

# HOUSING SUBSIDY ASSETS

Exploring the Performance of  
Government Subsidised Housing in  
South Africa

A research initiative sponsored by the FinMark Trust, Urban LandMark, the National Department of Human Settlements, Western Cape Department of Human Settlements, the South African Cities Network, and the FB Heron Foundation



## Report on a Qualitative Study in Three Communities

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**Other reports published as part of this research project are:**

- Timeline Analysis, April 2011
- Macro Analysis, A Data Led Analysis of the Performance of Subsidised Housing as a Financial Asset, August 2011
- Overall Analysis, August 2011

These reports can be accessed from the FinMark Trust website ([www.finmarktrust.org.za](http://www.finmarktrust.org.za))

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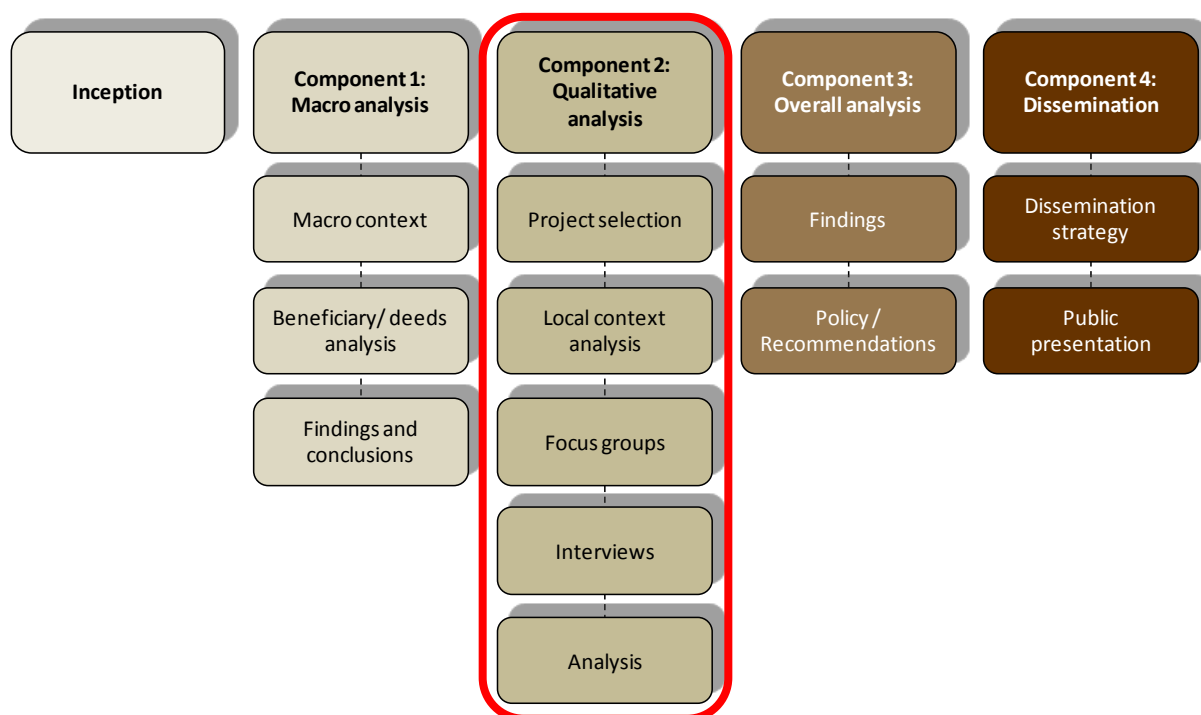
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## 1. INTRODUCTION

FinMark Trust (FinMark) has appointed Shisaka to undertake research into the extent to which the housing subsidy programme has translated into a housing asset benefit for beneficiary households. FinMark seeks to understand what this means in real terms for the households concerned and the communities in which they live. In addition to identify whether there are stumbling blocks that prevent or limit the performance of these assets. The objectives of the study are to:

- Track the performance of the government subsidised housing asset as demonstrated through formally registered transactions, and to consider the impact this has had on subsidy beneficiaries.
- Test this analysis against the impressions of current occupants, and to understand the other ways in which housing performs as an asset for its residents.
- Understand the role of other factors (finance, municipal investment, job creation, social capital, community development, and so on) in enhancing this performance.
- Develop policy recommendations (national, provincial and local) to overcome identified barriers and improve the potential for housing asset performance.
- Communicate this experience widely.

The proposed methodology to undertake the work comprises five components as set out in the diagram below. This report outlines the findings of Component 2 the Qualitative Analysis.



## **2. METHODOLOGY**

### **2.1 Settlements Included in Qualitative Research**

The project team in consultation with the client identified two metropolitan areas and one secondary town to be included in the study. Key people who were familiar with the areas were consulted to identify RDP developments which were at least ten years old. The reason for selecting areas that had existed for ten years or more was that it was felt that older RDP sites hold the promise of the asset having developed to its potential, rather than newer sites.

The following study sites were identified:

- **Slovoville (Soweto, Gauteng)**

Slovoville was one of the first RDP developments in Soweto and was built in the late Nineties. It has approximately 1600 RDP houses. Most beneficiaries came from Soweto and went through a long politically driven process of attending weekly meetings until they secured their RDP houses. The area was officially opened by Mr Nelson Mandela. Of all the areas Slovoville seems to be the most politicised and there is a strong sense that the RDP house was earned through their participation in the struggle for democracy.

- **Emaplazini (Inanda, Kwazulu Natal)**

Emaplazini is an RDP development built in Inanda on a mountainous area. It has approximately 1000 houses. Beneficiaries squatted on farm land for many years and government bought the land from the farmers in the late Nineties. A community organization was formed to negotiate a people housing process development that would provide for roomed houses. Interested community members participated in the organization by contributing 50cents per day to a savings plan. Other donations were secured through the organization and 4-bedroomed houses which were paid for over a 5-year period were built. Those community members that did not participate in the community savings plan received RDP houses. The RDP houses and 4-roomed houses are randomly dispersed. From the research there seem to be no tension between the two groups of beneficiaries.

- **Thembaletu (George , Western Cape)**

Thembaletu was developed in the late Nineties, early 2000's in a township close to George. It has approximately 5000 houses. The allocation of RDP houses focused on informal settlement dwellers in Thembaletu and most beneficiaries were moved from the Informal Settlement to the RDP houses. Small pockets of Informal Settlements are still found between RDP developments in Thembaletu. Many beneficiaries moved from the Eastern Cape and other rural areas in the Western Cape to try and find work in George or surrounding areas.

A more detailed overview of each area is set out in Annexure A attached.

## **2.2 Community Liaison**

A scoping exercise was undertaken in each area. Scoping served two purposes. Firstly the scoping exercise introduced the research team to the important role players in the community and provided an opportunity to liaise with key people in order to get access to the neighbourhood. The local councillor or council offices were also approached and the details of the survey were explained. This community liaison was critical in the research process and promoted trusting relationships between researchers and respondents which enhanced the quality of the research processes and information gathering.

Secondly scoping allowed for a better understanding of the neighbourhood, which assisted with the identification of respondents in the selected areas.

