



There shall be Houses, Security and Comfort

Out of the experience of an extraordinary human disaster that lasted too long, must be born a society of which all humanity will be proud...the time for the healing of the wounds has come...the moment to bridge the chasms that divide us has come. The time to build is upon us.

Nelson Mandela¹

INTRODUCTION

Few other things affect human beings as much as whether they have a house in which to live – habitat security – and if they do, the quality of that house, simply because of the enormous value of shelter to everyone's life. In this regard, Abraham Maslow's seminal work on the hierarchic theory of human needs identified safety needs, which include resources, safety of property or shelter as the second most important set of needs on the hierarchy after biological needs of oxygen, food and water.² Equally important, the privacy, comfort and independence that a house provides have always stood as yardsticks for progressive improvement in people's lives.³

Home ownership is also proven to drive household wealth because a house is a tangible asset that can be passed on to generations to address asset poverty. By asset poverty, this analysis refers to lack of material possessions (fixed property ownership) which, in the contemporary economic environment, are the building blocks of wealth. Further, ownership of fixed property, such as a house, means that families are not solely dependent on their wages as a measure of their worth, but also on liquidity reserves embedded in fixed property ownership.

Today, house ownership has also become useful collateral for business transactions. Overall, investments in housing contribute significantly to driving the global economy, by as much as 20 per cent of Gross Domestic Product in some countries. However, internationally – more than one billion people live in what are considered inadequate or substandard houses – that is, housing

conditions that do not meet acceptable minimum requirements for residential quality.⁴ The United Nations Human Settlement Programme estimates that more than 50 per cent of urban populations in the poorest countries live below the poverty line, resulting in hugely unequal access to adequate housing:

Today, there are about one billion slum dwellers in the world. The vast majority of these, more than 930 million, are living in developing countries, where they constitute 42 per cent of the urban population... the proportion of slum dwellers is particularly high in Sub-Saharan Africa (72 per cent of urban population) and in Southern Africa (59 per cent).⁵

The adverse effects of slums on human dignity and development are pronounced and visible in the Kibera slums of Kenya; the Ger Area of Ulanbataar, Mongolia; Orangi Town of Pakistan; Dharavi slums of Mumbai⁶; Favelas of São Paulo; in the informal settlements of Khayelitsha (Cape Town) and in dilapidated multistorey tenements the world over.⁷ In a world where more than one billion people live in unacceptable housing conditions – with projected increases to two billion by 2033 if no action is taken – attention to the provision of adequate housing takes on added urgency.⁸

In South Africa, the problem of inadequate housing is largely a residue of apartheid's systematic material deprivation of the majority of citizens. This deprivation and the related inequalities remains critically embedded in the socio-economic fabric. For instance, in 2009, three out of ten urban households live in informal settlements or inadequate housing. To address asset poverty and its auxiliary deprivations, the government has since 1994 introduced comprehensive programmes which target the poor in an attempt to restore dignity and hope and create sustainable opportunities for economic activity. Consistent with the need to redress material deprivations of the majority, government's reconstruction programmes which include the provision of adequate

housing were reinforced by effective constitutional and legislative guarantees.

This paper is divided into two sections: the first section outlines the centrality of housing to sustainable livelihoods within the rubric of human security. The second section focuses on South Africa's national housing subsidy programme, its delivery output and impact on livelihoods. It also discusses the primacy of security of tenure within the context of the contemporary mortgage-induced international financial crisis – to which South Africa has not been immune. The paper argues that housing is an important element of human security and that its role in a holistic approach to improving safety should be assessed through further research.

HOUSING, HUMAN SECURITY AND DEVELOPMENT

Traditionally, security debates have focused on the state because of its traditional responsibility to protect territorial boundaries, autonomy and even political order from other states. This realist conception of security emphasizes a state's outward projection of military capability, and in the logic of this conception – might is right!⁹ As such, security is narrowly defined as survival in the face of existential threats, or related menace.

Accordingly, the connotation is that there exists some type of menace to survival – but what constitutes such existential threat is not the same across different sectors of society within the state itself. Existential threats can only be understood in relation to the particular character of the referent object in question.¹⁰

Comprehensive measures
targeted at the poor and
unemployed are required

A practically useful definition of security requires answering at least three questions: first, security for whom; second, from what; and, third – by what means? During the Cold War, the overwhelming influences of realism convinced most government policy makers that we lived in a world that was objectively dangerous and thus justified military aid, increases in arms expenditures and the development of military industrial complex. While acknowledging the values of national security in military terms, they are not beyond those of any other single group within the state and must dovetail with other interests over time. Today, the increasing allocation of resources to

meet basic human needs reflect a paradigm shift towards the growing acceptance of human security imperatives.

In the post Cold War era, the state's orientation towards security and development has been informed by the flaws of realist conceptions of security. Classical realism's emphasis on anarchy and the self interest of states as the defining pillars of security has lost to the compelling imperatives of economic interdependence and the critical choices of 'guns versus butter,' particularly in the developing world. As such, there has been a paradigm shift emanating from efforts to broaden the definitional scope of security to include the safety and well-being of the people.

The human security approach argues that human welfare, not just the territorial defence of states, should be treated as a core element of security thinking.¹¹ There have been encouraging trends in this regard. Freed from the constraints of the Cold War, international development assistance agencies have come to accept that poverty-reducing economic and social development is sustainable only if it occurs in an environment characterized by security for the state and its citizens.¹² Human security means safety from chronic threats of hunger, diseases, deprivation and repression.

Collectively, human security presents mitigation measures from sudden and hurtful disruptions in the patterns of daily life, whether in homes or in communities. It complements state security, enhances human rights and strengthens development. The fundamental normative notion is that human security should be ensured along with other aspects of development. Therefore, comprehensive measures targeted at the poor and unemployed are required – measures that involve a diffusion of capital and other resources.¹³

The concept of human security is still maturing into an organizing framework capable of shifting conceptions of foreign and public policy.¹⁴ Over time, this author hopes human security will become part of mainstream development discourse. This is necessary because while currently the notion of human security is often invoked in times of natural disaster when the effect of the disaster on livelihood security is most obvious, this may be the everyday experience for those living in poverty.

Human security should be understood as a synthesis of a constellation of loosely allied advances of both social and humanitarian provisions for the improvement of people's lives. As Lloyd Axworthy, former Canadian Minister of Foreign Affairs' puts it, 'peace begins and ends with people. The impetus for peace is, ultimately, the security and well-being of the individual.'¹⁵ Axworthy defined human security as:

A condition or state of being characterized by freedom from pervasive threats to people's rights, their safety, or

even their lives... It is an alternative way of seeing the world, taking people as the point of reference, rather than focusing exclusively on the security of territory or governments... human security entails taking preventive measures to reduce vulnerability and minimize risk, and taking remedial action when prevention fails.¹⁶

Indeed, for individuals, lack of security reduces productive opportunities and increases physical and psychological ill-being and economic uncertainty. In mitigating these adverse effects, focusing on human security adds an important perspective to the value of human well-being. This is an important factor in destabilizing the logic of the chain from poverty and deprivation and their promotion of a spirit of unrest. In the interaction of these elements, there is often a dialectical relationship between the social psychology of despair and revolutionary politics.¹⁷ For, as the United Nations Commission on Human Security's report *Human Security Now* (2003) puts it:

Good health and human security for all depend on peace and development – to ensure universal access to the basic requirements of food, nutrition, clean drinking water, hygiene and sanitation, and housing.¹⁸

The World Bank has taken this approach further by recognizing that economic and social stability and human security are pre-conditions for sustainable development. The Bank's work on the 'Voices of the Poor Project' underscores the impact of the absence of a safe and secure environment on the well-being of the poor.¹⁹ Human security refers to the well-being of individuals and groups, and not the military defence of states.²⁰

MILLENNIUM DEVELOPMENT GOALS: A PRACTICAL EXTENSION OF HUMAN SECURITY

The United Nations' Millennium Development Goals reinforce the relevance of human security to sustainable development. Sustainable development is the counterpoint to fiscal austerity and reliance on the uncoordinated influence of market forces to allocate economic resources. The imposed reliance on orthodox economics, as championed by international financial institutions, has prevented the developing world from establishing substantive social and economic goals with which to guide the process of development and social mobilization.

