scheme is acceptable to the homeless, particularly those in the urban shanty-towns, and can encourage them to move there voluntarily.

that it provides socially acceptable housing, with living and working standards and opportunities at least as good as those sought in the urban areas.

that it accords with and helps to achieve the broad aims and purposes of a national social and economic programme for the creation of "a new South Africa".

Planning a national network of such villages will call for review of national development plans, which have hitherto been urban-centred. Revisions might be needed, for example, to national power, water, road and rail networks; to forecasts of national skills training and materials production; and to the size and siting of health, education and other social services; and so on. This document does not attempt to look beyond the prototype village to such macro considerations. It is not therefore, in any sense, "a national plan" but is a first proposal for a single prototype village, which will serve as a pilot scheme and learning test-bed for a national programme.

L. Bernstein.  
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PROPOSAL  
FOR A PROTOTYPE NEW VILLAGE.

This document is an attempt to approach the national housing problem in a new way, as an alternative or a corollary to those schemes already being constructed or under discussion. It is not intended to be a blueprint, but to be a first outline, for consideration and discussion by all concerned.

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PREPARATION:

1. A suitable site to be designated by government for a new prototype village ) development, large enough for a viable working village with its own occupational opportunities and amenities, and space for say 100% expansion.
2. Government to set up a permanent Central Housing Trust (CHT) with sufficient funds to meet the costs of the single pilot village, but suitable for future enlargement to suit a national village building programme.
3. A comprehensive village to be planned by suitably qualified community representatives and experts, to provide plots for housing, amenities such as health and educational facilities, enterprise sites and agricultural small-holdings, together with essential services.
4. A Site Team of suitably motivated volunteers with experience of community work to be recruited and trained in the skills necessary for laying out the village, installing main services, and advising and assisting plot-holders in house construction. Preference in selection of Site Team personnel to be given to those who intend to become resident plot-holders.

HOUSING :

1. Plot-holder's rights to a selected plot will extend only to the building of a "starter house" as specified by the CHT, and will not be transferable.
2. House plots, enterprise plots and agricultural small-holdings to be offered free of charge to homeless or unemployed heads of family who accept the conditions of tenure set out below.
3. Building of the starter house is to commence within a specified time, say 6 months, and carried on to completion. Temporary accommodation for builder-occupiers will be provided on site free of charge for a limited time.
4. Starter houses will comprise one room of standard size with attached bath-room unit. The arrangement and siting of room, bath-room unit, doors, windows etc. to be variable to suit plot-holders.
5. Starter houses are to be constructed by plot-holders themselves using traditional materials and construction methods as far as possible.
6. Construction materials for such building will be supplied free of charge, together with a standardised kit-form or prefabricated bath-room unit comprising shower and wash-basin with space for later addition of w.c. and bath.

7. Access roads, main services to the plot boundary and any necessary ground levelling will be carried out by the Site Team, together with concrete floor slabs (if required) cast in advance by industrial methods.

#### TENURE:

1. Plot-holders will be guaranteed tenure of the plot and buildings for an unlimited time, on what is here called "deferred freehold". (see below) Rights of tenure may be passed on only to the plotholder's immediate next of kin.

2. The cost of the plot and of those materials supplied free of charge will be registered in the title deeds as a debt to the Village Board, which is not repayable until the plot-holder opts to acquire full freehold rights.

3. "Deferred freehold" property may be converted to full freehold, (or long-term leasehold, depending on national land policy.) only by repayment if full of the registered debt.

4. Rights of tenure can only be ceded, transferred or sold through the agency of the Village Board.

5. Plot-holders will be entitled to extend their starter houses as they choose (subject to local planning regulations) only after conversion of the title to full freehold, and without being restricted to self-build construction.

6. No rent or other charges will be payable except for start-up mortgages on enterprises. Occasional Service Charges may be levied by the Village Board to cover any extra-ordinary amenity or services decided on by majority vote at a properly constituted general meeting of residents.

#### FINANCE & ADMINISTRATION:

1. The CHT will be funded by government from central funds. It will receive back whatever share the government directs to be paid by the Village Board from monies received in repayment of plot-holders registered debts, or from mortgage repayments on enterprise government directs.

2. The cost of recruiting and training Site Teams, providing them with the necessary heavy equipment, and paying for their temporary accommodation and preparatory work on site will be met by the CHT.

3. Site Teams are to be self-directed and managed, under the overall supervision of the CHT, until such time as management and functions can be devolved to a viable Village Board.

4. As soon as the resident population is large enough, management and control of all communal village affairs are to be vested in a Village Board, which will constitute the Local Authority. It will be required to conduct its affairs openly and democratically, and to be elected annually by ballot of residents at a properly constituted meeting.

5. The Village Board will be required to take on the management of all local amenities and services including any continuing work of the Site Team, to act as agent for the sale and transfer of plots and the receipt of mortgage payments, and to allocate any residual vacant plots.



6. The Village Board will report annually to the CHT on its administration, and pay the CHT the agreed portion of the money recovered from plot-holders for conversion of plots to full freehold or from mortgages..

#### ENTERPRISES:

1. Plots for agricultural small-holdings and for commercial and industrial enterprises will be allocated to suitably qualified applicants free of charge, subject to development commencing within 6 months.

2. The CHT will make loans in cash or kind to enable the holder of an enterprise-plot to provide special buildings, equipment or tools required for minimal start-up.

3. Start-up loans will be secured by a non-transferable mortgage over the property, repayable by regular installment after a payment-free "running-in" period.