## **2.3 Selection of Respondents**

The identification of the respondents was based on the level and type of investment in the area. Different typologies of respondents were identified in each area. The following interviews were conducted:

- Interviews with people who had not invested in the RDP house (self-identified by walking through the community)
- Interviews with people who invested using savings (identified various houses with different levels of investment in RDP houses)
- Interviews with people who invested using micro loans (identified various houses with different levels of investment in RDP houses)
- Interviews with people who invested using a bond (identified through data provided through a Deeds search in the area)
- Interviews with people who invested to start a business (identified various houses with businesses visible from the street)
- Interviews with people who bought from an original beneficiary (identified through word of mouth in the community)
- Interviews with people who are renting from an original beneficiary (identified through word of mouth in the community)
- Beneficiaries who sold the RDP house. Initially these respondents were identified through the deeds data. The researchers were however unsuccessful in securing any of these interviews. In order to obtain some information on RDP beneficiaries who had sold their house, the researchers worked through their own informal network to identify and approach such beneficiaries even if they did not live in the study areas. Three respondents were identified in this category and interviewed
- Beneficiaries who were no longer living in their RDP house and had rented it out. These beneficiaries were also very difficult to find and therefore one beneficiary was interviewed not in the study areas, but identified through the researcher's informal network.

In each area at least one of each of the above interviews were completed to the extent that it could be identified in the area. A total of 20 interviews were conducted in Emaplazini, 20 in Thembaletu and 16 in Slovoville. Four interviews were conducted with beneficiaries who have sold or are renting out their RDP house and were not specific to the study areas.

## **2.4 In Depth Interviews**

Interviews were based on the Life History Interview, using the Free Attitude interview technique. Interviews were conducted in pairs – one interviewer acted as the main facilitator and the other as the observer. All interviews were recorded and interview summaries were made in addition to the recordings.

Respondents received a R50.00 Checkers voucher to thank them for their time and participation. Interviews were analysed based on the questions posed in the Original Inception Report. Key themes were further identified to write up 10 case studies to add to the interview analysis to act as rich examples of the qualitative findings.

## **2.5 Visible Investment Survey**

In addition to the interviews a visible Investment survey was also conducted in each area. This survey recorded the level of investment in the area on a scale of 1 to 5. The scale was applied as follows:

- 1: No Investment, still only the original RDP house
- 2: Small investment such as a fence, a porch, painted, burglar bars, shack, etc. but no brick built additional rooms
- 3: Some Investment such as brick built room, a brick built boundary wall, etc. but the original RDP house is still visible
- 4: Invested in more than one room that is brick built and a boundary wall, but the outlines of where the RDP house can still be seen.
- 5: Changed the house by building more rooms to the extent that the RDP house is no longer recognisable.

Pictures are used below to illustrate how the criteria were applied:

Score 1: No Investment,; still only the original RDP house





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Score 2: Small investment such as a fence, a porch, painted, burglar bars, security gate, shack, etc. but no brick built additional rooms



Score 3: Some Investment such as a brick built room, a brick built boundary wall etc. but the original RDP house is still visible



Score 4: Invested in more than 1 room that is brick built , but the outlines of the RDP house can still be seen.



Score 5: The RDP house is changed to the extent that it is no longer recognisable.





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A stand map was obtained for each area, and a random sample of 400 houses drawn from the map. This provided data with an accuracy of 95% within a range of 5%.

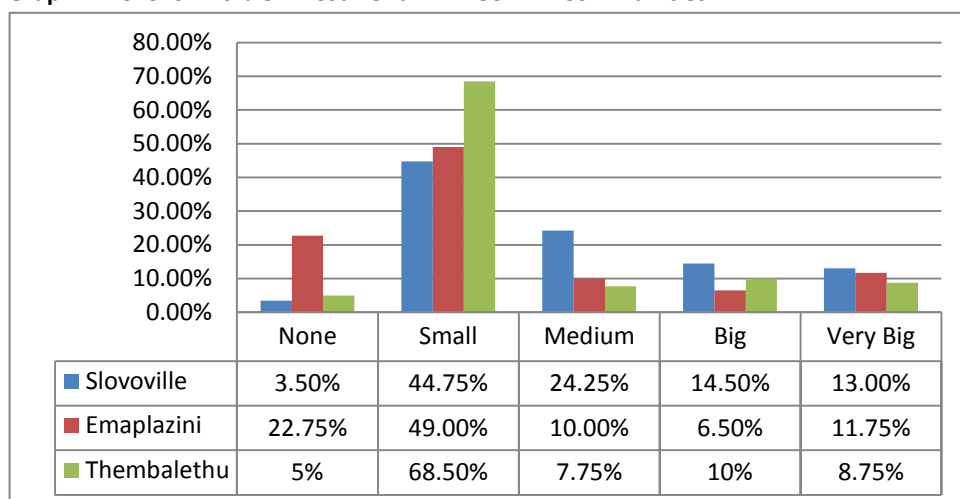
Each sampled house was evaluated in terms of level of investment visible from the outside. Data was captured and analysed to indicate the level of investment in each area. The limitation of this survey was that it excluded any investment that could have been made inside the house, but is not visible from the street. Within the budget and time frame of the study it was however not possible to expand the study.

### 3. RESULTS OF VISIBLE INVESTMENT SURVEY

The graphs below sets out the visible investment made to the RDP houses in the three areas. Graph 1 shows the investment in terms of the following categories:

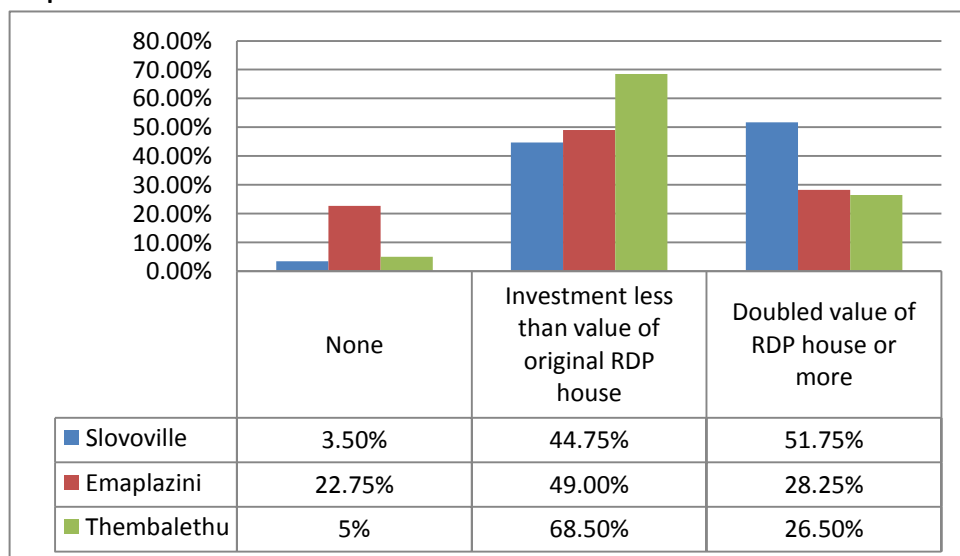
- None: No investment, still only the RDP house visible
- Small: A small investment that does not involve brick work, i.e. plaster, paint, porch, burglar bars, shack, wire fence
- Medium: Some investment that involves brick building work – but 1 room or boundary wall only
- Big: Brick built, but more than 1 room was added, or room and boundary wall, etc. Can still identify the original RDP house
- Very Big: Brick built additions – changes to the effect that the RDP house is not recognisable anymore

**Graph 1: Level of Visible Investment in Three RDP Communities**



Graph 2 below shows an assessment of the extent to investment in terms of the estimated value of the house.