Further, the focus on human security changes the traditional indifference to security concerns of individuals and groups below the level of the state because it includes addressing infectious disease, poverty, civil war, political oppression and other threats to human well-being.

Overall, the Millennium Development Goals signaled a policy shift in terms of development orientation from the idea that markets are self-correcting and allocate resources efficiently and serve the public interest.

This concerted international attention to human development concerns may also redress – although indirectly – the devastations of structural adjustment programmes – which have worsened the outlook of human development indicators in the developing world. With this shift in development emphasis, it has become imperative that developing countries prioritize the value of sustainable livelihoods in their development blueprints. For, the international model that excites the imagination is one measured in terms of society's ranking in human development indicators – which are best achieved through practical issues of development and trade.

The Millennium Development Goals, adopted by the United Nations member states in the year 2000 set targets related to the improvement of living conditions and environmental sustainability. Amongst others, the Millennium Development Goals include achievement of the following targets by 2015:

- Addressing extreme poverty and hunger
- Achieving universal primary education
- Reducing child mortality
- Improving maternal health

Overall, attainment of the Millennium Development Goals depends on the viability of the family as both the social institution and the primary production and consumption unit providing welfare and security for its members. Target 11 of Goal 7 – which calls for significant improvement in the lives of at least 100 million slum dwellers by 2020 – presents a practical extension of the international community's commitment to development imperatives and sustainable livelihoods.

However, the Millennium Development Goals did not receive the necessary international financial commitment, as they are essentially a call to address the 'peripheral problems' of the developing world that have little or no effect to the relative efficiency of the international financial markets. As such, international financial institutions such as the International Monetary Fund and the International Bank for Reconstruction and Development (World Bank) did not establish dedicated credit lines for developing countries to finance the Goals.

Successful intervention has been complicated by the hegemonic influences of international financial institutions through austere financial packages imposed on developing countries throughout the 1980s and 1990s. The austere financial packages took the form of structural adjustment programmes, whose objectives were

to limit state intervention in the allocation of resources and allow for structural economic reforms conducive for *laissez-faire* economic models. The impositions of such austere financial packages took the form of *Deus ex Machina*.²¹

While today's resurgence of the benevolence of Keynesian²² state interventions in the economy in response to the global financial crisis is something different, structural adjustment programmes discouraged governments from intervening in what is essentially a financial markets sphere. In some respects, the limits imposed on the state (particularly in the developing countries) to determine the allocation of resources in areas with the greatest need has led to undesirable social outcomes. This is particularly the case in relation to habitat security, as states could not pursue housing subsidy programmes to supplement deficiencies of the free market-based housing system.

Embedded in Millennium Development Goal 7 is the upgrading of slums and the prevention of the emergence of new ones by offering alternatives to urban poverty and inequalities. As Goal 7 Target 11 is the only international development Goal which targets cities, it has subsequently found resonance with slum dwellers worldwide, as well as with national governments in all regions. The realization of this Goal is particularly important in Sub-Saharan Africa where projections of urban population growth of 3,5 per cent per annum far exceed the world average. In numeric terms, an estimated 395 million Africans will be living in cities by 2030.²³

Lack of security reduces productive opportunities

This unprecedented urban population growth rate is likely to be accompanied by limited state capacity to address associated challenges. One of these challenges is the high level of rural urban migration which is a systemic by-product of transitional economies and the related complexities of structural economic reforms, which put pressure on urban housing and other services.²⁴ Inevitably, this leads to the development of slums that dominate many cities in Sub-Saharan Africa.

The reality of slums in the urban space reinforces the centrality of housing to human security and its integration into the development discourse. As such, the contribution of housing to the improvement of people's living conditions provides a measurable human development indicator towards the attainment of the Millennium Development Goals.

THE PRIMACY OF HOUSING TO SUSTAINABLE LIVELIHOODS

Without access to adequate shelter (habitat security), the poor live in conditions, which compromise their health and make them more susceptible to opportunistic diseases. Conversely, the provision of adequate housing should protect people from a myriad of socio-economic vulnerabilities within which livelihoods are shaped. For example, in properly planned settlements, adequate housing protects people against floods – and associated stagnant water which generates mosquitoes and other insects, key factors in spreading infectious diseases.²⁵

The realities of living in informal settlements or slums also means that residents of these areas are often not eligible to access basic public services such as proper sanitation facilities, refuse removal, electricity and other essential infrastructure. As the World Bank puts it:

The reason for the lack of basic services and infrastructure is the inability or unwillingness of many governments, utilities, and service providers to operate in slums, generally because of the informality and illegality of such settlements.²⁶

In addition to these deprivations, the reality of living in informal settlements is associated with the psychological trauma of despair and hopelessness, which arise from the lack of opportunities against mounting aspirations in society more generally. Overall, lack of adequate housing produces a socially and economically insecure generation.

The World Health Organization constantly issues health warnings arising from inadequate housing and ill health, including psychological symptoms of depression. It has also urged countries to take measures to assist people living in severely inadequate and dangerous buildings and for those with no home at all.²⁷ For instance, in some East European countries, accidents in the home arising from poor design or construction of homes kill more people than road accidents. Further, indoor pollutants or mould cause asthma, allergies or respiratory diseases, which could be prevented by using proper building materials. Overall, good health is instrumental to human security because it enables the full range of human functioning, which could collectively be referred to as human capital.²⁸

Adequate and well-planned housing also mitigates against fires that are often experienced in shack/informal settlements, and which claim a significant number of lives in the developing countries each year. This is partly because shacks are often constructed of extremely flammable recycled materials.

Further, within the context of the politics of patronage, uncertainty may sometimes become a cost and an opportunity against which there is a premium, and one's ability to hedge uncertainty becomes a valuable resource.²⁹ In this logic, because of the unpredictable nature of informal settlements arrangements, dwellings may be torched if certain commissions are not paid to powerful patrons within such settlements.

There are various theories of homelessness – which have long been divided by a rather simplistic distinction between the individual and structural approaches. Individual or agency explanations maintain that people become homeless because of personal failure or inadequacy, for which they may or may not be responsible. Structural explanations of homelessness look beyond the individual and take into account the broader social and economic context. Such an approach not only includes the nature of housing provision and the availability of adequate housing, but also obstacles to participation in the labour market.³⁰

Informal settlements/slums are often built on illegally occupied land whose characteristics may not always be conducive for human habitation. The geographic location of settlements also reflects the hierarchical arrangements determined by social status, which often serve to exacerbate social exclusion. The poor who live in informal settlements have very few opportunities to influence and affect decision-making processes and therefore the allocation of resources to their satisfaction. Simplified, the poor make decisions within the constraints of their entitlements and access to resources as determined by parameters of their relative access to important centers of power within the corporate economy. Nevertheless, in the absence of any effective leverage over such important centers of power within the corporate economy, the poor have no option but to find space in the peripheries of income-earning areas.