4. Mortgaged enterprises may be converted to full freehold only after repayment of any balance outstanding on the mortgage, and may only be assigned, transferred or sold through the agency of the Village Board after such conversion to full freehold.

5. The Village Board will be required to seek for and sponsor new forms of local enterprise whether included in the original plan or not, including undertakers to whom appropriate Site Team or Village Board undertakings can be devolved.

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#### NOTES ON THIS PROPOSAL.

(a) VILLAGE: The term "village" connotes a housing complex complete with its own amenities for health, education and recreation, and integral service systems. It is not necessarily rural; it could be on the fringes of a city, in a rural 'green-field', or in an area already partly settled. It is not a dormitory suburb. It must provide employment and enterprise opportunities for as many of its residents as can be devised. Rural locations with scope for agricultural occupations would appear to be better suited than other settings. "Villages" are considered as towns in course of development.

(b). CENTRAL HOUSING TRUST (CHT).: A government agency, funded either by state or institutions, or a combination of the two. It will be empowered to develop a network of villages in accordance with an agreed national plan. Ways of mobilising private and institutional funds for national programmes have been made elsewhere at various times, including legal requirements on appropriate institutions to set aside part of their funds for that purpose. Such proposals are outside the scope of this document.

The CHT will be required to make direct grants for the full cost of communal services and amenities, and to provide funds by way of mortgage for private enterprises, on such terms of interest as the government decides. Consideration might be given to single lump-sum repayment terms in the same way as proposed for house title conversion.

(c) COSTS: It seems unlikely that the gross costs of the suggested village network scheme would exceed the cost of an equivalent conventional urban-centred programme. Land costs, and the capital costs of houses constructed in terms of this proposal should be substantially below those of conventional schemes based on city sites and the use of manufactured materials and skilled labour. An expert study would be required to see whether the differing costs of road and main service provision would be greater or smaller.

(d) PLOT-HOLDERS: Plots will be allocated in the first instance only to heads of families, regardless of sex. Private-sector mortgage schemes tend to discriminate against women heads of families, for reasons that women generally hold the lowest paid jobs, or are unable to hold regular jobs for family reasons. No such discrimination enters into this proposal, but it is difficult to imagine that applications will be made from either men or women without families. There seems no reason to debar applicants without families from holding an enterprise plot.

(e) SITE TEAM: can be assembled and trained off site, but will need to be stationed on site for the first laying-out operations before any plot-holders arrive. It will be temporarily housed on site, and will remain at the disposal of the CHT until all its functions have been completed, or devolved to the Village Board. The team may be either permanent, and transferable from one village to another when its task is complete; or temporary, dissolving on completion to allow its members to become ordinary plotholders. The advantage of the temporary course is that team members with expert knowledge of local installations and people remain in the village. The disadvantage is that it will require additional training to produce a number of one-village teams. The balance of benefit is not clear.

(f). CONSTRUCTION: Starter home construction is to be by traditional construction methods using traditional materials with plotholders investing their own unpaid labour in a house which is otherwise cost-free. This is intended to give both a sense of possession and security which is absent with "municipal" or charitable housing, and the standards of personal maintenance of both house and village which is claimed for the best conventional projects. Materials will, as far as possible, be limited to locally procured items in order to minimise costs to the CHT, but also to provide opportunities for local employment and/or enterprise such as growing thatching grass, tree cultivation, unbaked-brick making, etc. Such local enterprises may have to serve more than one village to take advantage of suitable soil and climatic conditions.

(g) HOUSE PLANS: Despite constructional constraints, plot-holders will be able to choose for themselves where the buildings are placed on the plot, and how doors, windows and bath-room units will be positioned. Uniformity of materials and of door, window and bath-room components, coupled with such choice of house plan should give some acceptable architectural character to the village during its starting phase. Later additions made by free-holders at their own cost could be constructed with any materials, subject to the consent of the village planning authority which should be in place by that time.

(h) ENTERPRISE PLOTS: Plots will be made available for use as workshops and for trade, manufacturing, agricultural or service undertakings, with or without house-buildings rights as is appropriate. Applicants may be granted start-up loans by the CHT for special tools, equipment and building materials, secured by mortgage with or without an initial down payment, and with terms of repayment settled on a case-by-case basis.

Encouragement will be given to any enterprise which provides an outlet for local produce, or occupation and/or employment for local residents, including the devolution of appropriate functions of the Site Team. The following types of enterprise are examples only of what might be possible:

- Brick making, and/or concrete block making.
  - Joinery working, including door and window manufacture.
  - Plumbing, including prefabricating domestic kits, and installations.
  - Electrical installations, including solar panel fabrication.
  - Cultivation of thatching grass, and specialist thatching contracting.
  - Fabrication of furniture and kitchen units.
  - Transportation of goods and/or passengers to nearest town or rail-head.
  - Maintenance and repair of vehicle, tools and machinery.
  - Land services, including machine ploughing, trench digging, and levelling.
  - Collection, sorting and recycling and/or composting of refuse.
  - Handicraft production - mats, beadwork, wood-craft, modelling etc.
  - Tree cultivation for construction and/or fuel.
  - Production of bath-room units, of sewage systems and solar panels.
- A national "Ideas Competition" might extend the range of enterprises, and the CHT could sponsor a Marketing Advisory service to help first-time entrepreneurs.

(i) BATHROOM & CLOSET: A standard bathroom unit for national use should be developed by the CHT planners, since traditional construction seems unsuitable for long-term bath-room usage. Units to comprise shower, wash-basin/laundry trough, and closet, in the form either of a prefabricated pod or a kit-of-parts. Units should be suitable for on-site fabrication by the Site Team, or by local undertakers with Site Team supervision, with priority given to solutions favouring local employment opportunities and material supplies.