**Graph 2: Value of Investment**



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The visible investment survey shows that in all areas most houses had investments made to them. The extent varied between areas. More than 95% of houses showed some form of investment in Slovoville and Thembaletu. In Emaplazini, 77.25% showed some form of investment.

The majority of houses had a small investment in the form of plaster, paint, porch, burglar bars, shack or wire fence (Slovoville 44.75%, Emaplazini, 49% and Thembaletu (68.5%). The estimated value of this investment is less than the value of the original RDP house.

A significant number of houses had greater investments that if estimated doubled, or more than doubled the value of the original RDP house. This was not calculated precisely on value but based on the assumption that if more than 1 room is built it at least doubles the value of the RDP house. This varied across the areas but it is most significant in Slovoville where over half (51.57%) had medium, big or very big investments. This is lower in Thembaletu (26.5%) and Emaplazini (28.25%).

In all the areas there was some indication that investment is planned - visible through stockpiled materials, which was visible from the street. It was however not common in those houses where no investment was made yet.

Investment was not found more, in streets that were tarred or were close to a school or transport route. Investment seems to be independent of the surrounding environment. The reason for this is thought to be due to the fact that RDP houses are scarce and difficult to purchase. There is no list of available houses that can be visited and assessed to see which house best suits a person's needs. Rather when a person wants to buy a RDP house, s/he activates a message through his/her informal social network and then hopes that someone would know someone else that wants to sell. If a person is lucky enough to find a seller, s/he buys the house if they can agree on the price, regardless of whether they like the house or not. Once the house is bought the person then changes it to meet their specific needs. This explains the investment into houses randomly dispersed in the community. A well invested 4-bedroom house can be found in between two original undeveloped RDP houses. On tarred roads unchanged original RDP houses are found and on gravel roads mansions that cannot be recognised as a RDP house have been built. There is no format or pattern in these communities. There are no 'wealthy streets' and 'poor streets'.

## 4. RESULTS OF THE QUALITATIVE INTERVIEWS

The data from the qualitative interviews is analysed for each of the research questions as follows:

- Tenure status and how it was obtained
- How the RDP house is defined
- Motivation for selling or renting the RDP house
- The RDP house as a social, financial and economic asset
- What the house looks like now and what improvements were made
- Vision for Future

In addition case studies that outline interviews which provide a specific view of different stories are provided in Section 5 that follows. This section commences with an overview of the different individuals that were interviewed during the study.

The local environment was not recorded for each area but an overview is set out below:

- In Slovoville roads are still gravel with just the main road being tarred. This was done especially for the visit of President Nelson Mandela when he officially handed over or 'opened' Slovoville. Slovoville has street lights. There is also a recreational park, community hall and a park. A mobile clinic visits the area twice a week. There are many private spaza shops and a few crèches in the community. There are no schools in the community. RDP houses which have been renovated and original RDP houses, not renovated, are randomly dispersed throughout the community and there is no pattern or trend in where invested houses are built.
- In Emaplazini, there are some main roads that are paved, while the smaller streets in the neighbourhood are still gravel roads. Some houses are built on a hill and are accessed through wooden stairs and cannot be reached by car. There are schools in the community that are easily accessible, as well as government clinics. There are some streetlights in the community and some mass lights. Private spaza shops and small businesses are dispersed throughout the community. RDP houses that are renovated, original RDP houses that are not renovated, as well as subsidy linked 4-roomed houses are randomly dispersed throughout the community and there is no pattern or trend where renovated houses are built.
- In Thembaletu main roads are tarred with smaller gravel roads in the neighbourhood. Access to schools and the clinic is fairly good. The community has a multipurpose centre. Private spaza shops and small businesses are dispersed throughout the community, but mostly operated by foreigners. RDP houses that are renovated and unchanged original RDP houses are randomly dispersed throughout the community and there is no pattern or trends where renovated houses were built.

**Qualitative data should not be generalised as representative of the community:**

*The purpose of qualitative research is to understand dynamics involved in a community or other study subject. This data tells the stories of people's lives and highlights how their lives were influenced and changed by the RDP house. The people included in the study were chosen using the level of investment as a basis for selection. Therefore no assumptions can be made about the prevalence of any of the reported data in the community. In some instances in the document the data will be reported using terms like "most of the respondents" "some respondents" or "all respondents" These phrases refer to the total number of people interviewed in that category and have no reference to the community at large, because the number of people interviewed in each category is not a representative sample of the community. In other words if all the people interviewed in the study area agreed that the RDP house gave them dignity, it cannot be generalised to the community to say that all people in the community feel the RDP house gave them dignity. Some trends emerge from the data, but these have to be confirmed through quantitative surveys before it can be concluded that it is true for the community at large.*

## **4.1 Who Was Interviewed?**

Sixty interviews were conducted, and represent the following categories:

### **4.1.1 *People who have not invested***

Four interviews were conducted with people who live in a RDP house but have made no (or very small) investments in their home. Two interviews were done in Slovoville, 1 in Thembaletu and 1 in Emaplazini.

### **4.1.2 *People who invested using a Micro Loan***

Seven respondents were interviewed who obtained a micro loan to do renovations to their house. Four were interviewed in Thembaletu, 2 in Slovoville and 1 in Emaplazini.

### **4.1.3 *People who invested using savings***

Thirty one respondents were interviewed who invested in their RDP house with their own savings: 10 people in Slovoville, 10 people in Thembaletu and 11 in Emaplazini.

### **4.1.4 *People who invested using a bond***

Four respondents were interviewed who obtained a bond to renovate their RDP house. Two respondents who were interviewed in Slovoville are original beneficiaries. Another two respondents were interviewed in Thembaletu - the first bought the RDP house and the second was an original beneficiary, but only moved in 3 years after the house was allocated to her.

### **4.1.5 *People who bought a RDP house and have a Title Deed***

Four interviews were conducted. Two respondents were interviewed in Thembaletu who bought a house and obtained a Title deed. A third respondent was interviewed in Thembaletu who bought a house in 2010 and followed a formal procedure through lawyers, but has not yet obtained the Title Deed. This respondent will get the title deed when the legal procedures are completed. The fourth respondent was interviewed in Emaplazini, and even though it is not clear whether money was exchanged for the house, the title was formally changed between the old and the new owner.

### **4.1.6 *People who have bought a RDP house and do not have a Title Deed***

Five interviews were conducted with people who have bought a RDP house through an informal process, and do not have title to the property. Two people were interviewed in Slovoville, 1 in Thembaletu and 2 in Emaplazini.

### **4.1.7 *People who are renting a RDP house***

Five people were interviewed who are renting a RDP house from the original beneficiaries. Two people were interviewed in Slovoville, 2 in Thembaletu and 1 in Emaplazini.