In colonial Africa and apartheid South Africa, social stratification excluded the majority of dispossessed poor from influencing decision-making. It also served to nourish patron-client relationships through which powerful elite controlled the allocation of resources.³¹ Following the logic of this formulation, homeless people may have options, but they are limited by social structures, which are created by powerful agents such as property owners, financial agencies, developers, influential non-governmental organizations and various others – over which homeless people have a very limited degree of influence or leverage.³²

In South Africa, in addition to the complexities outlined above, the structural limits of apartheid spatial planning were such that the poor tended to be divided into several distinct groups that often viewed each other with animosity.³³ Why rehearse this story? Well,

the combined outcome has been a considerable social differentiation which, even today, makes it difficult for the poor to act collectively and to organize themselves to determine their desired spatial human settlement patterns.³⁴ This *lack* of access in the existing participatory mechanisms at community level has often led to frustrations and related protests, often violent.³⁵

Consequently, even today, it is clear to see the magnitude of spatial dysfunctionality at social, economical and ecological levels, which remains deep and enduring. This is because their settlements are often located:

- On barren ground
- On pavements
- In the lowest parts of settlements, along rivers and canals, situated in areas prone to floods and other hydro-meteorological hazards
- In extremely insalubrious sites with very high health hazards such as above sewerage outlets, near or in dump sites
- In areas with no access such as alleys and corridors of buildings or on rooftops

A house satisfies the need of subsistence by offering shelter.³⁶ In this regard, while it is not the norm, a house is considered to provide sufficient living area for household members if not more than two people share the same room. This is central to household functionality and productivity, social harmony and the development of a healthy and sustainable economy. Studies have shown that lack of adequate housing or homelessness reduces productive opportunities and increases physical and psychological ill-being. Households are the basic organizing units of socio-cultural institutions of civil society. It is through households that individuals relate to society – and through which non-market and market relations are articulated.

Households perform these essential functions by continuously solving the problem of allocating the time of their individual members to different tasks, spheres of life, and domains of social practice. In this context, time is perceived as the basic resource of households in relation to material and social production.³⁷ There is marked difference in the relative productivity of households depending on whether they are located in informal settlements/slums or in desirable adequate houses. The provision of adequate housing is necessary for the proper socialization of children and their transition from childhood through adulthood. Inevitably, access to adequate housing remains the key requirement for sustainable family units.

The provision and access to adequate housing is a catalyst for development and remains the primary requirement for sustainable livelihoods. For, adequate

shelter forms the foundation of basic needs in addition to food, water, health, education and paid work – the primary concerns of the security of an average person in the developing world, which collectively constitute human security.³⁸ Access to adequate housing remains an appropriate – perhaps an inescapable – element of economic development.

TOWARDS SUSTAINABLE HUMAN SETTLEMENTS

With the demise of apartheid in the early 1990s, South Africa's new housing policy was negotiated at the National Housing Forum. The outcome of these negotiations was an extensive government intervention in the housing market, because of the limited impact of market-based housing finance. This government intervention in the housing market took the form of a once-off housing subsidy provision for low-income earners.

The intervention was primarily necessitated by the fact that the new government in 1994 was faced by a housing crisis with an estimated deficit of 1,5 million housing units and an additional requirement of 170 000 new units per year. Further, some 18 per cent of households, or 7,4 million people lived in informal settlements.³⁹ Comprehensive challenges of human habitat were captured in the Reconstruction and Development Programme (1994), which was the first policy articulation of the new government.

Access to adequate housing
is the key requirement for
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Adequate housing and secure accommodation are central to the government's commitment to reducing poverty and improving people's lives. Consistent with the need to address the painful legacy of apartheid's spatial human settlement policies and access to housing, the right to access to adequate housing was later enshrined in the Constitution. This is within a composite inventory of efforts aimed at poverty alleviation and nurturing human capital by prioritising the vulnerable. In particular, Section 26 (1) and (2), of the Constitution (Act 108 of 1996):

Everyone has the right to have access to adequate housing. The state must take reasonable legislative and other measures within its available resources to achieve the progressive realisation of this right. No one may be

evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstance. No legislation may permit arbitrary evictions.

Section 26 of the Constitution requires the state to address the needs of the most vulnerable members of society and measures put in place to realise the right to adequate housing can only be considered reasonable if – at a very minimum – they are capable of providing relief to those in desperate need.⁴⁰ The new housing policy that emerged from multi-party negotiations has been implemented through the Housing Act of 1997, which repealed, incorporated, or amended 35 separate pieces of legislation.⁴¹

While the demand for housing has increased over time, housing provision is made more complex by lack of affordable, well-located land, especially in urban areas, often leading to unplanned urbanisation processes. Owing to these realities, for some time, housing programmes have largely extended existing areas, often on the urban peripheries with limited integration of communities, which is necessary to achieve desirable outcomes in the spirit of social cohesion, cultural fusion and nation-building.

In the context of the objective to achieve social cohesion and integrated communities, the mining industry's single sex hostel system had to be transformed into acceptable accommodation for family units.⁴² To address these and other challenges, the policy framework that outlined the structure of houses delivered since 1994 needed to be reviewed to accommodate a new housing approach based on sustainable human settlements. This was necessary because the housing policy of 1994 had focused on stabilising the housing environment to transform the fragmented, racially-based financial and institutional framework of the past.

In 2004, government adopted the Comprehensive Plan for the Creation of Sustainable Human Settlements – commonly referred to as Breaking New Ground. This policy provides subsidized housing for low-income earners; medium-density accommodation and rental housing; stronger partnerships with the private sector and the provision of social infrastructure and amenities. The shift in housing policy was intended to address problems of houses built in isolated remote areas since 1994, which served to perpetuate exclusion through human settlement patterns along racial lines.

The new housing plan aims to change spatial settlement patterns by building multicultural communities in a non-racial society. It also seeks to provide access to amenities necessary for the realization of human security. The plan's strategic focus includes ensuring the delivery of affordable housing in sustainable and

habitable settlements, with the following strategic priorities:

- Accelerating housing delivery as a key strategy for poverty alleviation
- Improving the quality of housing products and environments to ensure asset creation
- Using housing provision as a major job-creation strategy
- Ensuring a single, efficient formal housing market
- Ensuring that property can be accessed by all as an asset for wealth creation and empowerment
- Leveraging growth in the economy, integrate human settlements and promote social cohesion
- Using housing development to break barriers between the first economy; residential property boom and the second economy slump⁴³
- Using housing as an instrument for the development of sustainable human settlements in support of spatial restructuring
- Diversifying housing products by emphasizing rental stock⁴⁴

The new policy framework emphasises the development of sustainable human settlements. To achieve this, the revised housing policy framework introduced standard 40m² house configurations sufficient to accommodate a family of four. The new policy framework is also intended to stimulate the residential property market with a premium on upgrading informal settlements by redirecting investments to poor communities.

In addition, the new policy accommodates income levels under defined income thresholds and provides

homeowners with tenure options to meet changing needs over time. As a package, the policy is intended to relieve present and obviate future population and development pressures on urban areas which have led to unplanned urbanization processes. It is based on the belief that a quality house located in a quality environment is a valuable asset that guarantees wealth.