Water-closets are wasteful of water, and in many places may be impossible for reasons of water shortage. The CHT should sponsor the development of an alternative system of sewage disposal, such as a domestic dry closet which converts sewage to compost as is being tried elsewhere. Any increased costs must be weighed against savings in water, in sewer and sewage treatment works construction, and against the value of compost recovered.

Similarly, cost-benefit consideration needs to be given to the on-site fabrication of simple solar panels for water heating, maintaining composting temperatures and for interior lighting. Both systems provide valuable scope for local fabrication and/or assembly, and thus for local employment and enterprise.

(j) THE RULES: Township experience shows that compelling people to abide by their local obligations, whether those obligations are called rent, hire-purchase or service charges, is a source of enormous social friction. Conventionally, the obligations are enforceable only if the authorities have the will and the power to evict those who do not meet their obligations. To transfer that to the new village would defeat the whole purpose for which the village was created. Clearly, some alternative way is needed to enforce the rules regarding transfer or sale of plots, and to control building and over-development, or the CHT will go broke, and the village gradually degenerate into a rural slum.

The only alternative to coercing the rule-breakers is to subject all residents to the vigilance of their neighbours, and to the maximum community pressure to conform. That requires a community which is fully aware of its own stake in community standards, and of its personal interest in the maintenance of those standards. It is not necessary to

and their environment. The success or failure of the village as a community project depends upon empowering the community itself in a way never before experienced in South Africa. Central, remote planning, however well intentioned, is the antithesis of empowering people. It tends to empower Anglo-American, Coca-Cola and Datsun, who are powerful enough to dictate the terms.

6. The decisions as to what industries are to be permitted locally, and under what conditions, must be taken by the local community through elected representative structures. Experts could be made available through a national agency to advise and consult, to explain the technical and financial implications of any possible decisions, and if necessary to negotiate with private industry on behalf of the community. But not to decide.

#### HOUSING SINGLE PEOPLE:

7. Industrial development will inevitably encourage the drift of single adults, mainly male, to the village and undermine the family-based village community. Without prior planning of accommodation for this group the village could well repeat the familiar and negative South African resort to compound and hostel housing. Before the problem arises, new ways of meeting the demand for single-adult accommodation need to be considered and developed, so that the community can be given advice in reaching their own decisions, including expert advice on the financial and servicing implications. Proposals, excluding proposals for compound or hostel accommodation, could be encouraged from political organisations, planners and financial-industrial interests. Alternatives might include, for example, suitable flat and/or hotel accommodation built by the community or by industrial developers as a condition of a site licence; or even decentralised schemes for encouraging domestic board-and-lodging "enterprise" by established families, etc. Community decisions on how to house single people should precede any binding decisions on industrial development.

#### FINANCIAL CONSIDERATIONS.

8. The financial basis of the village proposal makes the matter of repayment of the original capital investment problematic. Repayment by the individual house-holder begins only when the starter house is to be extended, sold or transferred. Since these dates are unknown, financial planning at the national level will pose special problems. The scheme should not be ruled out for that reason. Repayment of capital invested in any mass housing scheme, whether conventional mortgage-based or not, must ultimately depend on the general state of the national economy. If the economy shrinks and jobs become fewer, even the most precise repayment programme will lag behind calculations as default increases. Conversely, in the case of the village proposal, overall economic growth and stability should provide incentives to extend and develop the starter homes, and thus speed up the time for repayment of loans. The proposal for 'free-of-cost' village housing is therefore not necessarily more unpredictable than any conventional scheme. Both are dependent on the health of the overall economy.

9. In defence of the proposed financial structure of the village scheme:  
 a: Ultimately all loans will be repaid as with any conventional scheme, whether those loans are interest free, or at fixed rate simple interest which accrues until the loan is repaid on conversion from "deferred freehold".

b: That "enterprise" loans should be income-producing, and can therefore be required to be repaid by instalments as for conventional mortgages, starting from the date of trading. This part of the total loan capital can thus be predicted as accurately as any other.

enforce dues payments by threats of eviction. But it is essential that everyone in the community has such a personal stake, and is aware that there is no one outside themselves who can enforce them.

This proposal provides the "personal stake" basis for such a community. But within it, there will always be a need for the most energetic, community minded residents to give the lead in developing a community spirit, and in creating a social atmosphere of co-operation which will ensure the rules are upheld.

Such a community does not evolve by chance. It will require that our political and community organisations ensure that their most capable and experienced cadres are assigned to work in the village, to become the inspiration and the organisers of community co-operation. This challenge outweighs by far the technical and technological problems of building a network of villages as part of a new, democratic South Africa.

(k) **INDUSTRY:** No mention is made in this proposal of location or re-location of large-scale industry. Conventional rural redevelopment plans place heavy emphasis on such industry as the anchor of the rural economy, and plans the local development to suit the needs of industry. This proposal has a different central premise - that an acceptable village economy requires first and foremost a self-supporting, viable community. The community is the centre - it is not a satellite of industry. But industry - if there is to be any - will be an adjunct of a viable community.

There is no intention in this proposal to preclude the location of industry adjacent to any village, provided its infrastructural needs can be met within the village concept. If industry is to be encouraged to move to the rural areas, it should be because that meets the needs of the village people. Planning concepts of decentralisation which require people and communities to meet the needs of industry can not be acceptable. People come first, and their requirements for a decent way of life must determine whether industry is to be located in or near the village.

