



SA YEARBOOK 2007/08 | HOUSING



Access to housing and secure accommodation is an integral part of government's commitment to reducing poverty and improving the quality of people's lives.

The Department of Housing determines, finances, promotes, co-ordinates, communicates and monitors the implementation of policy for housing and human settlement.

Between 2005 and June 2007, government produced 2,4 million houses, benefiting more than nine million people. The housing backlog was decreased from 2,4 million to 2,2 million. Annual production grew from 252 000 to 272 000 a year.

The department was allocated R45,3 billion in 2007/08.

Legislation and policy Comprehensive Housing Plan

The Minister of Housing, Dr Lindiwe Sisulu, announced the Comprehensive Housing Plan for the Development of Integrated Sustainable Human Settlements in September 2004.

Cabinet has approved the plan as a framework for housing programmes in the next five years, which aims to eradicate informal settlements in South Africa in the shortest possible time.

It provides for comprehensive oversight by government in promoting the residential property market. This includes the development of low-cost housing, medium-density accommodation and rental housing; stronger partnerships with the private sector; social infrastructure; and amenities.

The plan aims to change spatial settlement patterns by building multicultural communities in a non-racial society.

With the N2 Gateway Project in Cape Town, the biggest housing project ever undertaken, government is piloting the integration of communities and of different income groups; auditing and updating the database of housing needs to ensure the list and choice of beneficiaries is credible; building human settlements with basic economic and social amenities; and pursuing a new way of intergovernment relations.

The project will see the development of about 30 000 dignified dwellings at sites along a 30-kilometre stretch of the N2, from District Six to Joe Slovo, Netreg, New Rest and Boystown to Delft.

The Comprehensive Housing Plan is being implemented through a pilot project in each province that will improve the living conditions of

103 000 households in informal settlements. The informal-settlement upgrading projects provide for phased, area-based development, and fund community participation and project management as an integral part of housing projects. Eradicating or upgrading all informal settlements by 2014/15 is the prime target.

The plan's strategic focus includes ensuring the delivery of affordable housing in sustainable and habitable settlements. The plan's strategic priorities are to:

- accelerate housing delivery
- improve the quality of housing products and environments to ensure asset creation
- ensure a single, efficient formal housing market
- restructure and integrate human settlements.

Key focus areas identified by the comprehensive housing plan include:

- accelerating housing delivery as a key strategy for poverty alleviation
- using housing provision as a major job-creation strategy
- ensuring that property can be accessed by all as an asset for wealth creation and empowerment
- leveraging growth in the economy, combating crime and promoting social cohesion
- using housing development to break down barriers between the First Economy residential property boom and the Second Economy slump
- using housing as an instrument for the development of sustainable human settlements in support of spatial restructuring
- diversifying housing products by emphasising rental stock.

In September 2005, at the Housing Indaba in Cape Town, the Government and the private sector, including banks and property developers, agreed to accelerate housing delivery to address the housing backlog.

The Minister of Housing and key role-players in the housing industry have signed the Social Contract for Rapid Housing Delivery.

The contract binds signatories to work together to remove bottlenecks in housing delivery, invest more resources in low-cost housing and fast-track

delivery. This has brought on board players from the financial construction sectors, and many other stakeholders.

Inclusionary Housing Policy

By mid-2007, the Inclusionary Housing Policy had been finalised. The policy provides for the use of government-owned land, and proactive engagements between the private sector and government.

Private-sector developers, in collaboration with financial institutions, have undertaken several inclusionary housing initiatives.

These include housing projects in Bertrams, Johannesburg; Olievenhoutbosch, Pretoria; Cosmo City in Johannesburg; Hlanganani, Springs; and Blythedale, outside Durban.

Rental housing for the poor

About 1,8 million South African households in the middle- to lower-income groups live in rented accommodation, as opposed to about 5,2 million households that own property. At national level, 45% of households earn between R0 and R800 per month, while 45% of households at metropolitan level fall within the R801 to R3 200 income bracket.

Nationally, 71,14% of households rent accommodation, and 71,76% of people renting in metropolitan areas live in formal structures. Black households comprise the largest percentage of renters, followed by coloured households.

The demand for rental housing nationally is expected to increase substantially in the middle- to lower-income groups.

There is a dire need for public rental housing for the poor, which the Department of Housing aims to address by means of various options.

