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THE PROVISION OF housing has gained increasing prominence in recent years as one of South Africa's most pressing challenges. As backlogs have grown rapidly, housing has become a rallying point for focusing antagonism on the authorities, particularly among low-income urban communities where the shortage is most severe. Rent increases, overcrowding, the demolition of shanty shelters, the cost of new housing, the lack of secure tenure and present methods for allocating both new and existing housing – all have become issues of great political sensitivity in many low-income communities.

Though it is generally agreed that the housing problem must be dealt with effectively, there is no agreement as to how to do so. Confusion is widespread, both as to the causes of the problem and what overall approaches to housing could be adopted, and is most prevalent with regard to the urban black (African) population.

The confusion is not surprising. Housing, after all, involves various disciplines – architecture, construction, economics, sociology, anthropology – each with its own peculiar perspective on the matter. Different ideological positions can also be adopted: anarchist, free market or marxist. Underlying each of these different approaches are specific assumptions as to what housing is and what functions it serves within society. These assumptions can be divided into two basic categories, namely those which are consistent with the view of housing as a *product*, and those which emphasise the *process* through which housing is provided and acquired.

The product approach is typified by mass housing with its emphasis on supplying housing as a mass-produced product to specified minimum standards as cheaply and as quickly as possible through the standardization of plans and a rationalization of construction processes. This approach gathered increasing momentum after the Second World War. It was widely used during the 1950s and 1960s throughout developing countries, where it generally constituted governments' most common housing initiative.

While mass housing can

achieve significant economies of scale, resulting in cost and time savings, the fairly high minimum standards usually insisted on result in the eventual real price being beyond the means of the majority of low-income families. State response to this fact is usually to subsidize the rental or selling price. As subsidies are limited, however, this course of action in turn limits the number of houses that can be financed, and the programmes fail to keep pace with demand. In short, well intentioned attempts to provide housing of a good standard result in many people having no housing at all.

During the late 1960s and 1970s, the mass-housing approach became increasingly viewed as inappropriate for the Third World. Few developing countries had sufficient financial resources to provide minimum standard shelter for their burgeoning urban populations. Even if adequate financial resources were available, the management skills needed to assemble land, install utility services and organize mortgage finance were inadequate to undertake this approach on a sufficiently large scale.

Out of this growing disenchantment with mass housing emerged a new low-income housing approach which viewed housing as part of a wider socio-economic process. John Turner, its best-known proponent, identified informal settlements as a vital part of Third World urbanization. He pointed out that low-income households were succeeding in providing themselves with accommodation in a spontaneous and informal way, where the official mass-housing approach was clearly failing.

He argued further, and most importantly, that the housing priorities of households in urban areas are not standard but vary according to their specific and changing socio-economic characteristics. He identified three factors regarding housing, to each of which different households would give different priorities. They were: the precise *location* of the home within the urban system; security of *tenure* or the length of time an occupant could safely expect to remain in that housing, and the *quality* of shelter which the house offered.

Thus the very low-income 'bridgeheader', a migrant newly arrived in the urban area, is generally most concerned with being close to employment opportunities. He gives top priority to *location*. The low-income 'consolidator', having obtained some form of regular employment and income, is concerned with consolidating his situation within the urban environment by obtaining *tenure* over some residential land. The middle-income 'status seeker', having consolidated his position or perhaps as a second-generation urban resident, is concerned with the *quality* of his housing and the degree to which it reflects his status as an established urbanite.

The implications of this dynamic perspective on housing priorities among households is that housing fulfills different social and economic functions for households in different socio-economic situations. Even for households of a specific socio-economic status the social and economic demands placed on housing, and consequently the nature of the shelter, will change as the household moves from stage to stage in its life cycle. The issue is not therefore whether housing is good or bad, or constructed to certain minimum standards, but that it is appropriate and responsive to the needs and priorities of the household, and that there is a housing market sufficiently flexible to enable households to adjust their housing to changing and evolving needs.

Government helps improve conditions in some informal settlements, as at Motherwell, near Port Elizabeth (above), where for monthly site-rent of R10 Eastern Cape Development Board grades roads, provides water, bucket sewerage and refuse-removal service, and helps with upgrading of shacks

Others have extended this concept of housing as part of a socio-economic development process by identifying certain development opportunities that can accrue to households and communities through housing. For the household it provides opportunities for capital creation and for income generation, the household using its own labour, time and management skills (sweat equity) to generate such capital or income. At a community level, housing encourages local savings and creates local entrepreneurial and employment opportunities.