(l). **COMMUNITY LEADERS:** The success of the village could well be determined by the manner and spirit in which the site team approaches its work, and the co-operative relations it manages to establish with the plot-holders. The Site Team will be on site ahead of any administrative apparatus, and will have to act as the leadership for the early community. There is therefore a powerful argument for recruiting the Site Team from amongst those who have a proven record of successful community work and of leadership - especially from tried disciplined activists in the political movements and civics.

ENDS.

ADDENDUM: IN RESPONSE TO COMMENTS.

n

VILLAGES FOR WHOM?

1. Conventional, urban-based building schemes are designed to house people who are already there, and therefore known. A village scheme which must draw new people to previously unpopulated areas needs to start with an assessment of who its residents will be - where they will be drawn from? My proposal above concerns in the first place the unemployed family people in the squatters camps, and secondly rural families contemplating moving to town in search of a better life. It does not concern those already employed in the cities who cannot move away without surrendering their jobs. Unemployed single adults without families are unlikely to try their luck in villages where employment opportunities appear smaller than in the cities. The villages are therefore predominantly family-oriented. A very large proportion of the target group are either one-parent families, or families headed by women whose men are working elsewhere.

2. City based schemes depend in the main on industry to provide the jobs for the population. But in village schemes it would seem that the founding population would be better served by alternative forms of employment - self-employment, "enterprise", domestic/agricultural and part-time work, which would permit (largely female) heads of households to earn a livelihood in conditions which do not imply day-time parental neglect of children. This is why my proposal puts such enterprise and agricultural/domestic occupational opportunities in the forefront, and avoids the conventional approach in which work in mass-production industry provides the essential occupation for house-holders in a mass housing scheme. (It should be noted in passing that stable village society predated mass-production industrial employment.)

3. "Enterprise" sites are referred to in the proposal not to exclude industrial use, but to include it wherever conditions for such use are suitable. But the starting concept is for small-scale, locally owned and managed industry, which not only gives local employment but also allows people to take back some part of the South African economy from monopoly control. Local enterprise can be favoured over outside interests through grants/loans and/or favourable rate loans to local residents for purposes of building, equipping and starting up.

THE PLACE OF INDUSTRY:

4. This emphasis on "enterprise" does not imply that industrial development at the village level is either unnecessary or undesirable. It is intended to put industry into its proper place in village planning - not leading, but following the provision of non-industrial occupations for the heads of families at least. Village site-plans should have suitable areas set aside for industrial development; but this is a totally different matter from planning a village as a site for the location or relocation of specific industries, in which the selection of the site itself, its housing, land allocation and administration are tailored to suit the needs of industry.

4. Central planning which starts from the relocation of industry, takes long-term decision making about the village and its social provisions out of the hands of the residents, and passes it to "experts" who are remote from and unaccountable to the village community. If the village is to be a microcosm of the new South Africa, people and their needs and opinions must come first. Planning and decision-making must, so far as is possible, be kept firmly at the community level where the residents can feel themselves to be in control of and responsible for themselves

c: that restricting the loan to starter houses only, built with traditional methods and self-labour, and restricting initial provision of macro power, transport and service installations, capital costs per unit should be well below those needed for conventional schemes.

#### INDUSTRIALISED VILLAGE HOUSING?

9. The alternative to the village proposition seems to lie in mass construction of basic starter homes by professional builders, to be sold to householders on favourable mortgage terms. There is nothing against such a proposal for a housing scheme in its own right. But to attempt a single scheme which combines this style of mass housing with the village concept seems to be a recipe for disaster. It will be disruptive of the whole social cohesion and co-operative character on which the village concept above depends. It would call into question the basic starting point of the proposal, viz: that the villages are in the first place designed for the poorest and the unemployed. A regular mortgage is only an option for those presently in employment (or possibly, at some later date of village development, for those who have guaranteed jobs in the new location.) Mortgages require that borrowers remain where they are employed in order to maintain their repayments. Such borrowers are not then free to exchange unacceptable conditions in the city for a new life in the village; they would have to carry on the present unacceptable pattern in which the family's main breadwinner lives singly in the city and remits his or her earnings to the rural family. There can be no justification for a scheme which replicates this socially negative style of life if any reasonable alternative can be devised. Mortgaged housing schemes should be encouraged, but only in places where people have already existing employment.

#### MORTGAGES AND THE COMMUNITY.

10. Mortgages whether state, private or institutional, have to be administered, installments collected, and defaulters dealt with. Customarily, the mortgagors or their agents themselves carry out these functions in their own way. But to cede to such outside bodies the powers to administer mortgaged areas of a village - including, for example, vetting the type of "acceptable" resident, and repossessing and/or evicting defaulters, would fatally undermine the social character and unity of the community. The village council, as the collective representative of a community of freeholders ("deferred" or actual) cannot itself take on such functions without fundamentally changing it from the voice of the village community to an agency of outside "landlords". The whole concept of democratic community control of its own affairs would be disrupted by the inevitable contradictions between the interests of mortgagors and mortgagees, and between mortgagee residents and "freeholders".

11. The greater the scale of mortgaged house-building, the greater the threat to the democratic and co-operative ethos of the village. This prospect of social contradictions between different "class interests" might possibly arise at a later stage of village development, when a number of householders covert themselves from "deferred freehold" debtors to fully paid-up proprietors. As this happens, the character of the Village Council and its membership will probably also change over time, reflecting new "class" realities. But that cannot be an argument for not protecting for as long as possible and by every means possible the democratic, co-operative basis of the new villages. Such changes confirm that the basis of village democracy is not some abstract, idealistic blue-print for a new society, but is the start-up process for new living, developing and changing communities in South African conditions.