The department has formulated an affordable rental-housing programme for people in the low-income bracket who may live in housing stock arising out of:

- provision made by previous departments
- public-sector hostels for housing migratory labour in the previous dispensation
- municipal rental stock, which has not been transferred to the households who inhabit the units, and which will continue to be used as rental accommodation because of the low economic status of the households
- new high-rise housing stock that will be built for the specific purpose of accommodating low-income households in rental accommodation.

Policy now exists that will allow for the increased allocation of housing units to ex-combatants for Truth and Reconciliation Commission reparations,

on a preferential basis. Over the next five years, an average of 30 % of subsidised units are expected to be allocated to this target group.

Breaking New Ground (BNG) Programme

The BNG Programme is aimed at improving overall housing delivery.

A typical BNG starter house comprises a minimum of two bedrooms, a living area and inside bathroom.

Rental Housing Act, 1999 (Act 50 of 1999)

The Rental Housing Act, 1999, which came into operation on 1 August 2001, defines the responsibility of government in respect of the rental housing market.

It sets out the duties and responsibilities of both landlords and tenants, and provides for the establishment of rental-housing tribunals in the provinces, thus allowing for a speedy and cost-effective resolution of disputes between landlords and tenants.

Among other things, the Act prescribes that:

- Leases may be oral or in writing. Tenants can demand a written lease.
- The landlord must give the tenant a written receipt.
- The landlord may require that the tenant pay a deposit before moving in.
- The balance of deposit and interest must be refunded to the tenant by the landlord not later than 21 days after the expiry of the lease.

Three rental-housing tribunals were set up in Gauteng, the Western Cape and North West. Other provinces are in the process of establishing similar tribunals. The Act gives these tribunals the power to make rulings in line with those of a magistrate's court.

The Rental Housing Amendment Bill was approved by Cabinet in June 2007 to, among other things, amend the Rental Housing Act, 1999, so as to substitute a definition; to make further provision for rulings by rental-housing tribunals; to expand the provisions pertaining to leases; and to extend the period allowed for the filling of vacancies in rental-housing tribunals.

Home Loan and Mortgage Disclosure Act, 2000 (Act 63 of 2000)

The Home Loan and Mortgage Disclosure Act, 2000 provides for the establishment of the Office of Disclosure and the monitoring of financial institutions serving the housing-credit needs of communities.

It requires financial institutions to disclose information, and identifies discriminatory lending

patterns. The Act aims to promote equity and fairness in lending and disclosure by financial institutions, and will be implemented as soon as the regulations of the Act have been promulgated.

The Act also aims to eradicate discrimination and unfair practices, by encouraging banks and financial institutions to grant home loans to all its clients. It compels banks and financial institutions to disclose annual financial statements so that their lending practices in respect of home loans can be monitored.

In March 2005, the Department of Housing revived the Financial Services Charter by signing a memorandum of understanding with four major banks – Absa, First National Bank, Standard Bank and Nedcor. The banks pledged to release R42 billion into the affordable housing market by 2008.

By June 2007, the banks had lent R38 billion to the target market and were expected to report to the Charter Council on their activities.

As a second phase of this initiative, subject to possible risk-sharing mechanisms, the creation of mechanisms to raise funds in the market through an appropriate conduit, which would be guided in line with principles set by the Department of Housing and the intervention of the Ministry of Finance, the banks would increase their investment in the target market beyond R42 billion.

Engagements in the charter process are ongoing. The banks were expected to flight a generic consumer-education programme aimed at informing potential borrowers of their rights and obligations, and those of banks, through various media.

Another campaign was expected to raise awareness of the initiative and of the basis on which members of the target group could access affordable housing-finance products and subsidies from the Department of Housing. Government initiated a programme to bridge the gap as identified by the banks as a barrier to entry to affordable housing-finance products, and developed a programme of financial support for households with incomes ranging from R3 501 to R7 000.

Housing Consumer Protection Measures Act, 1998 (Act 95 of 1998)

In terms of the Housing Consumer Protection Measures Act, 1998, residential builders have to

register with the National Home-Builders Registration Council (NHBC) and are obliged to enrol all new houses under the NHBC's Defect Warranty Scheme.

The Act aims to protect home owners from inferior workmanship. Builders are responsible for design and material defects for three months, roof leaks for a year, and any structural failures of houses for five years. NHBC inspectors may assess workmanship during and after the building process.