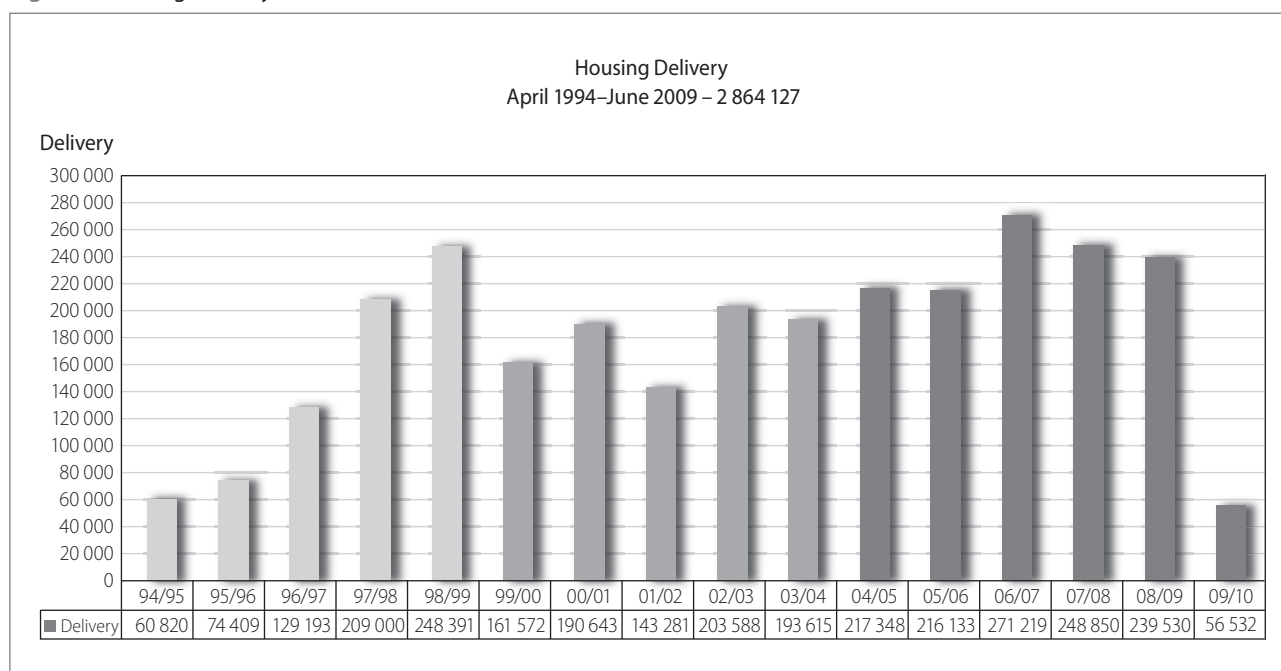
Housing Finance and Delivery Output: 1994–2008

Between April 1994 and December 2008, the total number of government subsidized housing units delivered reached 2,7 million. The figure below shows total housing delivery in units for the period 1994 to 2008.

The South Africa government set itself a target of delivering one million houses in the first five years (1994–1999) of democracy. This required the construction of 200,000 houses at a cost of approximately R30 000 (US\$4 615) each.⁴⁶ The variation in delivery output between 1994 and 1999 – though accelerating – can be attributed to a number of factors. These include the initial planning processes; the duration of outsourcing processes and the actual commencement of housing construction; converting virgin land and the installation of services.

During this period, in most instances, land already owned by government adjacent to established townships was developed for housing delivery. This land was relatively easy to develop as bulk services were simply extended from adjacent townships. In some respects, the quest to meet delivery target of a million houses in the first five years initially led to developments of peripheral

Figure 1 Housing delivery: 1994–2009⁴⁵



settlements, which – as mentioned earlier, were severely criticized for extending apartheid settlement patterns. While almost a million houses were delivered during this period, the Department of Housing’s own policy review later acknowledged deficiencies:

The dominant production of single houses on single plots in distant locations with initially weak socio-economic infrastructure is inflexible to local dynamics and changes in demand. The new human settlement plan moves away from the current commoditised focus of housing delivery towards more responsive mechanisms which address the multi dimensional needs of sustainable human settlements.⁴⁷

In addition to housing settlements on the periphery, housing delivery was also compromised by fixed subsidy value/amount per housing unit, which discouraged large construction firms from being involved with the state-subsidized housing sector due to inflationary price increases on building materials and subsequent diminishing profit margins. Inevitably, the withdrawal of large construction firms from state-subsidized housing construction reduced the relative efficiency of delivery.

Further, housing planning and delivery did not envisage internal migratory pressures induced by economic push-pull factors and related perceived opportunities in urban areas. Available statistics show net migration increases in favour of urban living in Gauteng (511 465) and the Western Cape (244 416) for the period 2001–2006.

The adverse effects of these migratory patterns have been more profound in the management of housing allocations lists⁴⁸ and the alignment of resources to housing demands in provinces where the need is greatest. For instance, while the Western Cape had a housing shortage of 410 000 units in the year 2006, recent statistics show the figure has increased to over 500 000. Inevitably, the consequences have been an inadequate supply of housing stock to meet growing demand. Table 1 shows the migration trends.

Most houses built between 1994 and 1997 were less than 30m² in size and could not accommodate an average family size of four. The unit size was subsequently increased to 40m² in 2004. While the national housing subsidy programme seeks to address problems of asset poverty, it has been undermined by beneficiaries who sold their properties, often below the unit cost price and market value. These realities have informed policy reviews which sought to limit the minimum period within which a house can be sold (at least five years). When beneficiaries sell their houses prematurely, they undermine benign efforts to reduce poverty and its associated adverse effects.

Table 1 Internal migration patterns: 2001–2006⁴⁹

Province	Migration		
	Emigration	Immigration	Net
Gauteng	350 905	862 365	+511 465
North West	213 534	171 713	-41 821
Limpopo	351 267	117 592	-233 675
Northern Cape	85 156	56 733	-28 423
Mpumalanga	192 732	132 050	-60 682
KZN	212 032	203 291	-8 741
Free State	162 510	101 475	-61 035
Eastern Cape	454 442	132 945	-321 497
Western Cape	117 060	361 476	+244 416

While problems remain, a large number of houses have been delivered within such a relatively short period of time (1994–2008) – especially if one considers that at its inception the programme was implemented without the requisite institutional delivery support mechanism.⁵⁰

There have been competing perspectives between the advocates of Keynesian state-interventionist approaches and the proponents of neo-liberal “sensible” market-based economic approaches regarding the direction housing policy should take. While the former based its arguments on addressing the legacy of apartheid through state-driven redistribution of resources, the latter based its objections on the argument that a state-interventionist housing policy would discourage potential investors as it distorts the logic of the market economy – especially in today’s competitive economic environment in which economic growth in the developing world is predicated on the successful attraction of foreign direct investment.⁵¹ However, as one scholar persuasively argued, ‘it seems unlikely that it is possible in the modern world for any society to make a speedy and successful transition from poverty without an interventionist developmental state.’⁵²

An objective assessment of government’s delivery output shows that there has been progress in correcting an extreme, racially-biased distribution of resources through progressive housing policies. While critics do not necessarily find government’s provision of housing subsidies inherently desirable, there is an appreciation of the magnitude of challenges resulting from the systemic nature of the apartheid economy to deny opportunities to non-whites.

Further, there is also widespread acceptance of the requirements of a new developmental state and the imperative to address problems of social exclusion – an inevitable outcome of ‘racial capitalism’. Collectively, these problems thwarted any meaningful form of development in peripheral areas. The housing subsidy programme is based on a distinction between low and

high income earners and associated polarization, which is intimately connected to one's living standard measure.

In supplementing government's housing subsidy scheme, several housing finance institutions offer retail credit to the low-income housing market by providing security to banks to reduce risks in the absence of surety. While home ownership alleviates widespread problems of asset poverty, prohibitive economic circumstances and acute levels of deprivation for the majority of South Africans means that they remain excluded from participating in meaningful economic activity. Ultimately, failure to intervene in the housing market would be a disincentive to much-needed economic growth.

To expedite housing delivery, government has engaged the private sector resulting in a Financial Sector Charter – through which banks pledged R42 billion (US\$4,2 billion) to assist with housing provision for low-income earners. This was necessary because banks had become cautious about lending to low-income earners due to their experience in lending in the townships in the 1980s when mortgage bond boycotts were one form of popular resistance to apartheid.⁵³ Inevitably, banks were reluctant to engage in lending as their estimated exposure on those loans was close to R2 billion at the time.