#### **4.1.8     *People who are renting out their RDP house***

Despite all efforts from the researchers to try and contact the landlords who are renting out their RDP house to tenants, no interviews could be secured. In some instances the tenants were reluctant to provide details of the landlord as they feared that it might jeopardize their relationship. In other instances the landlord was living far away in a rural area and could not be accessed – the only details the tenant has is banking details in which they deposit money. In other instances the landlord has a room in the backyard but only lives there a few weekends in the year, and the landlord was not available for the period of the fieldwork. In one instance where the landlord was a family member, the landlord was contacted for an interview, but he refused the interview.

It became clear that the second best option to interview a landlord renting out a RDP house, would be to abandon the study areas and work through the social network of the research company to try and access this type of landlord. Because of the sensitivity of the matter, it was easier to access people who could be approached and interviewed by a friend, rather than a stranger. One interview was secured and has been included in the analysis. The respondent was moved from Alexandra (Sandton) to Bram Fischerville in Soweto, where he received a RDP house and is now renting it to a tenant.

#### **4.1.9     *People who sold a RDP house***

When the research plan was formulated it was thought to identify sellers through the deeds data. A short list of stand numbers and township sections were provided to the researchers of people that the deeds data indicated had sold and still live in the same city. These stands were identified and residents were approached for an interview. All attempts were unsuccessful in securing an interview. This strategy to find people who have sold their property was abandoned and again people were searched through the researchers' network. A number of people were identified but only 3 people agreed to an interview. Overall people are scared to be identified and to talk about the selling of an RDP house. Two people sold a house in Bram Fischerville and 1 sold a house in Orange Farm.



## 4.2 What is the Tenure Status of the Respondents and How Did They Obtain this Status?

Respondents revealed various processes and procedures followed to obtain the RDP house. Some were formal processes, while others explained how they worked through informal social networks to obtain a RDP house.

Firstly the formal procedures for each of the areas are described below:

- In Slovoville, there was a community call for enrolment and people attended weekly meetings on Saturdays to be informed about the housing process. The attendance of these meetings was compulsory. Respondents had to enrol with their ID books, birth certificates of dependants and proof of income if applicable, at the Council offices. There was an official priority in allocation where older people, women with children and people with special needs would enjoy preference. The respondents however felt that this preference did not always apply in how the allocation was implemented. Respondents were notified by the Councillor when the house was ready. At this stage the respondents had to pay between R 60 and R 200 at the Council offices for which they received a receipt. (The amount paid varied between respondents). Respondents said this money was paid for the house key, the connection of services, as well as the installation of the windows. Windows were only installed once the beneficiary moved in, in order to prevent breakages.
- In Emaplazini, most respondents were born in the area and lived in self built mud houses. The land on which they lived belonged to farmers and the farmers did not allow brick build houses on the land. The newly elected government of 1994 bought the land from the farmers and the community mobilised themselves to negotiate with the government about the housing that was promised. Two processes followed out of this: The first process (not included in the scope of this study) was a credit linked 4-roomed subsidy house scheme, negotiated with government. A community organisation accessed donations for the credit linked scheme, and community members that were interested formed part of a savings group that saved 50cents per day towards these houses.

The second process was followed by those that could not afford the credit linked savings scheme. These respondents were included in the study, as the houses they received are considered RDP housing. There was a call for enrolment for 1-roomed RDP houses for all of those who did not participate in the credit linked scheme. Interested people enrolled at the municipal offices with their ID documents. They were given a stand number and when it was ready they moved into their allocated RDP houses, after paying R 60 for connection fees. After some time they received the Title Deed for the house.

- In Themba lethu, most respondents lived in wooden shacks with no water, electricity or infrastructure. The Council announced that they wanted to eradicate the shacks and that they would build RDP houses for the people to replace the shacks. The residents enrolled

for a RDP house at the municipal office. They received stand numbers which were painted on the shack as proof of the RDP allocation.

On moving some respondents had to pay for the electricity box (R 50) although electricity was in some instances only connected 5 months after moving into the RDP house. The respondents received title to the RDP house after some time.

How tenure was obtained will be explained for each type of respondent below and where the official formal procedures (as described above) were followed it will refer to the procedures above.

Informal procedures will be described for each case and per category of respondents interviewed as it differed from one respondent to the other.

#### **4.2.1     *People who have not invested***

All the respondents interviewed who *made no investment in their home* were the original beneficiaries of the RDP house and followed the formal procedures described above for each area. All of the respondents in this category received title to their property.

#### **4.2.2     *People who invested using a Micro Loan***

Six of the respondents interviewed in this category, are *original beneficiaries* who also have the Title Deed for their properties and went through the formal procedures as described above.

In Thembaletu, one respondent claimed to be the original beneficiary but did not have the Title Deed for the property. She and her partner applied for the RDP house. They received a stand number which they were told was proof that the RDP house would be allocated to them. When the house was completed and they wanted to move in however, they discovered that someone else was already living in the house. On enquiry, they discovered that others had had the same problem. They were lucky and managed to rectify the problem. With the help of the local council they did manage to get access to their allocated house, but they still have not received the Title Deed.

A respondent in Emaplazini explained that he originally rented a room in a house which he shared with many people. The respondent heard that RDP houses were planned for the area but that one needed to occupy land in order to qualify. He immediately bought a stand from the farmer for R 120 and built a mudroom on the site. He enrolled for the RDP house and when they built the house they demolished his room. He later received the Title Deed to the RDP house. The RDP house was built on the same site for which he had paid R 120 to the farmer.

#### **4.2.3     *People who invested using savings***

Twenty seven of the 31 respondents interviewed were the original beneficiaries of the house and followed the formal procedures described above. Two of the respondents were new owners who bought the RDP house from the original beneficiary through an informal process whereby they do not have title to the property. This procedure will be explained later in this section.

Two respondents inherited the house from family members (cousin and mother). Both family members were the original beneficiaries and the respondents have received title to the property.

One respondent was in dispute about his right to the property. This respondent worked on the farm which provided the land on which the RDP houses were built. Several farm houses were on this land and he worked extra time on the farm to get ownership of one of these houses. He did not have formal proof of ownership for the farm house, but said that it was agreed with the farmer that he would get this house.

When he heard that RDP houses were going to be built on the land, he tried to enrol for the house. He was however informed that he did not qualify for a RDP house because his income was too high. An RDP house was then built on what he believed was his stand and the house was registered in a beneficiary's name. He disputed this on the grounds that he felt that the RDP house was built on his stand. He did not allow anyone else to move into the RDP house and moved his sons into the house. The respondent is still trying to convince the council that he should receive the Title Deed for the RDP property, but has not yet succeeded.

#### **4.2.4     *People who invested using a bond***

The original beneficiaries from Slovoville followed the formal procedures described above to obtain the RDP house. (The only deviation from the formal procedure in Slovoville was that one respondent said she also had to pay R 200 for the toilet to be installed in her house).

One respondent in Thembaletu bought the RDP house and obtained the title deed for the property. The procedure followed to buy this house will be discussed below: *Bought and received the Title Deed.*

Another respondent in Thembaletu was also an original beneficiary, but she did not live in the RDP house for the first few years. She applied for a RDP house in 1998 at the municipal offices. When she was allocated a house, she did not move immediately as she considered the place to be unsafe. She asked a family member to live in the house. The respondent moved to Thembaletu in 2001. Before she came she gave the family member one month's notice to find alternative accommodation. When she moved into the house she went to the municipal offices to get the electricity connected only to find out that the house had almost been registered in the family members name and that this family member had already started a procedure to obtain the Title Deed to the property. She did manage to sort this out at the municipal offices and the title was confirmed in her name. At this stage she also discovered that she owed R 14 000 to the Council for water usage, which she had paid off over time.