Banks are compelled by law to insist on home-builder registration and enrolment prior to granting a mortgage loan or finance.

All new government-subsidised housing units constructed as part of approved projects enjoy protection against shoddy workmanship by housing contractors.

Through the Act, properties that were built with funding from the Government's housing subsidy grant only, enjoy protection against structural defects and must comply with minimum technical norms and standards.

Previously, the properties of the poor did not qualify for such protection. The NHBC ensures that registered builders deliver within the minimum housing standards.

The Housing Consumers Protection Measures Amendment Bill aims to amend the Housing Consumers Protection Measures Act, 1998, so as to, among other things, amend certain definitions and to define certain words or expressions; to clarify the scope of application of the Act; to provide for late enrolment and non-declared late enrolment; to enable owner-builders to apply for exemption; to extend claims to include roof leaks; to make further provision for the use of money in the funds contemplated in the Act; to extend the offences created under the Act; and to amend provisions pertaining to the granting of exemptions and to the lodging of appeals.

Prevention of Illegal Eviction and Unlawful Occupation of Land Act, 1998 (Act 19 of 1998)

The Prevention of Illegal Eviction and Unlawful Occupation of Land Act, 1998 prohibits unlawful eviction and sets out detailed procedures for the eviction of unlawful occupiers.



It also prohibits the receipt of payment as a fee for arranging the occupation of land without the consent of the owner, and repeals obsolete laws relating to illegal squatting.

The Act provides a process for fair eviction of unlawful occupiers, and distinguishes between occupiers who have been residing on land for less than six months and those who have been residing on land for more than six months.

Social housing

In June 2007, Cabinet approved the Social Housing Bill. The Bill is expected to assign the responsibilities of national, provincial and local government on matters pertaining to social housing.

It will also ensure that relevant institutional arrangements and capacities required by the Social Housing Programme are in place, including the establishment of the Social Housing Regulatory Authority.

The department is intensifying its working relationship with community-based organisations and various non-governmental organisations (NGOs), which include the Federation of Urban (and Rural) Poor, Built Environment Support Group, Kuyasa Fund, Utshani Fund and Rooftops, to build a strong and cohesive housing sector.

In September 2005, the department signed the Social Contract for Rapid Housing Delivery with 47 other key stakeholders.

Each signatory committed to becoming a member of the Plenary Assembly, aimed at reviewing and monitoring progress in achieving the ideals of the Social Contract for Rapid Housing Delivery. The first Plenary Assembly met in March 2006 to look at issues such as development planning, land and legal matters, delivery, consumer education, capacity-building and communication, development planning and the housing supply chain.

The social contract brings together all sectors in a mobilised and cohesive housing sector that seeks to help government achieve the goal of eradicating all informal settlements by 2014.

By mid-2007, the Social Housing Policy and its guidelines for implementation had been approved. About 52 776 social housing units had been provided in collaboration with the European Union.

Community Residential Unit Programme

The existing Public Sector Hostels Upgrading Programme, which was used to effect only cosmetic improvements to dilapidated hostels, has

been revised and is now called the Community Residential Unit Programme. The programme provides a holistic and integrated development approach towards residential units, as well as a more appropriate funding mechanism and tenure arrangements for turning around hostels.

Capacity-building

One of the major constraints in housing delivery is the lack of capacity, in terms of an efficient workforce and the installation of appropriate technology, equipment and systems for monitoring, evaluation and reporting purposes.

The Department of Housing continues to assist provinces in ensuring effective and efficient implementation of the National Housing Programme.

The strategy and guidelines for housing capacity-building, as well as guidelines for provincial housing-capacity business plans, have been developed.

The Department of Housing has undertaken several initiatives to support small enterprises within housing and to promote Black Economic Empowerment and gender mainstreaming.

Based on extensive consultation with stakeholders in the construction and housing industry, the department has developed a framework for emerging contractor support that has resulted in a support programme that focuses initially on training emerging contractors.

Emergency housing

The National Housing Programme for Housing Assistance in Emergency Housing Circumstances was instituted in terms of the Housing Act, 1997 (Act 170 of 1997).

The amendment relates to the provision of the Constitution that everyone has the right to access to adequate housing, and that the State must take reasonable legislative and other measures as permitted by available resources to achieve the progressive realisation of this right.