All these initiatives were (are) intended to improve people's living conditions or human security, instill a sense of ownership and turn houses into assets within the context of development imperatives. The nett effect of these initiatives has been a substantial increase in resources allocated for housing provision – particularly in the period after 2001. While the housing grant remained fairly constant at R2,5 billion per annum in the

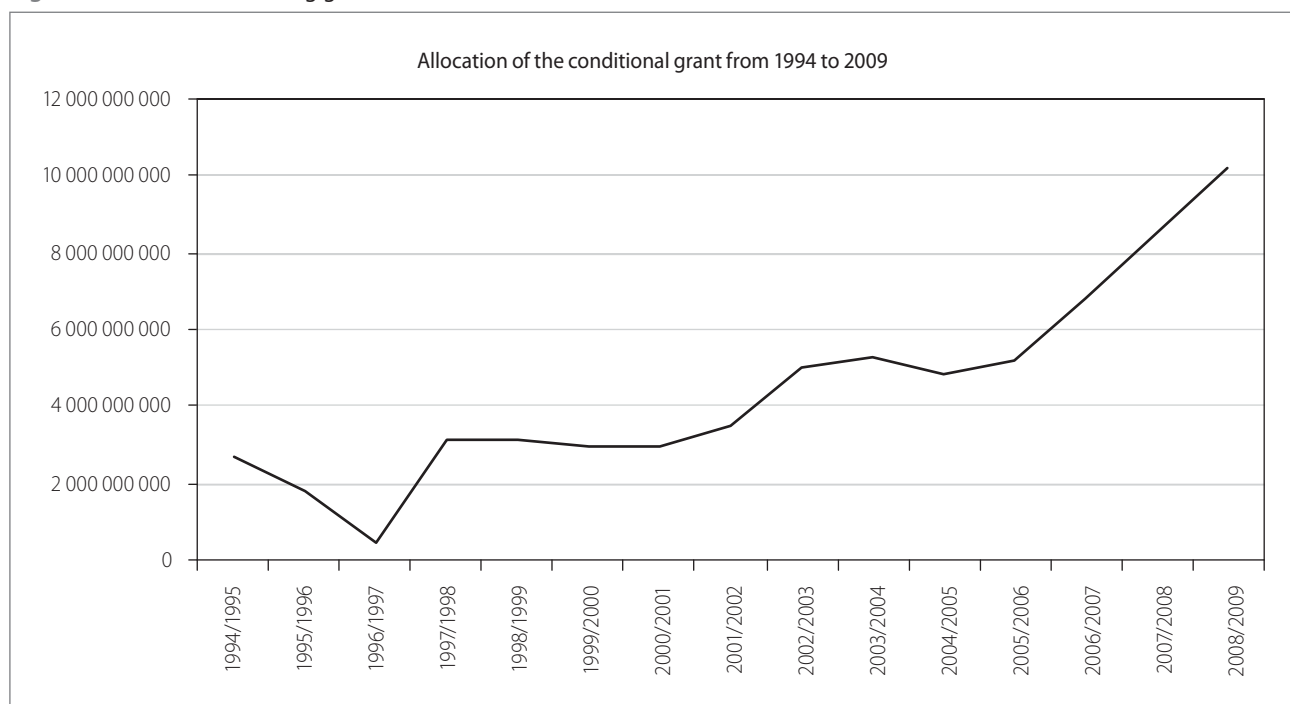
period 1997–2001, there have been substantial increases since 2004, following government's Ten-Year Review, at an average of 25 per cent per annum.⁵⁴

Between 1999 and 2001, the housing grant remained fairly constant at roughly R3 billion. Overall, the housing grant increased from R2,5 billion in 2000 to R10 billion by 2008. According to the Medium Term Expenditure Framework, the housing budget is projected to increase by over R17 billion by 2011. Figure 2 below shows increases in the housing grant allocation.

So far, government has committed more than R100 billion (approximately US\$10 billion) on housing subsidies since 1994. While housing subsidy provision has been subject to various criticisms, it was only during the mortgage-induced international financial crisis (since late 2008) that the provision of subsidies acquired a currency of acceptance. In essence, while most countries have committed substantial financial resources through various stimulus packages into their financial institutions to alleviate problems of the international financial/mortgage crisis, they were/are essentially doing what South Africa has done successfully since 1994 to consolidate human security through housing provision. The value of this investment can only be measured through an objective assessment of what housing means in terms of security of tenure and challenges of affordability during the financial crisis – against which livelihoods of the most vulnerable have been secured.

In terms of delivery output, housing subsidies have had an important distributional effect on more than a quarter of South Africa's population – those who would not otherwise be able to afford an acceptable standard

Figure 2 Allocation of housing grant: 1994–2009 (R-billion)



of housing. About 13 million South Africans (approximately 23 per cent of the total population) have benefited from government subsidized housing opportunities since 1994. The combined effect of government and private sector housing provision saw the proportion of households in formal dwellings increasing over 72 per cent by the end of 2008.⁵⁵ In addition, land redistribution related to housing provision is estimated to have increased to over 100,000 hectares in the period 1994 to 2008. There is no doubt that the provision of housing to beneficiaries has provided a measure of security from associated elements of regression outlined earlier.

To date, there is no comprehensive study that has assessed the correlation between provision of adequate housing and improvement of social indicators such as crime reduction, particularly in areas that were classified as informal settlements in South Africa. However, internationally, studies have shown the nexus between informal settlements/slums and incidents of vandalism, burglary, robbery, graffiti, drug use and overall social decay in the neighbourhood arising from associated despair. This is an area the Department of Human Settlements seeks to investigate to establish the impact of adequate housing provision on human security beyond security of tenure associated with homeownership.

In the context of this analysis, social ills constitute factors that adversely affect the overall well-being of communities, personal dignity and perceptions of safety and security. In addition to assessing the improvement of the quality of life for the poor, such a study is necessary to begin to provide an evidence-based assessment of sustainable human settlements provision. Furthermore, such an assessment will identify its contribution to addressing overcrowding of informal settlements and related squalor through social indicators such as communities' sense of belonging, social crime reduction and safety. The study may be seen in the context of nation-building, social cohesion and even patriotism.

About 13 million South Africans have benefitted from government subsidized housing since 1994

In the absence of data, assessing the correlations between access to adequate housing and improvement of social indicators, the logical assumption of both sociologists and criminologists is that such social problems subside

when more people are housed adequately. First, through gainful employment in the construction processes associated with housing provision. By 2008, the total number of people employed in the construction of government housing subsidy programmes was estimated at 1 401 388. About 724 959 of these employment opportunities were direct while 676 430 were indirect opportunities created downstream through the housing materials supply value chain.⁵⁶

Second, with the provision of sustainable human settlements, social problems subside as houses become assets which people protect collectively. More often, this is reflected through a 'not-in-my-backyard' syndrome, which opposes undesirable activities that adversely affect the market value of residential properties and is most vigorously defended in prime real estates.

The previous Department of Housing's preliminary observations of a pilot study on food gardens in the N2 Gateway Housing Project in Delft, Cape Town, shows that communities where food gardens have been established tend to work collectively to prevent anti-social behaviour for their common good. The Community's neighbourhood watch and vigilance in the streets to protect vegetable crops against damage and theft, also serves to discourage marginal activities bordering on illegality, vandalism and crime. This example provides scope for optimism that social problems can subside over time as a composite of developmental programmes which assist to achieve social stability by meeting people's value expectations.

A cursory observation of crime statistics from the South African Police shows encouraging reduction trends of some categories of crime in previously informal settlements that have since been upgraded through adequate housing provision. While an analysis of progressive improvement in neighbourhoods and crime reduction may sound simplistic, the provision of variables that constitute sustainable human settlements – infrastructure and services – may provide a more nuanced understanding of crime trends and dynamics over time. This goes beyond the arithmetic obsession with analyzing crime statistics solely.