Seen in this light, the provision of housing becomes a socio-economic process rather than merely the meeting of a particular physical need, and those with this view argue that government should avoid directly providing housing, but should aim instead at encouraging private individuals to do so. This would be achieved, on the one hand, by providing residential land, necessary community facilities and amenities, installing utility services and ensuring the availability of building materials, technical advice and credit to households; on the other, by avoiding the enforcement of inappropriate or unrealistic building standards.

This philosophy resulted in the development during the 1970s of 'sites and services' schemes and programmes to upgrade informal settlements.

The sites and services approach provided households with serviced sites on which they could build their own houses. It was envisaged that while shelters might initially be quite modest, and below the previously unquestioned minimum standards, they could be progressively improved over time to reflect the unique priorities, preferences and capabilities of individual households.

The settlement-upgrading approach was a radical alternative to the slum or squatter settlement-clearance programmes of the 1960s. Instead of destroying such settlements, it aimed to provide them with utility services and roads, and at the same time encouraged local residents to upgrade their homes through the provision of increased security of tenure and access to credit.

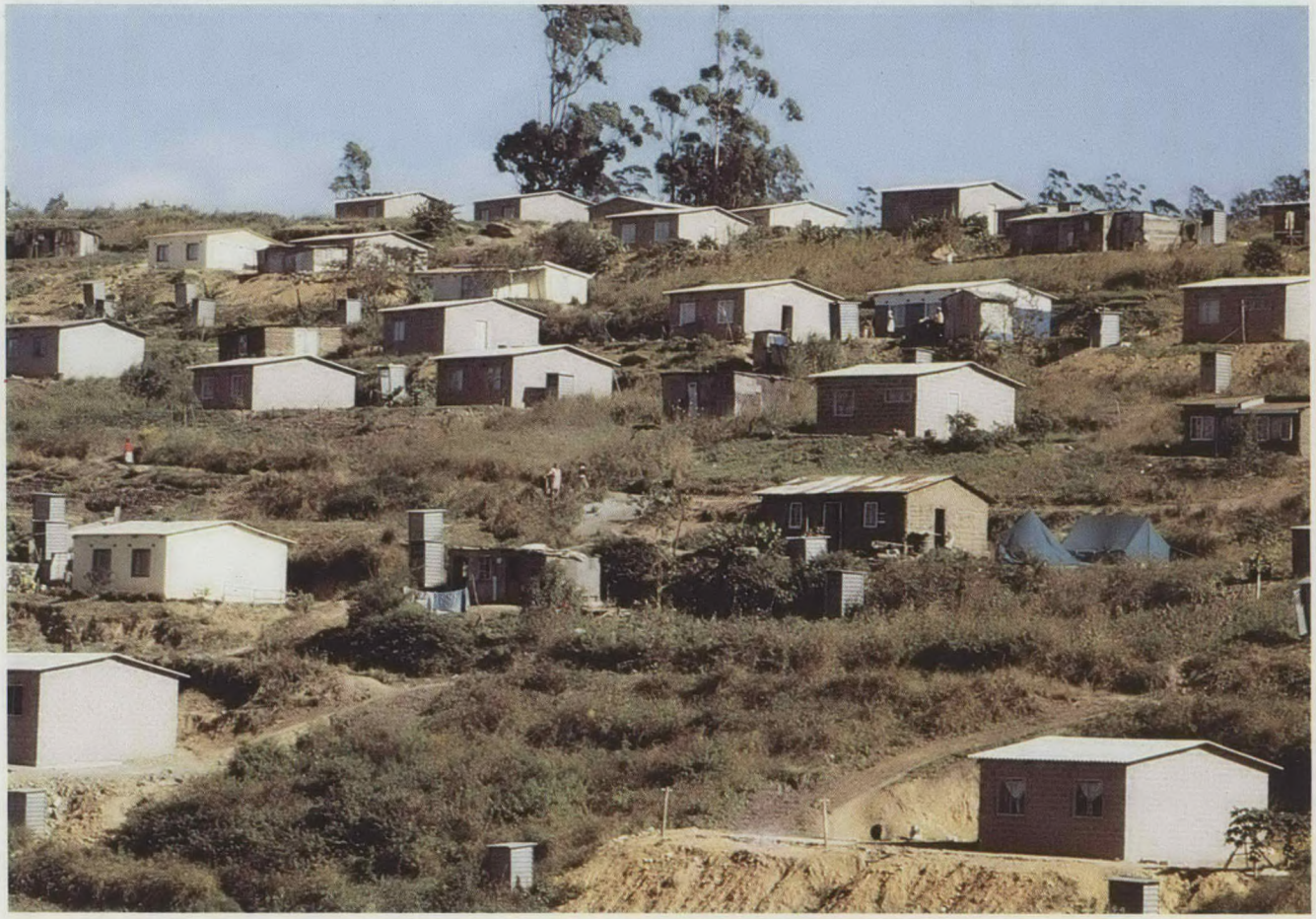
An evaluation by the World Bank in the 1980s found that these projects had succeeded in achieving significant government policy changes regarding affordable standards and cost recovery in the countries in which they were implemented. In addition they had managed to redirect public sector schemes towards the urban poor. However, while these projects in themselves represented significant achievements, they did not and could not respond to the issue of scale. Merely repeating such projects would inevitably be insufficient to meet effective demand. What was needed was to increase the capacity within the specific developing country to respond to demand by overcoming key structural constraints. Such constraints generally included the scarcity of appropriately trained personnel, an inadequately developed building-materials industry, problems of technology transfer and lack of access to loan finance.