The main objective of this programme is to provide temporary housing relief to people in urban and rural areas who find themselves in emergency situations, such as when:

- their existing shelters have been destroyed or damaged
- their prevailing situation poses an immediate threat to their lives, health and safety
- they have been evicted or face the threat of eviction.

Assistance involves prioritising funds from the provincial housing allocations to municipalities to accelerate land development, and the provision of basic municipal engineering services and temporary shelter.

Housing subsidies

New housing-subsidy programmes are being developed and certain existing programmes have been enhanced, including rental and social-housing subsidies. The housing-subsidy programmes, including project-linked subsidies, are being revised to introduce a procurement-compliant regime, consolidation subsidies, the People's Housing Process (PHP), rural subsidies and institutional subsidies.

Project-linked subsidies

This housing-subsidy mechanism enables a qualifying household to access a complete residential unit which has been developed within an approved

project-linked housing subsidy project for ownership by the beneficiary.

Individual subsidies

An individual subsidy provides qualifying beneficiaries with access to housing subsidies to acquire ownership of serviced stands. It also allows the beneficiary to enter into house-building contracts, or to purchase existing, improved residential property which is not part of approved housing-subsidy projects.

This subsidy helps qualifying beneficiaries who wish to increase their subsidies by accessing credit, as well as beneficiaries who do not qualify for credit.

Consolidation subsidies

This subsidy mechanism affords former beneficiaries of serviced stands, financed by the previous housing dispensation (including the Independent Development Trust's site and service schemes), the opportunity to acquire houses.

The South African Housing Subsidy Scheme quantum amounts for the period 1 April 2007 to 31 March 2008 in respect of a 40 m² house.

Individual and project-linked subsidies	Top structure funding only	Own contribution	Product price
R0 – R1 500 R1 501 – R3 500	R38 984 R36 505	None R2 479	R38 984 R38 984
Indigent: aged, disabled and health-stricken R0 – R3 500	R38 984	None	R38 984
Institutional subsidies			
R0 – R3 500	R36 505	Institution must add capital	At least R38 984
Consolidation subsidies			
R0 – R1 500 R1 501 – R3 500	R38 984 R36 505	None R2 479	R46 484* R46 484*
Indigent: aged, disabled and health-stricken R0 – R3 500	R38 984	None	R46 484
Rural subsidies			
R0 – R3 500	R38 984	None	R38 984
People's Housing Process			
R0 – R3 500	R38 984	None	R38 984

* Product price = R38 984 and serviced stand previously acquired at R7 500 = R46 484

Municipal engineering services are to be funded from other government resources but, as a last resort, may also be funded from the annual housing funding allocations to provinces.

Source: Department of Housing

Institutional subsidies

Institutional subsidies are available to qualifying institutions to enable them to create affordable housing stock for persons eligible for housing subsidies. The subsidy is paid to approved institutions to provide subsidised housing on deed of sale, rental or rent-to-buy options, on condition that the beneficiaries may not be compelled to pay the full purchase price and to take transfer within the first four years of receiving the subsidy.

Institutions must also invest capital from their own resources in the project.

Relocation assistance

Relocation assistance provides an alternative option to defaulting borrowers who were three months in arrears on 31 August 1997, and where the option of rehabilitating these mortgage loans is not affordable. This alternative provides an opportunity to obtain affordable housing with the assistance of the housing subsidy. An eligible person must enter into a relocation agreement to relocate to affordable housing.

Finance-Linked Subsidy Programme (FLISP)

Government introduced the FLISP on 1 October 2005, to assist first-time home buyers who earn between R3 501 and R7 000 per month to obtain a home loan. The subsidy attaches to the beneficiary and not to the property. This will be used to decrease the mortgage bond and is only applicable to people who have never before been assisted by the State. It is disbursed as a once-off subsidy.

Subsidy for people with disabilities

People with disabilities who qualify for a housing subsidy will receive additional amounts to improve

their houses with special additions such as paving and ramps to their door, grab rails in bathrooms, and visible door bells for the deaf.

Discount Benefit Scheme

The Discount Benefit Scheme promotes home ownership among tenants of state-financed rental stock, including formal housing and serviced sites.

Beneficiaries who took occupation of these rented houses before 15 March 1991, can now apply for a discount on the selling of their houses up to R38 984.

In most cases, these houses are given to the people free of charge due to the fact that the discount is more than the selling price.