For instance, in Khayelitsha, Cape Town, 1 247 cases of common assault and 1 412 cases of burglary at residential premises were reported to the local police station in 2001. By 2008, these numbers had reduced to 680 and 359 respectively. During the same period, about 17 876 houses were completed in Khayelitsha for roughly 71 504 beneficiaries. These houses cleared some informal settlements and changed neighbourhoods, thus eliminating despair and providing the basis for social development.

Whether the reduction in crime is a dividend of improvements in human settlements, together with other

variables, requires further analysis. This is important to measure the degree of community safety and security provided by adequate human settlements in marginal communities. For, as the United Nations Human Settlement Programme, UN-Habitat (2003) puts it:

Informal settlements are considered more vulnerable to organized crime as a result of the failure of public housing and other policies that have tended to exclude informal settlements, including matters of public policing.⁵⁷

However, a comparative analysis of similar categories of crime in Khayelitsha with more affluent areas of Cape Town reveals interesting variations. Other areas that have benefited from housing subsidies may show different trends, which are also helpful in understanding security challenges and related societal characteristics of such areas.

HOUSING, AFFORDABILITY AND SECURITY OF TENURE

The centrality of housing to the sustainability of the international financial system has been highlighted by the mortgage-induced financial crisis – a crisis which threatens viability of the free market system as we know it. In South Africa, the crisis has its origins in lower interest rates in early to mid-2000, which made mortgage

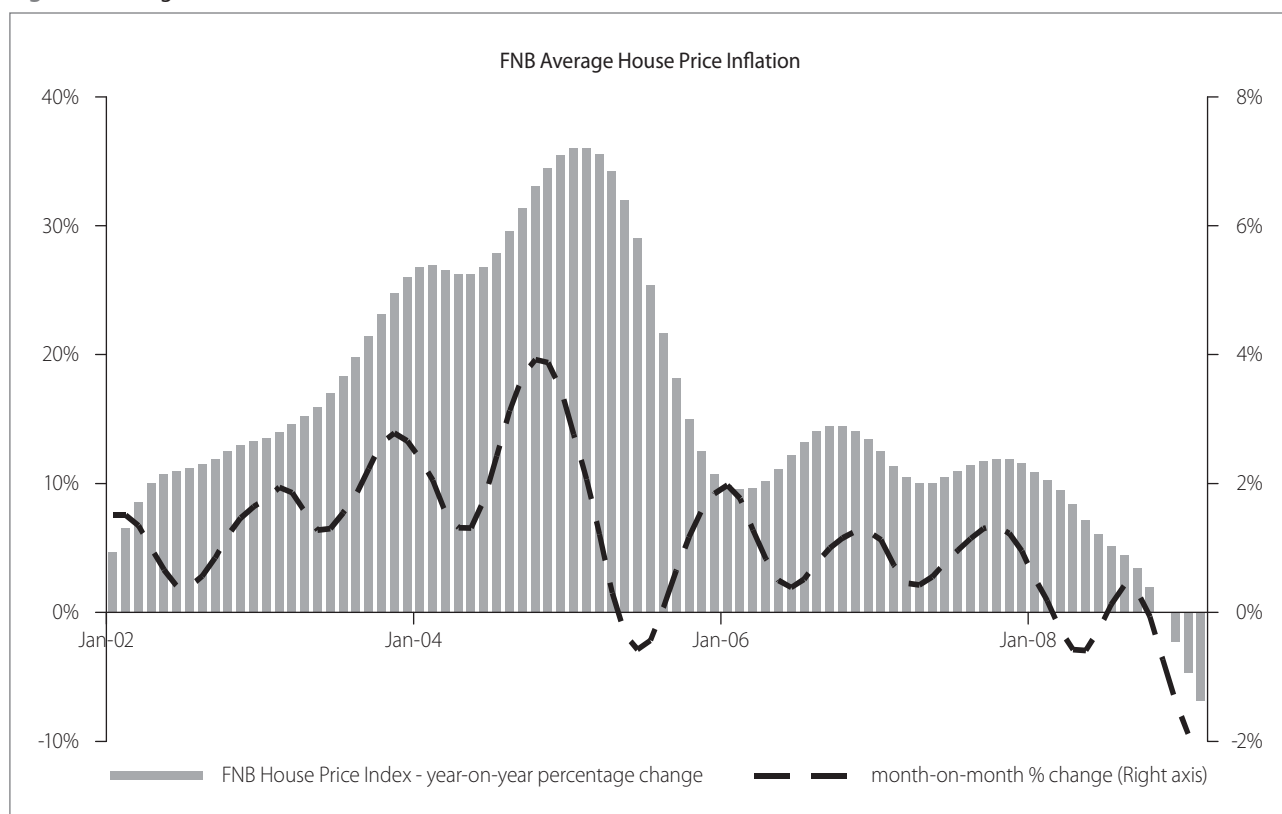
repayments cheaper. Interest rates dropped to 10,5 per cent in 2005, from a peak of 25,5 per cent in 1998.

The last time interest rates were lower than 10,5 per cent was in 1981. While the economy was doing well – reaching five per cent growth in 2005 – lower interest rates made homes affordable, thus increasing the demand, sending prices up. According to First National Bank's Property Barometer for the first quarter of 2009, lower interest rates have had an effect on average house price inflation for the period 2002–2008.

Lower interest rates and average increases of over 30 per cent in house prices, created a rather euphoric enthusiasm as millions of homeowners took advantage of purchasing new homes and re-financing their existing mortgages – on transactions whose affordability was neither regulated properly nor verified through affordability and debt tolerance stress tests. Access to credit did not require applicants to pass an affordability test through mandatory disclosure of total income and monthly expenses. What followed may be referred to as 'irresponsible' lending by credit providers – which was only restricted when the National Credit Act, Act 34 of 2005, came into effect in June 2007.

The National Credit Act effectively tightened the channels to credit, cutting off important arteries of funds to homeowners and consumers in general as it required buyers to place a mandatory deposit of as much as 24,1 per cent for mortgages above R850 000. On average, while a house remained on the market for at least six

Figure 3 Average House Price Inflation: 2002–2008



weeks in 2005, houses were remaining on the market for up to six months before securing an offer to purchase. Figure 4 below shows the trend.

Overall, banks have been rejecting 60 per cent of home loans applications and the value of mortgage disbursement has subsequently declined from R44,62 billion at the end of the first quarter of 2008 to R42,69 billion at the end of June 2008, representing a decline of 4,32 per cent per quarter. This follows a decline of 16,03 per cent between the last quarter of 2007, and the first quarter of 2008.⁵⁹

Even for properties with equity, owners may not meet qualification criteria to access it, resulting in insufficient capital cushions to withstand the tightening economic belt – which effectively condemns households to financial ruin. The inevitable outcomes of tightened lending practices are distortions due to oversupply in the housing market with significant decreases in the quality/value of most existing mortgages.

So far, South Africa has avoided the worst of the crisis, by international standards. The country's financial institutions are not on the verge of collapse because of exposure to 'exotic toxic' mortgages. The institutional capacity of banks remains sufficiently robust to mitigate the impact of the crisis. Apart from the financial institutions, South Africa's prudent macroeconomic policies have provided reasonable capacity to expand fiscal deficit to undertake significant countercyclical spending,

without the need for external support. However, as Figure 5 shows, confidence indicators for the residential property market declined significantly since 2003.