This, then, is emerging as the new housing paradigm of the 1980s. The activities of international development agencies seeking to respond to Third World housing needs will, it seems, be directed more towards building local institutional capacity than towards house construction; more towards the removal of structural barriers to individual initiative than the demolition of informal settlements.

How, then, to relate this approach to South Africa's low-income housing problem? International experience would indicate that enormous backlogs in new-housing provision and severe overcrowding of the existing housing stock are symptoms rather than underlying problems. It can be argued, indeed, that the problem is a series of structural issues inherent in the social, economic and political realities of South Africa.

The urban black population of South Africa is in almost all respects a typical underdeveloped Third World population. Consequently, in housing terms these communities face many of the same constraints that are prevalent in most developing countries. These include affordability, access to resources and the effectiveness of local government. In South Africa, however, the application of apartheid policy brings to bear an additional set of structural constraints which exacerbate the situation.

The vast majority of black families in urban areas have incomes which conventional measures would deem too low to afford even the cheapest mass-produced four-roomed house.The poor, finding themselves unable to afford the high standards set for housing by authorities, are forced to double up in existing housing stock or erect illegal shacks in back yards. In the few situations where opportunity arises, the poor provide themselves with housing in informal settlements which lack access to utility services and which, because of their insecure status, often inhibit any real investment by households in upgrading their homes into permanent good-quality housing. The setting of minimum stan-



'Self-help' scheme at Inanda Newtown, near Durban, launched in 1980 after outbreak of typhus in nearby shanty town of Old Inanda. Residents build houses in stages as finances permit. Government provides tents and basic services, while Urban Foundation helps with building design and materials

dards, while generally done for admirable humanitarian reasons, not only discourages many households from providing their own houses but also criminalizes some who take this initiative.

Individual households trying to provide themselves with shelter, no matter how modest, need access to a range of housing resources and services: serviced land, loan finance, building materials, construction services and technical advice. These have traditionally been provided by private enterprise. In most developing countries, however, the poor have difficulty obtaining such services. Not only are they unable to afford many of them; they are considered to be a higher risk and a more uncertain market than the more affluent, and are therefore not serviced by the private sector. In South Africa this problem has been exacerbated by 'separate development', which has had the effect of concentrating most formal private-enterprise housing services in white areas, while the development of local enterprise in black areas has been restricted.

Housing practitioners are recognizing with growing clarity that the establishment of a local home-building industry is fundamental in developing a community's ability to house itself. Stimulating business development in the housing construction field is therefore a critical part of any effective housing strategy, which changes the emphasis of government involvement in housing from providing completed housing to enabling and facilitating increased market supply.