All the respondents interviewed held the title deed to their properties.

#### **4.2.5     *People who bought a RDP house and have a Title Deed***

The limitation on sales of RDP houses was implemented in 2001 on all RDP houses built from that date onwards. The sellers of the houses in this study therefore did not act illegally, as the houses in

the three settlements surveyed were mostly built before that date. Despite this the researchers' encountered substantial fear and anxiety in all the communities about the selling of RDP houses as many respondents perceived this to be illegal. When a respondent in Slovoville was interviewed about the house she bought from her mother's cousin, she refused to disclose details about this and said: *"I do not want to go there because you know it is illegal to buy a RDP house."*

Another respondent from Thembaletu first indicated that he was the original owner for the house, but later during the interview admitted that he bought the house from a person who had moved to the Eastern Cape. He said he did not want to disclose this information at first and explained it as follows: *"You know it is illegal to buy a RDP house"*. He also said that he never could get the house transferred into his name because it was bought "illegally." Even after making renovations to the house, he was still scared that the owner might come back and claim the house.

One of the respondents was one of three sisters who were from a small rural area in the Eastern Cape. Their brother lived in Thembaletu and when the time came for them to go to high school they went to live with him, as there were no secondary schools in the village. Initially they lived with their brother who lived in a backyard room on his employer's property. When the employer complained they had to move into a wooden shack in an Informal Settlement – Asazane. As this was not ideal their brother made enquiries about buying a house for the girls. He knew that people were selling RDP houses, and according to word on the street a lot of houses were being sold. Despite this it was difficult to find a seller, as there was no formal way in which the houses for sale were advertised. The only way was to activate their social network and to ask everyone they knew. As a result of this they were directed to a seller. A husband and wife wanted to sell their property. The reason for this was not disclosed. While most people sold because they were moving back to the rural areas because they could not find employment, this couple were both employed, and then moved to another section in Thembaletu. (Attempts were made to find this couple for an interview but despite all efforts the interview could not be secured). In order to execute the deal, the brother went to the Council offices for advice. They referred the brother and the seller to the Council's lawyers and they signed the necessary forms. The total amount paid was R 6500, which included R 800 for the legal fees. The house was registered in the oldest sister's name and she received the title deed for the house.

Another respondent interviewed in Thembaletu bought the house from his uncle. From the interview however, it could not be clarified whether money was exchanged between the uncle and his cousin or whether payment was made in kind. The respondent preferred not to discuss this. The procedure followed however involved the Council and the Council lawyers. The uncle took his ID as well as proof of residence to the Council lawyers. The uncle and nephew also signed an affidavit at the police station regarding the sale of the house (which might suggest the exchange of money although not confirmed). Forms were signed at the Council and they transferred the title of the house to the new owner. The respondent received the Title Deed five months after the signing of the papers. The uncle was approached via the respondent for an interview but despite all efforts refused the interview. The respondent said that the uncle moved to another suburb in Thembaletu.

Another respondent interviewed moved from Uitenhage in the Eastern Cape to Thembaletu in 2001 where she lived with her brother and 2 children in a wooden shack. She used this as a platform from where she could look for a house. She first managed to find a RDP house which she rented for 5 months. In this period she was still actively looking for a house and found her current house which she bought. She and the seller went to the Council offices and were referred to the Council lawyers. They signed all necessary documents and she received title to the property in approximately 6 months after the signing of the papers. The respondent did not want to disclose the amount she paid.

Another respondent bought a house in 2010. The house had been extended, which added to its value. She bought the house from a family member and although she did not disclose the amount, she said the price was based on the extensions made to the house. The respondents signed papers at the lawyers at the council and although she has not received the Title yet, she was told that the Title will be given to her within a few months after signing the documents.

#### **4.2.6     *People who have bought a RDP house and do not have a Title Deed***

All respondents who bought a house informally said that it was difficult to find a house and that they had found it through their social network. While they knew that RDP houses were being sold, it was not easy tracking down a specific person who wanted to sell.

A respondent who bought a house in Slovoville refused to talk about the procedures followed to obtain the house and she also did not want to disclose any information on the seller or the amount paid. She said she bought the house in its original state – 1-room with a toilet. She said she was concerned about her security of tenure and feared that she might lose the house in the future. In addition she did not feel that the investments she had made into the house strengthened her right to the property.

Another respondent lived in a flat in Turffontein before buying a RDP house in Slovoville. Her sister who lived in Slovoville had informed her that the house was for sale. It was an original RDP house. Although the respondent did not want to disclose the amount she bought the house for, she explained the procedure she followed. The seller was very anxious about the sale, as she thought it was illegal and begged the respondent to call it ‘an equal swapping of houses’. The respondent however was uncomfortable about exchanging money without an official record and made an affidavit at the police station about the money she paid to the seller. They did however not record that the money was for the sale of a RDP house. The respondent then went on to share the practise of people changing the names on the title deed with Tipex ink in cases where a property was sold. She did however not confirm or deny whether she had a ‘Tipex title deed’. The respondent said that she felt very insecure at the beginning, as she feared that the seller or the seller’s family might come back and claim the property. She said that there were cases in Slovoville where people had bought a house and then family members evicted the buyer. She said that there is nothing a person can do in such instances, as the family’s claim to the property is worth more than the money exchanged for the house.

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Another respondent bought an original RDP house with no investment made in it, in Emaplazini. The respondent did not have an ID document at the time when calls were made for people to enrol for a RDP house, and had therefore never received a RDP house. This respondent later learned that a RDP house was available after looking for a long time to find a house to buy. The reason why the original beneficiary wanted to sell the house was that one of their children had also received a RDP house and they wanted to live together as a family. They therefore decided to sell one of the RDP houses. The respondent moved into the house but could not pay for the house in full and paid it off in instalments. This was an informal agreement and the respondent went to the seller's house every month to pay the agreed amount. He did not receive a receipt for payments made, but the seller recorded the payments received on his calendar.

The respondent did not complete the payment for the house, as an announcement was made that people can enrol again for new RDP houses. This time around he had an ID and he enrolled. As soon as he receives his new RDP house in the future, he will pay off the rest of the money still owed to the seller. The respondent said he does not feel very secure in his house, as none of the agreements are in writing or were recorded with any officials.

Another respondent (from Emaplazini) found the RDP house through friends. It was a 1-roomed original RDP house with no investments made. She met with the original beneficiary and agreed to pay R 13 000 for the house. She did not have the full amount and paid a R 4000 deposit. An affidavit was signed about the exchange of the money at the police station. She then continued to pay R 500 per month to the seller and has now paid the amount off in full. During the repayment period there were some months in which she could not afford the instalment and asked the seller for leniency about the payments. The seller sent her to the council to obtain the Title Deed on her behalf, but they could not give it to the respondent. The seller has since passed away and the respondent cannot access the title to the property. The respondent is very concerned that the seller's family might take the house back as they come from time to time to talk to her about the sale and how much she paid. The family of the seller feel they had a right to the house. When asked why she followed this informal procedure she said it was the only way because she could not pay for the house in one amount and also that people were not allowed to buy RDP houses or sell them.