12. Finally: there is no apparent way to administer conventional mortgages without the final power to evict persistent defaulters and a willingness to do so. Eviction in village circumstances merely means creating new homeless families - the complete negation of the "housing the homeless" purpose of the whole undertaking.

August. 1992.



## ON THE HOUSING PROBLEM.

1. Virtually all existing schemes for housing the homeless share the same starting points:

that because the homeless are mainly concentrated on the edges of the cities, housing for them must also be in or around the cities. And

that the cost of the housing must be met by the individual householder through some form of installment payment.

These assumptions are no doubt rational and necessary for the private-sector institutions which finance the schemes. But are they either essential or desirable for a housing programme which is formulated as part of a national plan of social and economic reconstruction?

2. Within such a national plan, there are objections to limiting mass housing schemes to the urban areas. Urban housing requires the use of modern construction methods using manufactured materials and skilled labour. A major national programme of urban housing therefore

will pre-empt a substantial part of the available finance, skilled manpower and building materials, tending to starve any "non-housing" construction elements in the national reconstruction plan. will give priority to expansion of urban amenities and services, relegate rural improvement to second place, and so increase an already wide disparity between town and country living standards. will expand the cities, making "green areas" less accessible for inner-city dwellers, and city centres more remote from residential areas - a recipe for the inner-city decay experienced in conurbations elsewhere.

3. There are also fundamental drawbacks to conventional individually repayable mortgages as the financial basis for a national housing programme. For example:

they provide housing only for those with the means - cash or secure employment - to guarantee repayments, and thus exclude the unemployed and the poorest. \*

they pass control of housing development from national agencies to private-sector financial agencies with quite different priorities, and outside of national planning.

they require the use of industrialised materials and skilled constructional labour, without responsibility for ensuring the supply of either on the scale and at the pace required to meet the national plan.

[\* In the absence of statistics, it seems reasonable to assume that these are the majority - probably the overwhelming majority - of the homeless.]

Private-sector performance is ultimately determined in all respects by the exigencies of the market. In the absence of extraordinary measures of compulsion it can not be expected to perform as the national plan requires.

4. By their very nature, mass urban house-building programmes are unlikely to cure urban homelessness. Acceptable programmes go beyond mere house-building, to provide a broad range of such other things as education and health services, recreation facilities, water, power, transport and refuse-removal services, and above all job opportunities for school-leavers and the unemployed. Planning or delivering such comprehensive conditions is well beyond the scope or experience of the private-sector financial agencies, and will require state intervention. But once these conditions are delivered, they serve to reinforce the magnetic attractions of the cities, and will bring in new immigrants to refill the shanty towns as fast as they are vacated. Mass urban schemes are thus self-defeating, and tend both to depopulate the rural areas and to perpetuate the urban shanty-towns. This is why many cities elsewhere, despite their building programmes, remain characteristically ringed by shanty-towns of the poor and the dispossessed.

5. The magnetic pull of the cities can perhaps be extinguished, but only through coercive state intervention - for example through deporting all unemployed from the urban area, or enforcing "pass laws" to prevent new inward migration. In the same way, the incapacity of the private sector to guarantee the delivery of resources as and when needed can perhaps be countered by coercive measures, such as conscripting capital reserves, manufacturing plant and labour. It should go without saying that any plan for "a new South Africa" must totally rule out methods of force and coercion, which belong with the apartheid past.

6. Special circumstances explain the mass migration to the cities in South Africa. Elsewhere, the explanation has been either industrial growth creating new job opportunities, or expropriation of peasants to make way for large-scale ranching. In our case, the explanation lies in apartheid, which engineered the eviction of rural peoples from their homes to suit racial purposes. Rural people were "exported" to so-called "resettlement areas", without land, jobs, houses or services. Inevitably, when the coercive apparatus which kept them there against their will began to crack, they left. But return to the places they had been thrown out of was virtually impossible; their land had been cultivated, stocked and occupied by others; their homes and schools had been

demolished. There was nowhere to go except to the cities, in search of jobs and opportunities. But the hope of jobs or opportunities was an illusion. The cities were already gripped by economic stagnation and severe unemployment, with no prospects of immediate economic growth and therefore no realistic prospects of either homes or jobs. Realistically, the cities are not magnets of hope but sinks of despair for the poor.

Is there any other way to tackle the whole problem of housing and the despair of the city slums? Is there an acceptable and non-coercive alternative to flawed conventional schemes?

#### ALTERNATIVES.

7. Our political movements generally have accepted conventional wisdom and gone along with the conventional approaches - that is, private-sector financing, individual owner repayments, and an urban setting. So far as is known, no alternative programme centred in the rural areas has been fully considered. Yet a case can be made for the proposition that a rurally-centred development programme could succeed in the very matters where urban-centred schemes fail. It could succeed in drawing the urban unemployed and homeless away from the shanty towns and slums, without coercion and without putting a brake on economic development. This document therefore sets out to explore that alternative rural-based approach, before our political organisations and progressive housing specialists become irrevocably committed to urban solutions with all their drawbacks.

8. Conventional systems of housing finance are not compatible with the type of rurally-centred development described below. Such systems conceive of "housing" in its narrowest sense - that is, as solely the provision of homes as private assets, to be paid for by individual owners. This narrow concept is a grossly deficient basis on which to approach a national housing development plan. It accounts only for the debits and credits of the individual owner, but ignores all the debits and credits which a national scheme gives society as a whole. Apart from simple construction costs, every mass programme has social costs, which would include such things as loss of agricultural land, concentration of population causing changed life-expectancies, changed transport needs, new sources of pollution and so on. But it should also have social benefits, including such 'non-housing' items as access to public health and educational services, increased public security, alternative employment opportunities, reduced crime and so on. Since the national programme is planned precisely in order to provide such social benefits, its financial reckoning should start from the social costs and benefits. "Private asset" reckoning leaves these social considerations out of the

reckoning, just as it leaves out provision of housing for the poor and the unemployed - which is the main immediate purpose of a national programme. The financial base of the programme must be compatible with its social purpose.