Rural subsidies

This housing subsidy is available to beneficiaries who enjoy only functional tenure rights to the land they occupy. This land belongs to the State and is governed by traditional authorities.

The subsidies are only available on a project basis and beneficiaries are supported by implementing agents.

Beneficiaries also have the right to decide on how to use their subsidies, either for service provision, for the building of houses, or for a combination thereof.

Peoples' Housing Process

This subsidy is available to people who want to build or manage the building of their own homes. Unlike the project-linked subsidy where a contractor builds houses for a number of people, the PHP allows people or beneficiaries to build or organise the building of their homes.

Approved projects per province, March 2007

Eastern Cape	480
Free State	724
Gauteng	1 188
KwaZulu-Natal	603
Limpopo	602
Mpumulanga	563
Northern Cape	277
North West	277
Western Cape	607
Total	5 321

Source: Department of Housing

Approved subsidies per province, March 2007

Eastern Cape	302 729
Free State	169 350
Gauteng	1 191 754
KwaZulu-Natal	387 297
Limpopo	208 081
Mpumulanga	185 712
Northern Cape	54 949
North West	212 049
Western Cape	331 979
Total	3 043 900

Source: Department of Housing

Housing institutions

The Department of Housing's support institutions play an important role in enhancing the norms and standards of housing, as well as making housing more accessible to all South Africans.

The institutions are the NHBRC, the National Housing Finance Corporation (NHFC), the National Urban Reconstruction and Housing Agency (Nurcha), Servcon Housing Solutions, Thubelisha Homes, the Social Housing Foundation (SHF), the South African Housing Fund, the PHP and the Rural Housing Loan Fund (RHLF).

National Home-Builders Registration Council

The NHBRC was established in terms of the Housing Consumer Protection Measures Act, 1998. The council protects the interests of consumers and regulates the home-building industry.

The NHBRC is a section 21 company established to provide for the protection of housing consumers through a home-warranty scheme, and to regulate the home-building industry through the registration of builders and the setting of ethical and technical standards for the residential building industry.

The Housing Consumer Protection Measures Act, 1998 extends the NHBRC home-warranty scheme to government housing-subsidy schemes.

The NHBRC raises revenue from fees charged for the registration of home builders and the enrolment of new houses under its warranty scheme.

National Housing Finance Corporation

The Department of Housing established the NHFC as a development-finance institution in 1996, to ensure that every low- and moderate-income household gains access to housing finance. The NHFC's revenue is derived from interest and service charges for its wholesale lending and financial services.

The NHFC's mandate has been expanded to enable it to directly lend to low- and medium-income end users. A new business model for the corporation has been developed and approved for implementation. By mid-2007, the process to operationalise all the components of the model was under way and had been piloted as from May 2007

through the Postbank, with a view to a full roll-out towards the end of 2007/08. The pilots were taking place in Johannesburg, Soweto and Pretoria Central.

By September 2006, the NHFC had achieved R24 million in revenue against a target of R33 million, with a profit of R22 million.

National Urban Reconstruction and Housing Agency

Nurcha was formed in May 1995 as a partnership between the South African Government and the Open Society Institute of New York, United States of America (USA) to arrange finance for housing construction.

Over the years, Nurcha has raised additional financing through Swedish, Norwegian and other agencies in the USA, and through the Futuregrowth Fund, Overseas Private Investors' Corporation and Rand Merchant Bank. It is a tax-exempt, non-profit-making company.

By September 2006, the institution had signed three rental-housing contracts with a loan value of R56 million, 24 credit-linked loan contracts with the loan value of R92 million, 11 infrastructure and community-facility contracts with a loan value of R80 million, and 51 subsidy housing loans with a value of R217 million.

In 2007/08, Nurcha was expected to continue financing contractors in the subsidy housing, credit-linked housing and community infrastructure subsectors.

Servcon Housing Solutions

Servcon Housing Solutions (Pty) Ltd is a private company established in terms of the Companies Act, 1973 (Act 61 of 1973), as a product of the Record of Understanding between government (Department of Housing), the Banking Association of South Africa (Basa) and participating financial institutions. It was mandated to provide exclusive management services concerning the designated or ring-fenced portfolio comprising 33 306 properties in possession, and non-performing loans with a value of R1, 277 billion, for a period of eight years from 1 April 1998 to 31 March 2006.

The final one third of the properties in this portfolio were transferred to occupants after the

Department of Housing agreed to allocate relocation subsidies, and participating banks wrote off remaining debts.