Another respondent interviewed in Thembaletu said he found an empty RDP house and made enquiries about the possibility of buying the house. The house was an original RDP house with no investments. Even though the house was in a poor condition from standing empty, it was the only house he could find. He negotiated a price with the seller and paid it to him. He did not want to disclose the amount. He shared his views about the transaction: *"I am worried as I do not have the title deed for this house. When I bought it the original owner did not have the title deed and we could not go to the police station to sign an affidavit about the exchange of money, as it was illegal to sell a RDP house. So we signed our own contract here at home. So if I die, he might come back and kick out my family because he is still the legal owner of the house."*

The beneficiary went to the Council to get the water reconnected but did not disclose to the council that he bought the house. The monthly services bill he receives is in the name of the original owner.

#### **4.2.7     *People who rented a RDP house***

The respondents interviewed all obtained the rental house through an informal social network. One respondent came from the rural area and lived in the same community with her aunt. Once there, he enquired in the community about a possible place to rent and negotiated with the landlord about the rental amount.

All rental agreements were informal, and rent was collected personally by the landlord, it was deposited into the landlord's account, or it was sent through a cash wire service at Checkers.

#### **4.2.8     *People who were renting out their RDP house***

The respondent interviewed who is renting out his RDP house, was living in Alexandra in an Informal Settlement. When London road (running through Alexandra) was planned, the residents of the settlement had to be moved. Initially they were told that they would receive houses in Alexandra – extension 7. Later however they were told that they will have to move to Bram Fischerville. They received title to the house a few years after they moved in.

#### **4.2.9     *People who sold a RDP house***

Both respondents, who had sold their RDP house, had been allocated houses in Bram Fischerville as part of a removal process from Alexandra. Respondents were enrolled and received a specific RDP house.

The respondent in Orange Farm heard from people in the community that they can enrol for a RDP house. She took her ID as well as her children's birth certificates to enrol. At the time she was still living with her parents in their house. When the time came for her to receive a RDP house, she was married and living in her husband's house. She received title to the property.



### 4.3 Definition of a RDP House

Respondents were asked to define a RDP house in their own words. The RDP house was defined in many different ways. Some respondents defined it in terms of the physical structure; some saw it as an outcome of a political process in the country, while other respondents defined it in terms of the psychological impact the house had on them. The definitions are best explained through the words of the respondents as detailed below.

#### 4.3.1 Respondents who have not invested

Respondents defined a RDP house in terms of its functionality, and its subsidy status:  
*"A place to put a roof over our head", and "It's a free gift from government."*

One respondent said: *"This is a pity house. It is just an open room with a toilet inside."*

Respondents expressed gratitude for the RDP house despite the fact that they were disappointed with the size and quality of the house when they moved in. They did however appreciate the fact that it was a proper brick house. Those that lived previously in mud houses were delighted that they now lived in a house that would withstand the rainy seasons and not fall on them like their mud houses had done many times in their lives.

#### 4.3.2 People who invested using a Micro Loan

One respondent could not hide her deep felt gratitude for the house when she was asked about what a RDP house is: *"A RDP house is a house for those in need, for those who are poverty stricken... (started crying)... where else in the world will you get a house for free..."*

Another respondent said: *"A RDP house is a 1-room which is brick built."*

Many respondents defined it in terms of the possibilities it opened up once being a home owner: *"A RDP house is a starter house, made for people who don't work, but now have the opportunity to improve their lives."*

For others the house carried a strong political value:

*"It is Mandela's houses... Housing we got because Mandela was freed."*

*"It is a reward for the poor who struggled for many years to get political freedom."*

#### 4.3.3 People who invested using savings

The RDP house was defined in terms of its housing qualities, where it came from and in many instances in terms of the value it added to the families living in them.

When the RDP house was defined in terms of its features many respondents explained it as *"a hall with a toilet"*. This was referring to the house as a one room building without any internal divisions.

Other respondents defined the RDP house as gift received without any payment or commitment from the giver:

*"It is a free house given to the poor by Mr Mandela."*

*"It is a 'mahala' house."*

Many respondents saw the RDP house a result of a political outcome or as a reward:

*"It is a house given to the poor people by Madiba, who spent 27 years of his life in prison to make it possible."*

*"The RDP house is my house that I can own. I did not pay a cent for this house and struggled to get this house."*

*"I would love to one day still hold Madiba's hand to give thanks for this house."*

Many respondents also defined the house in terms of the personal value and meaning the house held for them. It was almost as if the RDP house moved them up a level on Maslow's hierarchy of needs, where they did not apply all their energies on shelter anymore, but were now free to focus on a higher level of needs:

*"An RDP house gives you a foundation for life. It is a small piece of land with a small house, but it gives you peace of mind."*

*"An RDP house gives you the opportunity to use your mind and brains to make decisions for you and your family."*

*"It is a shelter that gives you space to think and freedom to plan the future."*

#### **4.3.4 People who invested using a bond**

When respondents were asked to define a RDP house, they defined it in terms of its structure, its personal value and in terms of the people who it was given to. The following definitions were provided:

*"It is a house that was given for free and it gives value to their lives as well as dignity. Without a property you cannot be dignified."*

*"A RDP house is for people who cannot afford it financially."*

*"It is a start. It is one small thing, but this thing I like very much."*

#### **4.3.5 People who bought a RDP house and have a Title Deed**

The RDP house was defined in terms of its intention to help the poor despite the fact that all these respondents bought the house. One respondent also felt that although she had to buy her house, it became possible for her to own a brick house because RDP houses are affordable. Respondents also defined the house in terms of the personal value it added to their lives. The following quotations from the respondents explained it better:

*"I got freedom after I found the RDP house and I feel better. It helps me because I cannot afford to build a brick house, as it is too expensive."*

*"A RDP house is a starter house given to you by the government which you then can improve on."*

Another respondent expressed her disappointment for not receiving an RDP house from the government: *"I don't know what a RDP house is or who is supposed to get it as I have applied, but did not get one. The only way was to buy one."*

#### **4.3.6 People who have bought a RDP house and do not have a Title Deed**

It was interesting to note that respondents that bought a RDP house informally all defined it in pure technical terms, explaining what it is. They did not add any personal value to the definition:

*"A RDP house is a subsidy house from the government."*

#### **4.3.7 People who are renting a RDP house**

The RDP house was defined as a house for unemployed people or people with a low income. Some respondents also defined the house in terms of how difficult it was to get:

*"It is a house that the government gave to the poor people. You will never find a white person living in a RDP house. You will always find Black people. Most people applied but never got their houses and it takes a long time to get a house."*

#### **4.3.8 People who are renting out their RDP house**

The respondent defined the RDP house in terms of his own experience:

*"The RDP house is compensation for people that were in the way of development work, and had to be removed. It is also given to poor people who cannot afford it any other way."*

#### **4.3.9 People who sold a RDP house**

All respondents defined the RDP house in technical terms:

*"It is a low cost house that the government provides to people who don't earn much."*

*"It was just a government house provided to citizens for free."*

*"It's a house for people who cannot afford."*

It was interesting that these respondents did not refer to the house in terms of the personal value that other owner interviews mentioned.