9. Such an alternative approach, which serves the needs both of social cost-benefit reckoning and of a rurally-centred programme, could start from the following principles inter alia:

that the whole development, housing and non-housing, is planned as an integral part of an all-round programme of national social, economic and political development.

that funding is therefore the responsibility of government, and to be provided for in the national budget, with housing treated as a social asset like any other amenity or service.

that all necessary social services, amenities and opportunities for gainful employment are provided as an essential parallel part of housing construction.

that the house-holder is guaranteed rent-free tenure of his/her house with an obligation to maintain it in good order.

that houses are constructed at public cost, and remain public assets until the cost to the public purse can be repaid by the house-holder.

Ways in which private sector and financial resources may contribute to such social purpose funding have been suggested previously in other papers discussing country's economic policy. They are therefore not discussed herein.

10. Rural settlements, if conceived purely as sites for housing, will simply be new concentrations of the poorest and the unemployed, out of sight of the cities. Without job and social opportunities, such rural settlements can be little more than new rural slums to replace old urban slums. Rural development areas therefore need to be more broadly conceived than simple housing sites. In this document, for want of a better term, they are described as "villages" - but villages where housing is certainly the focal point of development but far from the whole of it. The new village must provide a standard of life at least equal to, and if possible better than the poor can reasonably hope to find in the cities. This document suggests possible ways in which that criterion can be met by a properly planned, national network of such villages. The case for a village network programme does not depend on its ability to attract the homeless and the unemployed from the cities. It stands or falls by its ability to provide real homes, real occupations, and real opportunities to leave the unacceptable life of the urban slum permanently behind.

11. Experience shows that householders with no personal stake in their homes make poor tenants, and lead to rapid deterioration in the state of houses and districts. Experience in our townships also makes it clear that rent, rates and/or service-charge collection from the poor is difficult if not impossible, and is a constant source of social friction between house-holders and administration. A village development programme must therefore set out to create a community where householders have security of tenure regardless of their ability to make any down payment; where they are NOT required to pay regular rent or service charges; and who none-the-less feel they have a personal stake in the maintenance and improvement of their homes and district.

12. The following proposal attempts to meet those criteria, through a new system of financing "without charge" houses, linked with new self-build methods of construction. Despite some apparent similarities, the construction proposal departs radically from conventional "site-and-service" schemes, which permit site-holders to build their homes in installments as and when they can, and thus tacitly accept or even encourage the erection of sub-standard shantys. The cost savings claimed for "site-and-service" schemes only reduce costs to the individual owner, or to the scheme's promoters if they set lower standards of provision. Such savings are either unacceptable or of little significance in a development programme whose major costs will be for land, materials, main services, social amenities, and interest. Site-and-service is incapable of meeting the minimum criteria of an acceptable village, where:

properly serviced, good quality housing is available for all families regardless of their means.  
 in addition to housing, affordable educational, health and leisure facilities are made available.  
 realistic opportunities of jobs or occupations in trade, commerce, agriculture or service are provided for all who want them.  
 all residents, through a personal stake in their own home and village, acquire a right to take part in its management and administration.

This document seeks to meet these criteria within the village setting. It outlines an alternative approach to financing and an alternative approach to construction which will combine state and/or public responsibility for the overall programme with individual and private responsibility for the house and the single village.

13. Traditionally, for reasons of administrative convenience, advance planning of housing schemes, including the choice of modes of construction, is left to housing specialists. Modes of construction is regarded as an impartial and expert choice of the best available. This procedure may be adequate for conventional urban schemes in areas where all the surrounding social, economic and political structures are already in place. But it is not suitable for a radically new programme which will incorporate, from the very beginning, all the non-housing social, economic and administrative plans in which "housing specialists" have no special expertise. Their expertise is acquired in a society heavily biased towards both private-sector financing and advanced construction technology, with wider political, social and economic considerations of the scheme generally left for others to tack on. It is an illusion to believe that specialists make a totally bias-free choice of the "best" technology, and that the financing of it then follows logically. In fact, the position is the reverse: financing dictates the choice of technology, as any rational consideration, for example, of combining conventional mortgaging with self-build techniques, or site-and-service with advanced industrialised modes of construction will show. The alternative programme for a national network of new villages requires first a new basis of financing, and only thereafter a choice of the appropriate technological means.

14. This proposal follows that order. Its fundamental financial basis is:

- that the whole programme, including the provision of site, materials, services and amenities are financed from the public purse, without charge to the individual house-holder.
- that plot-holders are only required to repay the cost of site and free materials when they decide to extend, sell or transfer their plots;
- that except for private enterprises which might be mortgaged, no rent or service charges will be payable at any time;
- that occasional charges for extra-ordinary services may be voluntarily levied by democratic decision of the villagers.