There was virtually no activity in the residential property market in the course of 2008. Furthermore, even for those who already own houses, thousands of families are unable to meet their mortgage obligations as their sources of resilience to cope with economic fluctuations diminish. This inability to meet mortgage obligations constitutes a real threat to human security for the affected households. At the time of writing (April 2009), more than 35 000 South African bondholders were in severe stress with payments lagging behind by more than four months. An additional 180 000 households were two months behind in their payments – which may accelerate the fall in house prices in the short to medium term.

Overall, households owe banks R1,2 trillion (US\$1,2 billion), of which the greater part constitutes mortgage advances.⁶¹ This affects security of tenure, which is necessary for the protection of households against foreclosures, subsequent evictions and regression into asset poverty. The inevitable foreclosure of mortgages, repossession of houses and forced evictions are the most visible manifestations of insecurity of tenure.⁶²

Security of tenure refers to the legal rights of occupation that people have while accommodated – which could take the form of owned or rented property. Without security of tenure, families live with constant

Figure 4 Average time for a property on the market: 2005–2009⁵⁸

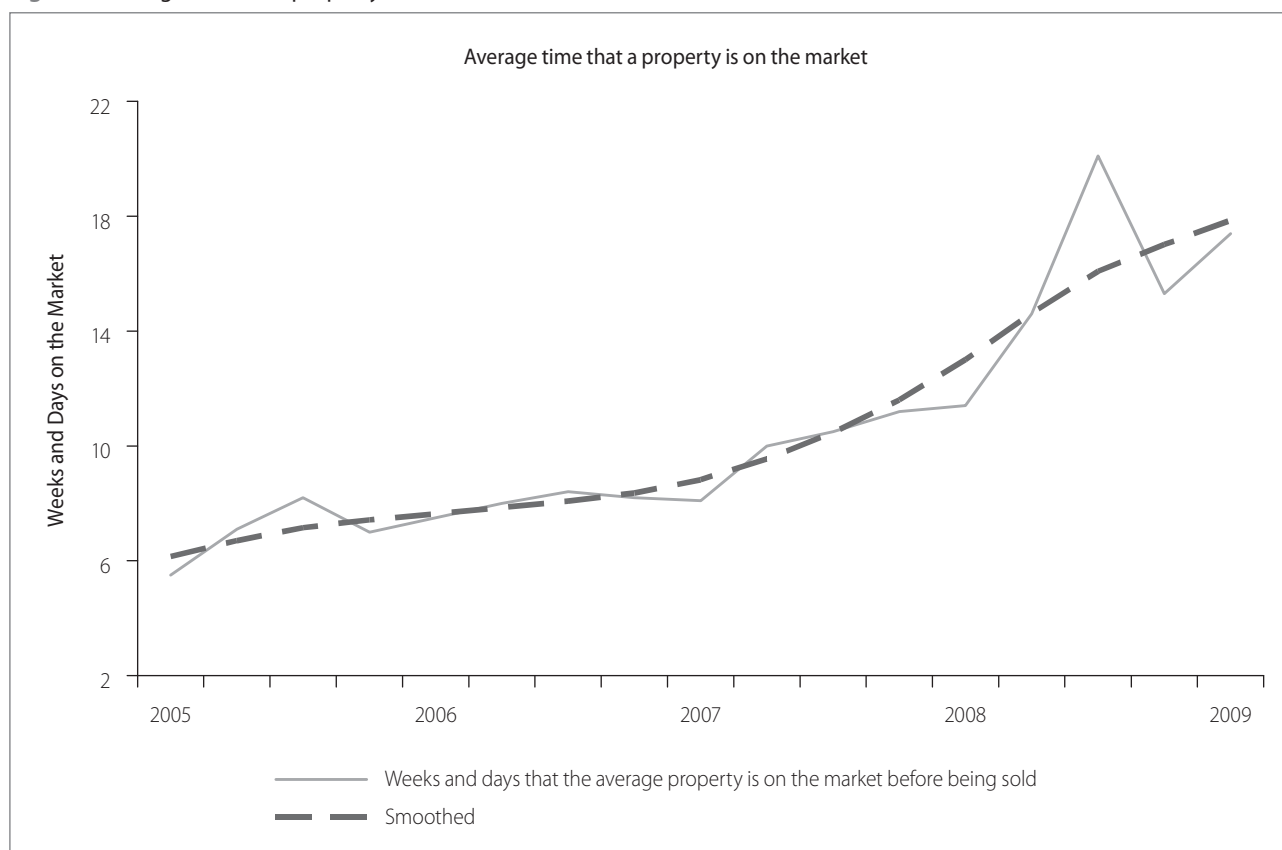
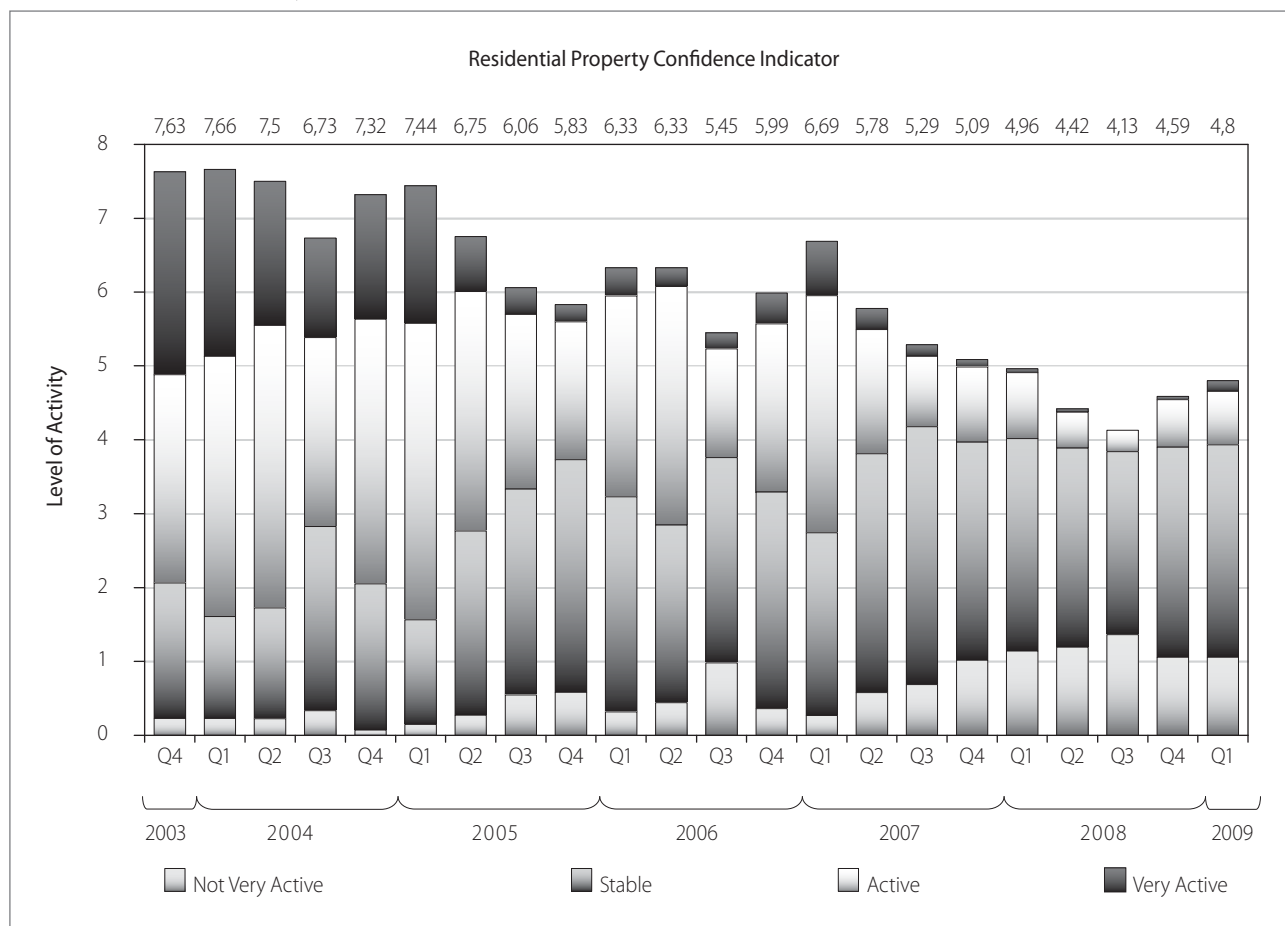


Figure 5 Residential Property Confidence Indicator: 2003–2009⁶⁰



fear of losing their homes, and the necessary surety a house provides for various transactions. The prospect of eviction faced by thousands of families – with rather limited recourse – has introduced a new dimension to security of tenure. This is because security of tenure has traditionally been considered a peripheral problem of poor households living in slums or informal settlements and therefore not a suburban phenomena.