#### **4.4 Motivation for Selling or Renting out the RDP House**

This section sets out in respect of those respondents who sold or rented out their RDP houses, why people decided to part with the RDP house and how this decision impacted on their lives. The stories were diverse:

##### **4.4.1 *Reasons for renting out the RDP house***

The respondent who rented out his house was concerned about the move to the RDP house, but had no choice as his shack was demolished to make room for the new London road in Alexandra. The reason why he chose to live in Alexandra was because it was affordable to reach part time employment opportunities. The respondent never felt at home in the RDP community. He felt that people looked down on him because he was unemployed. He also felt removed from employment opportunities and struggled to find part time work in the new area as he used to in Alexandra. When his family suffered a burglary in their house, his wife and children immediately moved back to Alexandra for security reasons. He worked through his own social network to find a tenant for his RDP house. The rent was determined by the amount of rent the respondent needed to pay for a house in Alexandra. The respondent had an informal verbal agreement with the tenant about the rent and arranged that the tenant pay the rent directly into the bank account of the respondent's landlord in Alexandra.

##### **4.4.2 *How renting out the RDP house impacted on the respondents life***

Renting out the RDP house allowed the respondent to live in a township of his choice and have guaranteed rental income with which he could pay monthly rent on another house. The respondent also saw the RDP house as a long term investment for his children, as they will have a place to live when he dies.

##### **4.4.3 *Reason for selling the RDP house***

One respondent who sold her RDP house indicated that the period between enrolling for the house, until she received the house, was long enough for her housing situation to change. When she enrolled for the house she was still living in her family home with her parents and extended family. By the time she received the RDP house she was married and lived with her husband who had a better house than the RDP house. Her sister's friend was looking for a house, and approached her through her sister. The respondent said she did not have any basis for deciding on the price of the house and just decided that she will ask R 5000: *"I just decided to sell the house for R 5000 and that's the price that came into my mind."*

The buyer paid R 2000 cash then they agreed that the rest will be paid off over time. He paid R 300 per month from March 2003 until September 2004. They then signed an agreement at a lawyers' office in Vereeniging. The buyer used to bring money to her and she signed for all the monies received. The title deed is still in her name and she said that the buyer does not have a problem with this, nor has he ever asked for it.

Another respondent was offered a position in his family's business back in his home town in Giyani. At the time he was really struggling financially in the RDP house, as it was difficult to find work. He decided to leave. A friend approached him and said that a friend of his will be interested in buying his house: *"The price was thumb guessed by myself and negotiated with the buyer"*

He sold the house for R 30 000. The buyer agreed to pay R 15 000 in cash up front and a second instalment of R 15 000 after 2 months. The seller and buyer went to the police station and made an affidavit about the change of ownership and money that was exchanged. The respondent did not have a title deed to the property and therefore never transferred the property to the buyer's name. The buyer never requested it.

Another respondent struggled to find employment when they were moved to Bram Fischerville. When a friend of a friend approached him about buying the property he decided to sell because he wanted to move back to Alexandra where it was easier to access employment. The house was sold for R 16 000. He decided that it was a fair price according to the government subsidy and the fact that he did not make any significant renovations to the house. The money was paid in 2 instalments. R 10 000 was paid up front and the remainder after 2 months. The respondent brought a friend in to witness the sales transaction and the exchange of money. The new owner did not obtain the title deeds because the respondent had not received the title deeds at the time. The respondent said that if the new owner should need the Title Deed, he would not have a problem giving it to him, as he would never take back the house because the new owner made extensive changes and investment in the house.

#### **How did the sale of the RDP house impact their lives?**

The first respondent used the money for consumables. The first payment of R 3000 was used for new furniture and the down payments of R 300 per month over 18 months were used for daily expenses. She did not regret selling the house because she had a house of her own, being married to a man with a house.

The second respondent used the money to buy a site in his home town. He is staying with his parents in his home town at the moment. He planned to build a house on the site but is still saving towards it. He did not regret selling the RDP house as he did not want to live there again.

The third respondent moved back to Alexandra Township where she was renting a room. She used the money to build a house in her hometown in Limpopo. The money was however not enough to complete the house. This respondent regretted selling the house, as she felt that she still had to pay rent in Alexandra and could not finish the building work of her new house back home.

## 4.5 The RDP House as Social, Financial and Economic Asset

*Access Housing* (A Finmark Trust publication, June 2006, No.2) explains the notion of the house as asset as follows: *“There are three components to the housing asset: the social asset, the financial asset, and the economic asset. As a social asset, a dwelling provides the household with a family safety net and a sense of citizenship or belonging in the city. In the provision of subsidised housing, the City is providing a valuable social asset that will enhance households in their efforts to sustain themselves and to grow, thereby reducing their vulnerability.”*

*The financial asset becomes important when the household wishes to improve their housing conditions and climb the housing ladder, selling their current home and then buying a better home, more suited to their needs. This is the emphasis of the Breaking New Ground reference to “asset”. The more the household can sell their original home for (and this is a factor of current property market conditions, the quality of their home and the neighbourhood, and the existence of a buyer with affordability), the more they can afford to buy the next home for. Households wishing to downsize their housing can buy a less expensive house and treat the balance equity as income. Housing can also be leveraged to access finance for other purposes, such as the establishment of a business or to pay university fees. In this, the financial asset offers households an opportunity to move out of their current situation into one of greater wealth and growth. However, the performance of the house as a financial asset depends upon a functioning secondary (resale) property market, and solid linkages between the primary and secondary property markets. It also depends on municipal management (services, utilities and so on) that make an area “investment grade” and contribute to property price appreciation.*

*The economic asset is about the income earning potential of the house and the extent to which it can contribute towards sustainable livelihoods. In the context of high unemployment, income that can be earned from housing, either through the establishment of home based enterprises or the offering of accommodation for rent, becomes extremely important.”*

The study investigated to what extent the RDP house was functioning as a social, financial and economic asset. Many similarities were found between the different respondent groups, and unless highlighted specifically below the data applied to all the different respondent groups. The main examples of the RDP house as social, financial and economic asset are discussed below:

### 4.5.1 Social Asset

The RDP house as social asset will be discussed in terms of community, the psychological impact of the RDP house, impact on education, impact on health, the impact on safety and the impact of location:

#### Inheritance

Respondents strongly expressed the importance of the house as inheritance for their children or family members. The RDP house should never be sold as it is imperative that they had something to leave for their children. The ability to leave something solid and of value to their children was very important. This created the potential for a financial asset for the children.

### **Community:**

The extent, to which respondents were invested in their community, felt that they belonged to their community and benefited from the togetherness in the community, contributed to the house becoming a social asset.

In most instances the respondents said that they got along well with their neighbours. In Slovoville many respondents had already formed strong social bonds with their neighbours and people in the community, through the application process followed to get a RDP house. One respondent explained how they met the same people in the taxi every Saturday on their way to the housing meeting. They became friends and comrades who shared the same excitement, anticipation and hopes for a new house. When they finally moved to Slovoville they met these friends again and continued to build on their relationship. Other respondents said that they knew many people in Slovoville because many of the Snake Park Informal Settlement people moved to Slovoville and they shared the same history.

In other areas, even though respondents did not know many people in the community when they moved in, they became friends with the people in their neighbourhood and have grown close ties with the people in the community. In Thembaletu one respondent explained that she moved from the rural area to George and came to live in a shack in Asazane – which literally means “those who do not know each other” But from being a stranger in a strange town, she now felt at home in her neighbourhood.