On that basis it proposes that at least for first stage construction here described as "starter homes" self-building will be obligatory. This not an automatic spin-off from the financing, but a socio-political necessity to give all plot-holders a stake in their own homes and village from the beginning - an investment not in cash but in labour. It is not suggested that this is the "best" technology. It is a social and political choice, which can prevent the negative social consequences of "charity" housing, and also minimise the danger of over-straining the national resources of finance, skilled labour and manufactured

materials. "Leaving it to experts" is not an acceptable procedure for deciding <sup>which</sup> part of the national budget can be spared for village building, what part of the land, water, power or road resources can be given to it as against cities, or what system of local administration government best advances the emergence of a stable democratic society, and so on. It is essentially a matter of politics, in which expert advice is essential but in which the final decisions are resolved politically. Politicians will have to frame not only the general requirements, but also the financing and technologic basis which can assure the national aims are met.

15. Is a village-building scheme as here proposed really possible? It can only possibly be realised if we can convince our people, against all their bitter experience of rural conditions, that new villages can offer as good or better a way of life than the cities. That too is a political task, to be tackled through public debate, argument and persuasion. But it can not be achieved by words alone. It will require a practical demonstration that, despite all our people's past experience, a properly conceived rural programme with state and community backing can answer their needs and aspirations. A practical demonstration means the construction of a pilot project to provide the proof. But such a pilot project has to be constructed not just in the fields but also in the minds of the homeless themselves. And that can only be done if all our political activists are themselves convinced, and are themselves inspired to become the leaders, the volunteers and the pioneer constructors who will breathe life into such a project.

15. The focus herein on a rurally-based alternative programme should not be taken to imply that urban housing schemes should be halted. On the contrary. Whatever rural village development there is to be, some need for urban housing will remain. The scale of that need will be reduced to a secondary part of the national housing programme, and could probably be adequately met as at present by existing conventional schemes. Urban housing is therefore not referred to further in this document, which is devoted exclusively to the main part of the programme, the construction of a national network of new residential villages in rural areas.

#### SUMMARY FOR A PILOT SCHEME.

The first matter for consideration is not the detail of the proposal, but the concepts underlying it. There are three criteria:

that the scheme is acceptable to the homeless, particularly those in the urban shanty-towns, and can encourage them to move there voluntarily.

that it provides socially acceptable housing, with living and

working standards and opportunities at least as good as those sought in the urban areas.  
that it accords with and helps to achieve the broad aims and purposes of a national social and economic programme for the creation of "a new South Africa".

Planning a national network of such villages will call for review of national development plans, which have hitherto been urban-centred. Revisions might be needed, for example, to national power, water, road and rail networks; to forecasts of national skills training and materials production; and to the size and siting of health, education and other social services; and so on. This document does not attempt to look beyond the prototype village to such macro considerations. It is not therefore, in any sense, "a national plan" but is a first proposal for a single prototype village, which will serve as a pilot scheme and learning test-bed for a national programme.

L. Bernstein.  
June. 1992.



PROPOSAL  
FOR A PROTOTYPE NEW VILLAGE.

This document is an attempt to approach the national housing problem in a new way, as an alternative or a corollary to those schemes already being constructed or under discussion. It is not intended to be a blueprint, but to be a first outline, for consideration and discussion by all concerned.

\* \* \* \* \*

PREPARATION:

1. A suitable site to be designated by government for a new prototype village ) development, large enough for a viable working village with its own occupational opportunities and amenities, and space for say 100% expansion.
2. Government to set up a permanent Central Housing Trust (CHT) with sufficient funds to meet the costs of the single pilot village, but suitable for future enlargement to suit a national village building programme.
3. A comprehensive village to be planned by suitably qualified community representatives and experts, to provide plots for housing, amenities such as health and educational facilities, enterprise sites and agricultural small-holdings, together with essential services.
4. A Site Team of suitably motivated volunteers with experience of community work to be recruited and trained in the skills necessary for laying out the village, installing main services, and advising and assisting plot-holders in house construction. Preference in selection of Site Team personnel to be given to those who intend to become resident plot-holders.

HOUSING :

1. Plot-holder's rights to a selected plot will extend only to the building of a "starter house" as specified by the CHT, and will not be transferable.
2. House plots, enterprise plots and agricultural small-holdings to be offered free of charge to homeless or unemployed heads of family who accept the conditions of tenure set out below.

3. Building of the starter house is to commence within a specified time, say 6 months, and carried on to completion. Temporary accommodation for builder-occupiers will be provided on site free of charge for a limited time.
4. Starter houses will comprise one room of standard size with attached bath-room unit. The arrangement and siting of room, bath-room unit, doors, windows etc. to be variable to suit plot-holders.
5. Starter houses are to be constructed by plot-holders themselves using traditional materials and construction methods as far as possible.
6. Construction materials for such building will be supplied free of charge, together with a standardised kit-form or prefabricated bath-room unit comprising shower and wash-basin with space for later addition of w.c. and bath.
7. Access roads, main services to the plot boundary and any necessary ground levelling will be carried out by the Site Team, together with concrete floor slabs (if required) cast in advance by industrial methods.

#### TENURE:

1. Plot-holders will be guaranteed tenure of the plot and buildings for an unlimited time, on what is here called "deferred freehold". (see below) Rights of tenure may be passed on only to the plot-holder's immediate next of kin.
2. The cost of the plot and of those materials supplied free of charge will be registered in the title deeds as a debt to the Village Board, which is not repayable until the plot-holder opts to acquire full freehold rights.
3. "Deferred freehold" property may be converted to full freehold, (or long-term leasehold, depending on national land policy.) only by repayment in full of the registered debt.
4. Rights of tenure can only be ceded, transferred or sold thru the agency of the Village Board.
5. Plot-holders will be entitled to extend their starter houses as they choose (subject to local planning regulations) only after conversion of the title to full freehold, and without being restricted to self-build construction.