The Basa shares and participating banks' claims in Servcon were sold to the national Department of Housing in May 2006.

Since then, the expertise, experience and capacity within Servcon have been engaged in the normalisation/regularisation programme through service-level agreements with four provincial housing departments, namely Gauteng, Western Cape, North West and KwaZulu-Natal.

This process intended to facilitate a clean-up of the housing database and establish the extent to which original owners of Reconstruction and Development Programme houses have been replaced by new occupants and regularisation, transfer title deeds, where these are still outstanding, and the rectification of major defects due to poor workmanship.

Social Housing Foundation

The SHF was established as a section 21 company by the Department of Housing in 1997. It is mandated to develop and build capacity for social housing institutions, and to develop a policy framework for the sector.

The strategic objectives of the organisation, based on its mandate, mission and vision, are to:

- provide strategic information to the social-housing sector
- mobilise resources for the social-housing sector
- facilitate the capacitation of sectoral participants
- facilitate sectoral stakeholder alignment
- achieve SHF business-service excellence.

It is expected that the SHF will be consolidated under the new Social Housing Regulatory Authority, as envisaged by the new social housing policy and Bill.

Peoples' Housing Partnership Trust (PHPT)

The Department of Housing established the PHPT in 1997 to create the capacity to facilitate subsidy support for the PHP, which is the process of owners literally building their own homes in terms of the National Housing Policy.

Supporting the PHP, the PHPT's mandate is to capacitate national, provincial and local government, and civil society, to participate in and support the PHP. The PHPT was expected to be integrated into the Department of Housing in 2007.

Rural Housing Loan Fund

The RHLF was established in 1996 by the South African Government following a grant of about R150 million from the German Government. The

national Minister of Housing appoints the RHLF board of directors. RHLF is incorporated as a non-profit (section 21) organisation.

The mandate of the RHLF is to facilitate access to housing finance for low-income earners who intend to improve their housing conditions largely in non-metropolitan areas, such as communal land, small and secondary towns, and rural nodes.

The RHLF operates as a wholesale finance institution and, to achieve its mandate, the RHLF lends to intermediary housing lenders who, in turn, lend to individual borrowers.

Since inception, the RHLF has proved that the market for rural-housing finance credit does exist. By the end of January 2007, the RHLF had provided in excess of 122 000 housing loans to the value of more than R475 million.

Increasingly, the RHLF is making access to housing finance possible for people in presidential rural nodes. In the period of 12 months to December 2006, the RHLF disbursed 3 620 loans valued at R13 million to people in rural nodes and four other rural-district municipalities.

Thubelisha Homes

Thubelisha provides specialised programmes and interventions that significantly accelerate affordable housing delivery and impact positively on the development of integrated sustainable human settlements.

With a track record of successfully completed projects and a national footprint in all nine provinces, Thubelisha's mandate has been expanded to include the project management of housing projects and integrated sustainable developments, as well as the construction of affordable housing and related services.

Thubelisha supports the Minister of Housing's BNG initiative through the following programmes:

- upgrading informal settlements
- unblocking projects through delivery-enhancing interventions
- fast-tracking housing solutions using the emergency housing circumstances programme for people living in areas of stress
- implementing mega projects.

Corporate social investment

The company's experiential programme provides graduates with a six-month practical training programme and exposure to the subsidised housing market and construction industry.

Training modules include New Business Development Management, Project Management,

Subsidy Administration and Stakeholder Management.

Through its partnership with Women For Housing, Thubelisha has initiated the Contractor Development Programme, which provides contractors with technical and business training. Successful contractors are listed on a database and provided with regular work. A significant portion of the programme targets female contractors, assisting them with career and business development.

Projects

Thubelisha has been appointed as the project manager and implementing agent of the N2 Gateway Project in Cape Town.

It also project-managed the upgrading of backyards in Orlando East. This is a pilot project to convert 750 backyard shacks being rented out by the home owners into two- or three-roomed outbuildings. Provision is made for communal ablutions, and all this is done free of charge to the home owner.

Acknowledgements

A Review of the UUDP's Support to the South African Housing Sector, published by the German Technical Co-operation

BuaNews

Estimates of National Expenditure 2007, published by National Treasury

Servcon

Thubelisha Homes

Rural Housing Loan Fund

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Suggested reading

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