Serviced land and loan finance are the most fundamental of housing services, and in most developing countries have proved particularly problematic.

High rates of urbanization and competing land uses in major metropolitan areas have caused land prices to soar, so that the poor can afford to own houses only on the periphery. The resulting high transport costs and lack of access to urban amenities and facilities place considerable strain on such households' resources. Inevitably the State has had to intervene, either in the land market or in improving transport so as to increase access for the poor. Such programmes have met with only limited success and the

supply of well-located, affordable serviced land remains unresolved in most Third World cities. Within South Africa this situation is worsened by legislation which requires land to be zoned for use by a specific race group.

With regard to access to housing finance, paternalistic and conservative lending practices have inhibited the amount of credit available to low-income families. Attempts to provide housing loans at below-market rates of interest restrict the overall amount of housing finance available. Because of this shortage, low-income households often fail to obtain credit from financial institutions, and so are forced to enter the informal lending market at often usurious rates. Moreover, institutional lending practices are generally geared to financing housing produced by an established building contractor to minimum specifications. They are therefore of little value when the majority of low-income housing is being produced on an incremental basis under owner builder management.

Effective local government is an essential ingredient to any successful housing process, since an urban housing process operates within an environment which requires public regulation, management and investment in certain utility and social services. Local government for blacks in South Africa's urban areas is, however, problematic since the bodies recently created by the Black Local Authorities Act lack the financial and administrative capacity, as well often as political legitimacy among their communities, to contribute positively to the housing process.

Apartheid has produced other constraints, too, on the provision of adequate black housing: influx control, the practice of zoning land for use by different racial groups and a climate of political suspicion in black urban communities.

Influx control is designed to control the mobility of blacks from rural to urban areas and between urban areas. Under current legislation, blacks are entitled to acquire or occupy urban family accommodation only if they meet certain criteria: either being born in a prescribed urban area or having worked uninterruptedly for one employer for ten years or more than one employer for fifteen years.

Influx control inhibits an effective housing process in two ways. Firstly, it increases the administrative load on local authorities, which not only delays the provision of new houses but also increases the real cost to households, in the form of additional administration costs and, because of delays, higher finance charges and escalation of building costs. Secondly, a significant number of urban residents, failing to qualify in terms of influx control, are as a result not investing their resources and initiative in building their own accommodation.

The racial zoning of land controls the location and availability of residential land for urban blacks. The bureaucratic allocation process operates without reference to the urban land market; black residential areas are located according to political rather than economic forces and are generally located a significant distance from the CBD. Black households thus have limited access to urban community facilities, and are also divorced from essential private-sector home-building services such as materials supply.

Similarly the overall supply of land for urban blacks does not respond to economic pressures but is curtailed by political ideology and sensitivity. The net result of this practice is that artificial shortages of serviced sites for black housing have been created, significantly curtailing housing provision in black urban areas.

Within the current political climate, where black communities view with suspicion all reform introduced by the State, it is exceptionally difficult to introduce new housing approaches, particularly if they imply changed rôles for the State and individual households. The introduction of self-help housing has, for example, been interpreted in many communities as a reduction of State responsibility rather than an increasing of household opportunity. Clearly, what is needed is that new housing approaches must be presented as options available to households, so that they can compare them with traditional housing arrangements, and make their choice.

Black local authorities have for many years been artificially separated from their white counterparts. While the latter constitute experienced and effective First World local government, the former suffer from inadequate procedures, financial non-viability and, in spite of recent legislation, confused status. These inadequacies directly constrain the housing process.

While recent legislation clearly provides for the necessary powers to be bestowed on these authorities, many of those powers have yet to be transferred. Most of the regulations giving effect to the new legislation have still to be gazetted and land within their areas is still to be transferred to them. In addition, considerable confusion exists between the rôle of State-appointed regional development boards (which until recently were in fact the local authority for black urban areas)