6. No rent or other charges will be payable except for start-up mortgages on enterprises. Occasional Service Charges may be levied by the Village Board to cover any extra-ordinary amenity or services decided on by majority vote at a properly constituted general meeting of residents.

#### FINANCE & ADMINISTRATION:

1. The CHT will be funded by government from central funds. It will receive back whatever share the government directs to be paid by the Village Board from monies received in repayment of plot-holders registered debts, or from mortgage repayments on enterprise government directs.
2. The cost of recruiting and training Site Teams, providing them with the necessary heavy equipment, and paying for their temporary accommodation and preparatory work on site will be met by the CHT.
3. Site Teams are to be self-directed and managed, under the overall supervision of the CHT, until such time as management and functions can be devolved to a viable Village Board.
4. As soon as the resident population is large enough, management and control of all communal village affairs are to be vested in a Village Board, which will constitute the Local Authority. It will be required to conduct its affairs openly and democratically, and to be elected annually by ballot of residents at a properly constituted meeting.
5. The Village Board will be required to take on the management of all local amenities and services including any continuing work of the Site Team, to act as agent for the sale and transfer of plots and the receipt of mortgage payments, and to allocate any residual vacant plots.
6. The Village Board will report annually to the CHT on its administration, and pay the CHT the agreed portion of the money recovered from plot-holders for conversion of plots to full freehold or from mortgages..

#### ENTERPRISES:

1. Plots for agricultural small-holdings and for commercial and industrial enterprises will be allocated to suitably qualified applicants free of charge, subject to development commencing within 6 months.
2. The CHT will make loans in cash or kind to enable the holder of an enterprise-plot to provide special buildings, equipment or tools required for minimal start-up.

3. Start-up loans will be secured by a non-transferable mortgage over the property, repayable by regular installment after a payment-free "running-in" period.

4. Mortgaged enterprises may be converted to full freehold only after repayment of any balance outstanding on the mortgage, and may only be assigned, transferred or sold through the agency of the Village Board after such conversion to full freehold.

5. The Village Board will be required to seek for and sponsor new forms of local enterprise whether included in the original plan or not, including undertakers to whom appropriate Site Team or Village Board undertakings can be devolved.

\* \* \* \* \*

NOTES ON THIS PROPOSAL.

(a) VILLAGE: The term "village" connotes a housing complex complete with its own amenities for health, education and recreation, and integral service systems. It is not necessarily rural; it could be on the fringes of a city, in a rural 'green-field', or in an area already partly settled. It is not a dormitory suburb. It must provide employment and enterprise opportunities for as many of its residents as can be devised. Rural locations with scope for agricultural occupations would appear to be better suited than other settings. "Villages" are considered as towns in course of development.

(b). CENTRAL HOUSING TRUST (CHT).: A government agency, funded either by state or institutions, or a combination of the two. It will be empowered to develop a network of villages in accordance with an agreed national plan. Ways of mobilising private and institutional funds for national programmes have been made elsewhere at various times, including legal requirements on appropriate institutions to set aside part of their funds for that purpose. Such proposals are outside the scope of this document. The CHT will be required to make direct grants for the full cost of communal services and amenities, and to provide funds by way of mortgage for private enterprises, on such terms of interest as the government decides. Consideration might be given to single lump-sum repayment terms in the same way as proposed for house title conversion.

(c) COSTS: It seems unlikely that the gross costs of the suggested village network scheme would exceed the cost of an equivalent conventional urban-centred programme. Land costs, and the capital costs of houses constructed in terms of this proposal should be substantially below those of conventional schemes based on city sites and the use of manu-

factured materials and skilled labour. An expert study would be required to see whether the differing costs of road and main service provision would be greater or smaller.

(d) PLOT-HOLDERS: Plots will be allocated in the first instance only to heads of families, regardless of sex. Private-sector mortgage schemes tend to discriminate against women heads of families, for reasons that women generally hold the lowest paid jobs, or are unable to hold regular jobs for family reasons. No such discrimination enters into this proposal, but it is difficult to imagine that applications will be made from either men or women without families. There seems no reason to debar applicants without families from holding an enterprise plot.

(e) SITE TEAM: can be assembled and trained off site, but will need to be stationed on site for the first laying-out operations before any plot-holders arrive. It will be temporarily housed on site, and will remain at the disposal of the CHT until all its functions have been completed, or devolved to the Village Board. The team may be either permanent, and transferable from one village to another when its task is complete; or temporary, dissolving on completion to allow its members to become ordinary plotheholders. The advantage of the temporary course is that team members with expert knowledge of local installations and people remain in the village. The disadvantage is that it will require additional training to produce a number of one-village teams. The balance of benefit is not clear.

(f). CONSTRUCTION: Starter home construction is to be by traditional construction methods using traditional materials with plotheholders investing their own unpaid labour in a house which is otherwise cost-free. This is intended to give both a sense of possession and security which is absent with "municipal" or charitable housing, and the standards of personal maintenance of both house and village which is claimed for the best conventional projects. Materials will, as far as possible, be limited to locally procured items in order to minimise costs to the CHT, but also to provide opportunities for local employment and/or enterprise such as growing thatching grass, tree cultivation, unbaked-brick making, etc. Such local enterprises may have to serve more than one village to take advantage of suitable soil and climatic conditions.

(g) HOUSE PLANS: Despite constructional constraints, plot-holders will be able to choose for themselves where the buildings are placed on the plot, and how doors, windows and bath-room units will be positioned. Uniformity of materials and of door, window and bath-room components, coupled with such choice of house plan should give some acceptable architectural character to the village during its starting phase. Later

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