Even affluent people with untainted credit records who have been the bulwark against financial distress caused by borrowers with questionable credit records, have become vulnerable as the collapse in house prices escalates. The looming prospect of eviction means that home ownership no longer provides sufficient collateral or surety for transactional purposes. However, government’s housing subsidy programme for low-cost housing has insulated the most vulnerable from the housing crisis, spawned by diminishing affordability thresholds, as beneficiaries are not exposed to excessive mortgage leverage.

CONCLUSION

Government’s housing subsidy programme continues to address human security challenges, redress problems of asset poverty and protect the most vulnerable from

the adverse effects of inadequate housing. Overall, while problems in the housing subsidy programme remain, there is optimism, not only based on increasing resources committed towards human settlements, but also in the effectiveness of national housing policies and overall improved efficiency of human settlement-related programmes.

Addressing apartheid’s systematic material deprivations remains a precondition for any meaningful appreciation of the objectives to realize developmental targets and improve the quality of life for all South Africans. Meeting these objectives requires harnessing collective efforts with financial institutions and their auxiliaries, the mining houses and civil society organizations in accelerating housing delivery challenges.

There is optimism in achieving the objectives of creating safe and sustainable human settlements. However, the correlation between housing provision, community safety and overall management of anti-social behavioral tendencies or the reduction of crime, is an area that requires empirical evidence based on objective assessment. The outcomes of such an assessment may be useful in refining the relative efficiency of human settlement policies in expediting the realization of the objectives to provide houses with security, comfort and dignity towards sustainable livelihoods.

The epigraph to this paper announced the dawn of a national commitment to rebuild South African society from the devastations of apartheid. While a commitment to rebuild spatial human settlement patterns found practical manifestation in housing provision, it was also enshrined in South Africa's Constitution. As such housing and secure accommodation are an integral part of government's commitment to addressing asset poverty and improving the quality of people's lives and human security.

Within the context of the hierarchy of needs outlined earlier, the priority given to housing reflects the value attached to home ownership and sustainable settlements as a precondition for the realization of development objectives. For, the provision and access to adequate housing remains a catalyst for development and is also the primary requirement towards sustainable livelihoods. In this context, it can be argued that housing provision helps achieve social stability by meeting people's value expectations. South Africa's experience in the provision of subsidized housing offers valuable challenges and lessons in addressing issues of inadequate shelter.

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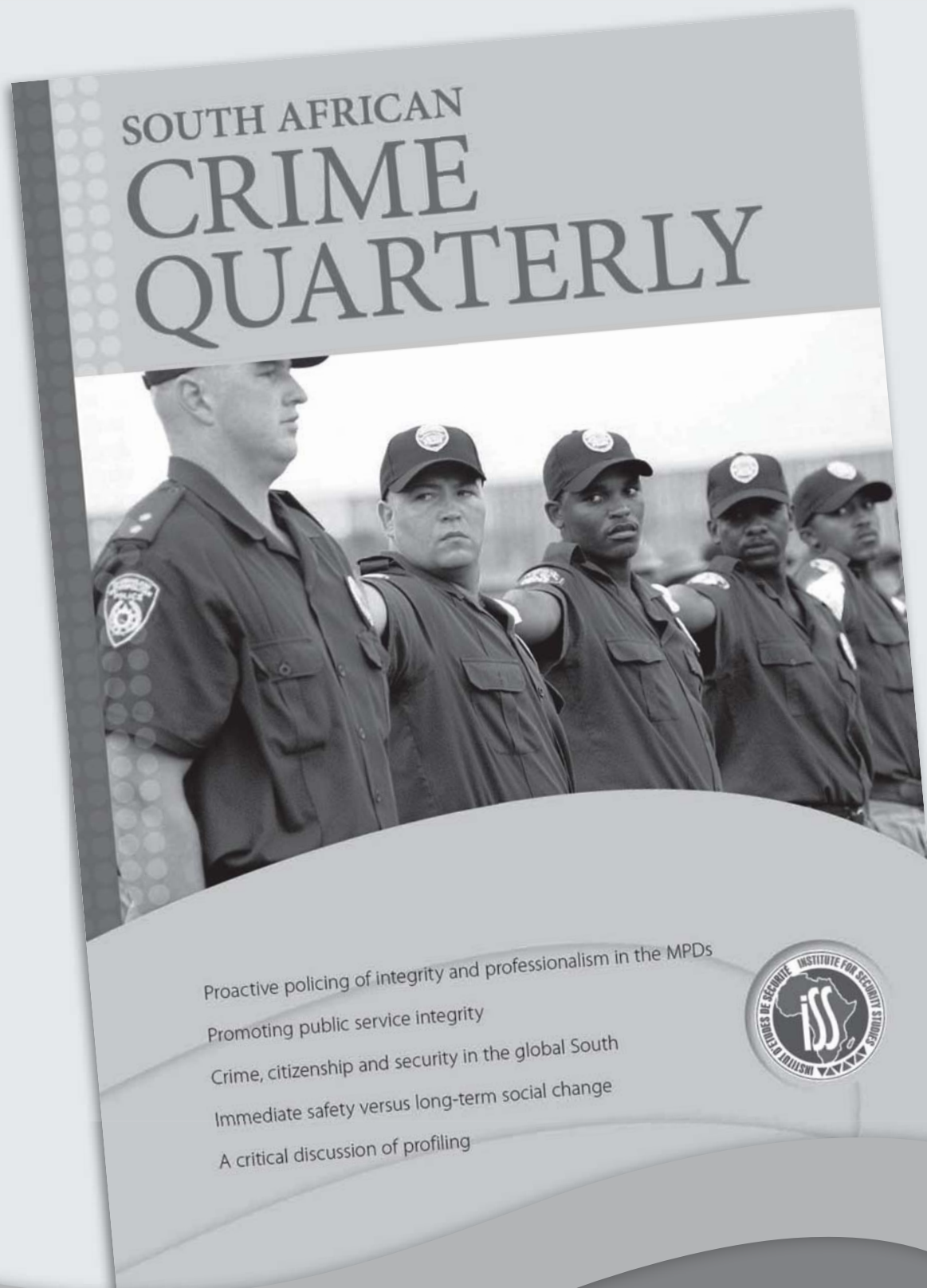
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ABOUT THIS PAPER

This paper outlines the centrality of housing to sustainable livelihoods within the context of human security. It challenges orthodox conceptions of security as primarily a matter of state sovereignty by advancing security concerns of individuals and groups below the level of the state, through an argument that centers on human security. It presents an argument for the value of adequate shelter to human security and presents South Africa's national housing subsidy programme as a development imperative on which progressive realization of the reconstruction agenda is predicated. It also discusses the primacy of security of tenure within the context of the contemporary mortgage-induced international financial crisis.

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