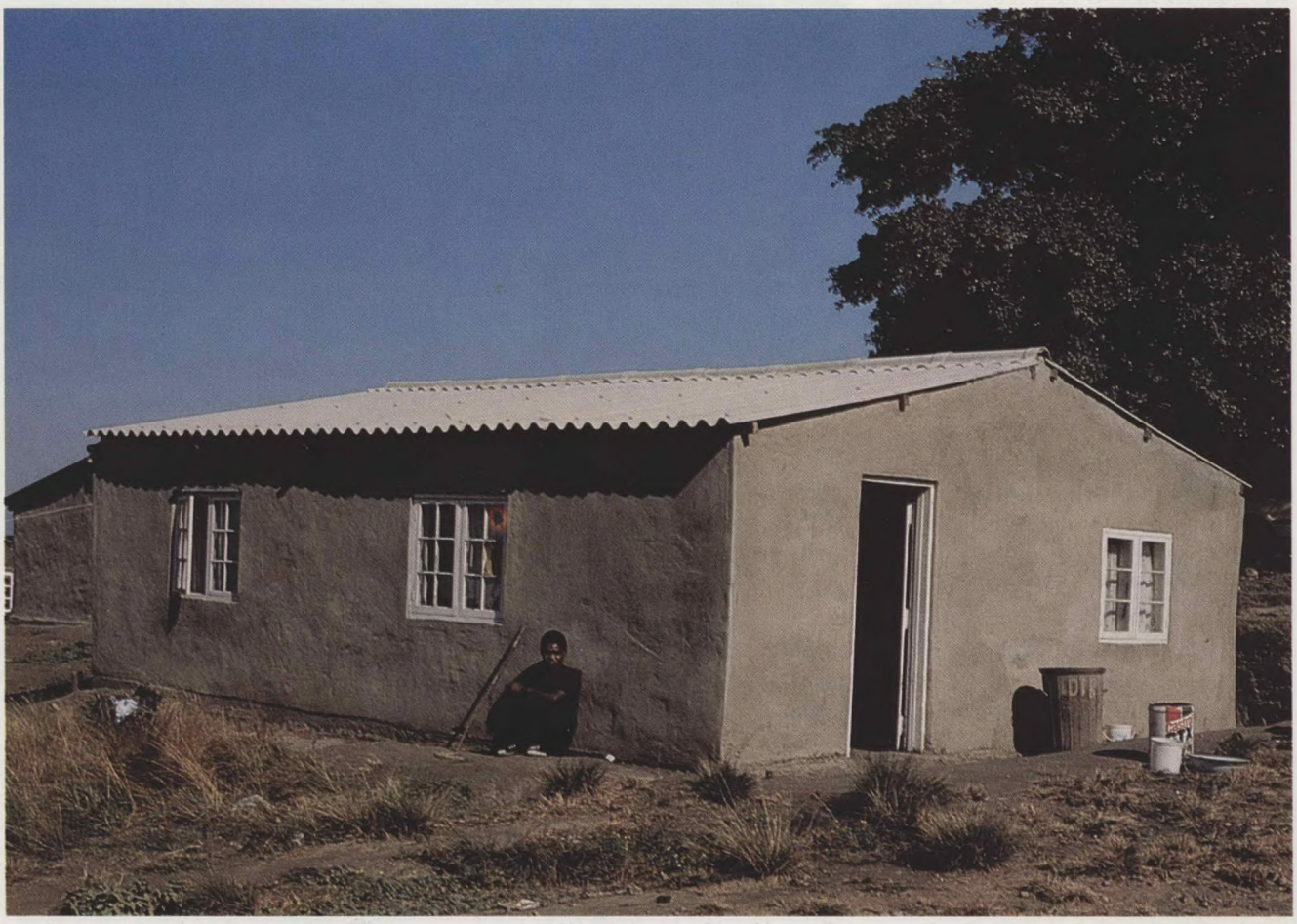
and of elected black local authorities.

The latter, meantime, lack sufficient experience, and in many cases the procedures, to be able effectively to regulate and stimulate private housing initiative within their areas. For many decades all black housing was provided, on a rental basis, by local authorities; private sector participation was discouraged. As a result, no clear procedures exist for private-sector development of black townships. All such initiatives are dependant on land allocations by the local authority. Indeed, even the allocation of new private-sector housing is strictly controlled by the local authority.

Black local authorities suffer financially, too, from a series of deficiencies which undermine their viability. Historically, apartheid policy regarded blacks as 'temporary sojourners' in urban areas, which meant that physical infrastructures were either never installed in black townships, or were inadequate. In consequence, many of these local authorities are today incurring enormous additional expenditure on such basic services as electricity reticulation and water and sewerage systems. The severe limitation placed until recently on the development of black business in black townships has also stunted the growth of a taxable economy in black urban areas.

Nevertheless, though South Africa's Third World problems have been aggravated by the apartheid policy, the potential for dealing effectively with housing problems is far greater in South Africa than in many developing countries. While the structural problems described above are immense, South Africa has a powerful private sector and a highly structured civil service. The challenge is how to mobilize both the public and private sectors effectively and in a manner where their efforts complement one another in responding to the needs of low-income black households.

Future action should concentrate on two key strategies. These are: firstly, the development of effective housing approaches which respond to these structural issues; secondly, increasing the



Problem of affordability is recognized by KwaZulu government which, in Mfolweni, near Durban, allows houses to be built using relatively cheap traditional wattle-and-daub methods, providing roofs are of corrugated iron and walls are covered with water-proof cement plaster

country's capacity to implement these approaches at the required scale.

Over the past five years, it has been recognized increasingly that South Africa's mass-housing approach, applied since the early 1950s, has failed to respond adequately to demand. At the same time, commercially provided private-sector housing and self-help housing have been accepted by the State as desirable approaches.

The change in policy is not isolated but is occurring within a general and necessary thrust of reform which begins to recognize the permanent presence of blacks in urban areas and consequently the need for these areas to develop more viably. Legislative changes such as the introduction of 99-year leasehold rights and the establishment of black local authorities, as well as policy changes which seek to encourage rather than discourage black business development in urban areas, are consistent with this trend.

Despite these changes in policy, housing supply still remains inhibited by the non-availability of serviced land. Approaches must be devised that will both streamline the proclamation and servicing of residential land and evolve sound procedures for widespread private-sector township development.

The South African government's 'controlled self-help housing' approach has the capacity to encourage household iniative and to mobilize household resources. But housing standards are still too high, and there is no real facility as yet for households to construct permanent shelter incrementally over a period of years, which is the only way for the majority of black urban households that even self-help housing will be affordable. Work on the self-help housing theme needs to be extended so that it allows for an incremental and gradual house-building process.

Self-help housing encourages township production of building materials, such as metal window frames at Katlehong, near Germiston on the East Rand

Fundamental to the effectiveness of such an extended self-help approach in providing good quality permanent housing are three basic conditions. Firstly, it is essential that households have access to the necessary support services, such as loan finance, building material supplies, technical building, design and estimating advice and building contractors. Secondly, if households are to commit their own resources in a self-help building process, it is essential that there exists a sense of security and positive motivation within households and the community in general. Thirdly, the self-help housing process must be appropriately regulated; local authorities must fulfill a crucial rôle in this regard since they alone can ensure a steady supply of serviced residential land, set and enforce building standards and regulate the location, scale and nature of business, including the home-building industry.

Further, it is essential to ensure that participation in self-help housing is by choice and not because it is the only option administratively sanctioned within an area. It will be discredited if households feel they have been coerced into participating.

While the State will be more

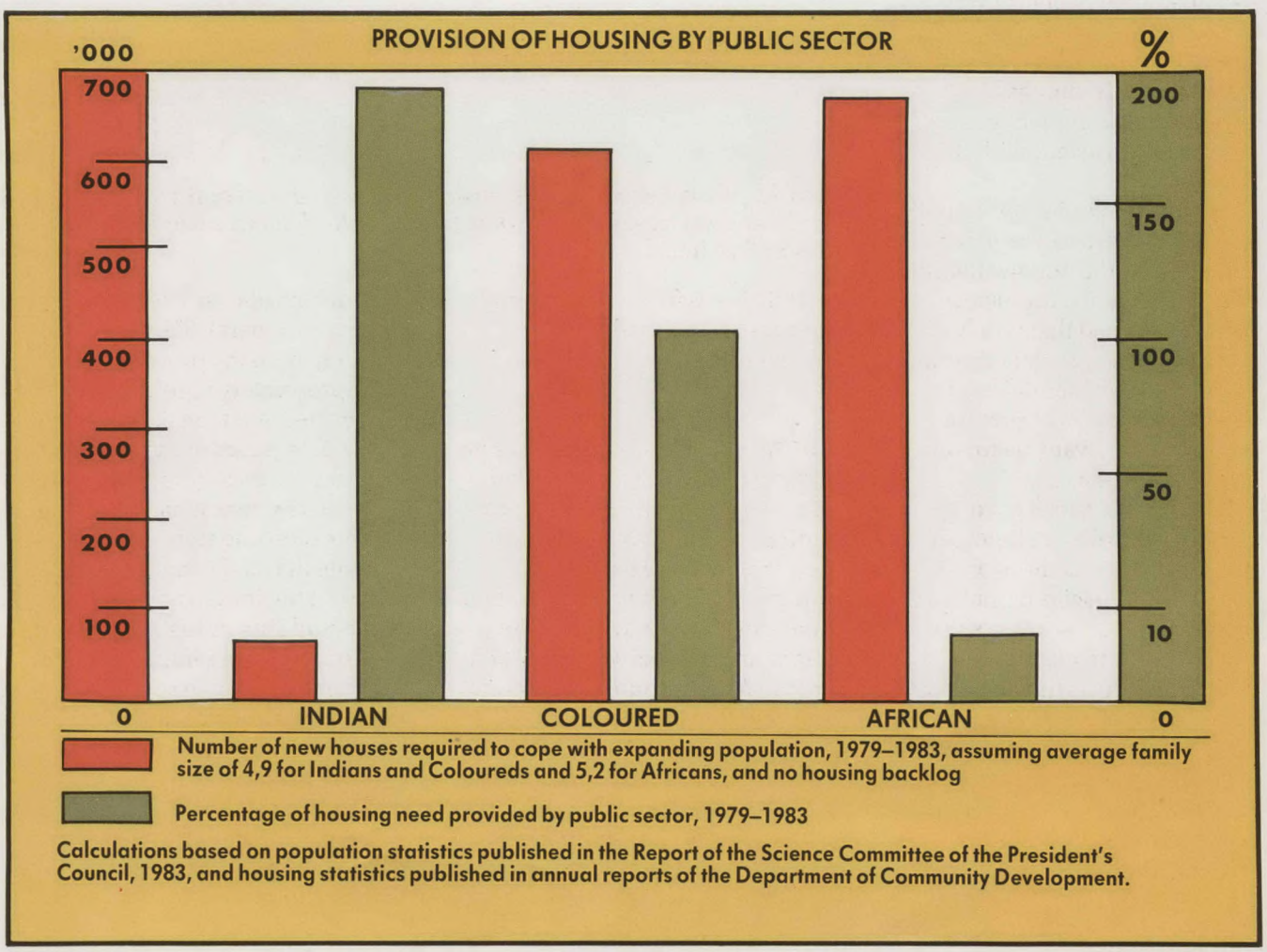
concerned with developing a climate that encourages households to invest in housing, it may well have to provide certain support services such as access to loan finance and serviced land in the early stages. To ensure responses on an adequate scale, it will be necessary to develop the trained personnel, to stimulate and encourage a local home building and allied industry, and to establish access to sufficient and appropriate loan finance.

The provision of trained personnel should present no problem. There are already sufficient self-help housing projects being undertaken around the country to provide a base of local expertise and experience. Similarly, the stimulation of a local housing construction and material manufacture and supply industry within urban black communities is an area which is already receiving some attention from business development agencies.

Much still remains to be done, however, in providing access to loan finance for low-income housing, which implies developing loan practices that are easier and more cost effective to administer. Indeed, it may well become necessary to establish new specialized institutions.

Fundamental in establishing an effective housing process is the emergence of a wide range of housing agencies. A multiplicity of independent concerns rather than a single co-ordinating 'Super-Agency' will ensure a wide range of housing alternatives capable of responding to varied demand for housing from low-income black families.

The urgent need for housing for South Africa's urban black population represents a unique opportunity to stimulate socio-economic development within low-income communities. The provision of housing has the potential to become a positive force in a situation of rapid urbanization, for consolidating new migrants into the city system. For housing to realise its full potential, however, it must respond adequately to the scale of demand. This is only possible through the development of effective housing approaches and a multiplicity of housing agencies with the capacity to implement such approaches on a widespread basis.



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