There was also a feeling expressed of very specific help and care provided to one another:

*“If I do not have food, I can ask my neighbour and they will give me food.”*

*“We look after each other’s valuables. When I am not here, my neighbours will look out for my house and see that my things are safe.”*

When asked whether they considered the area in which they lived as their home town, most respondents replied that this was their home: *“This is my home town; nothing is going to move me from here. I like Thembaletu. I can go home to visit and then come back. But this is my home.”*

In all the study areas many community activities were reported as examples of the social network and support experienced in the community. All respondents said that crime was a big challenge and community members came together to stand together against crime. Community Policing Forums were established and patrols organised. The work of the CPF was very positively experienced in the community, even though the CPF in Slovoville suffered a setback when its main coordinator passed away recently.

Other activities to curb crime in the areas were a whistle blowing system, where neighbours would rush to assist you if you blew your whistle. This system created peace of mind for many people and a silent obligation rested on everyone to assist. Respondents said that if you did not go to help those who blew the whistle, you would be ignored when you were in need.



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In Slovoville children who walked to school to the neighbouring Schoonplaas got attacked by criminals and a child was raped on her way to school. The community stood together and formed a school patrol to escort children to and from school every day.

All the respondents also spoke of support for families who experience a death in the family. The community offered assistance to the bereaved family and money was collected for the funeral. In Thembaletu respondents also told of beneficiaries who passed away while living alone in their houses, and street committees that assisted the rural family to sell the beneficiary's home to raise money for the funeral.

For other people in Slovoville, the first encounter with their new RDP community was not as welcoming. One respondent moved from a hostel in Soweto to Slovoville. He said that in the beginning he did not feel part of the community. He experienced his neighbours as arrogant and who looked down on him because he came from a hostel. It took time for people to forget about his history and to get to know them for who he is. Time allowed him to grow closer to people in Slovoville and today he said he is part of the community and he and his neighbours look out for one another and support each other when they can.

In Emaplazini and Thembaletu, social networks in the community were disturbed when people living in the shacks were allocated RDP houses, but were not moved in the same order that they used to live. In other words old neighbours were not sharing a street anymore and were now situated far apart from each other. In both areas the same stories were shared where respondents said that now they were settled in the community and trusted their neighbours and helped each other out, but this took time to develop. Many people reported that their first days in the new RDP house were lonely as they did not know the people they shared a street with and missed their old neighbours.

In contrast to the other respondent groups, most respondents who were renting saw their community as a short term place to live. Some saw it as a step up from their crowded family home. They felt they have reached a phase in their lives where they should move out of their family home and live independently. However they did not plan to live there forever, but saw it as a phase between moving out of the family home, before buying their own home. They did not call this area their home town like many of the owner respondents did. These respondents saw their stay as short term, seemed to be less invested in the community than the respondents who wanted to live in the same community forever. Relations with immediate neighbours were good, but these respondents were less involved in other community support and activities.

On the contrary one (rental) respondent said that she would love to buy the RDP house that she is renting and has offered R 20 000 to the landlord, but the landlord is not willing to sell it, because she had children and she needs to keep it for them. This respondent also seemed to be more interested in the community and reported the same level of care in the community reported by other owners. This respondent mentioned the CPF, funeral support and said that neighbours looked out for one another and assisted where they could.

The only community where some negative social experiences were reported (and not by all respondents) was Emaplazini. In Emaplazini some respondents said that the social network and support in the community was diminishing with more and more new people moving into the area. Some respondents felt that crime was increasing, and especially crime committed by known criminals. They felt helpless in addressing these crimes and felt victimised: *"You know it is your neighbour's son, but you cannot do anything."*

### **Psychological Impact**

The RDP house had a big psychological impact on respondents. Many respondents reported a positive psychological impact, while some reported some negative impacts. These will be discussed below:

Some respondents said they slept better and worried less since they lived in a RDP house because they had a place of their own that no-one could take away from them. This created peace of mind for them. They also received respect from family and friends as a result of being a home owner.

Respondents were happy to receive a 'brick built' house and said it provided a certain quality of life: *"Living in a brick house is just better than living in a shack – you just have to say that, because it is true."*

*"We felt better about ourselves because we have a brick house."*

Other respondents discussed the value that the house added to their self-esteem in terms of how they think and feel about themselves:

*"You can't think straight without shelter."*

*"I now have confidence to plan the future."*

*"My father was very worried about me as he feared that I was losing direction. Since I got this house, he is so proud and so relieved because he can see that I am a man and I have direction."*

An interesting dimension reported by some respondents is the respect they found for themselves when contributing to meeting community needs in a meaningful way. One respondent in Slovoville told the story of how she became an important asset to the community when they needed someone to escort the children to school, so that they can be safe. This humble but important role gave her respect and a feeling of being needed. She also received food parcels from the school to 'pay' her for her work. Parents appreciated the service she offered, as they knew their children were safe. A similar story was told by a man in Slovoville who got involved in the CPF and started patrolling the streets. This role he fulfilled in the community made him feel valued and respected.

Other positive psychological impacts reported by respondents related to the freedom they experienced. This is especially the case from respondents who used to rent or live in a family home, before moving to the RDP house. This was a freedom from rules and regulations imposed on them by a landlord or family head in whose house they lived previously. Freedom to think and plan and do what was important to them and being their own decision makers had a positive psychological impact.

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Another respondent said that they were an inspiration to other friends and family who were struggling. Because they looked at him and felt encouraged to see what could be achieved through dedication and hard work.

Another respondent said that he felt so much more at peace to have more tenure security since he does not rent anymore:

*"I use to worry each month about the rent and whether I could pay it."*

*"I worried about when we will be evicted and next to whom we will end up again."*

Negative psychological impacts related mostly to the responsibility of owning and maintaining a house:

Some respondents did mention that the fact that they had a bond or loan did add to their stress levels. They were concerned about whether they will be able to pay off the bond. They were concerned about their ability to continue to pay for the house and reported concerns about what would happen if they should lose employment.

Those respondents that bought informally and do not have title to their property also reported stress about their security of tenure, because they knew and had seen that family members (of the original beneficiary) could claim a property back as family rights to a house are more valid than money paid:

*"The only thing I now worry about is that I bought the place informally and do not have any proof of payment except for a verbal agreement."*

*"The family of the deceased owner keeps coming back to ask questions about the house. It worries me because I do not have the title to the house. If they go to the authorities and look up the name on this house, it won't be mine; it will be their family name."*

Stress about safety – especially in the beginning after moving in - was commonly reported, but improved over time. Some said that at first they experienced more stress when moving to the RDP community because new communities were often the target of criminals. It took time to bring the community together and to devise strategies that would address crime. With time the situation improved and many respondents said that they do not experience the same level of stress about their safety anymore.

At first the house had a negative psychological impact on one respondent, who later sold his RDP house. Because he was further away from employment opportunities after moving into the RDP house, the family fell deeper into poverty. The respondent felt worse about himself and experienced high levels of stress. When his family got attacked at night while he was away, it just worsened his stress and lowered his self-esteem.

### **Impact on Health**

Some respondents reported a positive impact on their health, while others complained about a negative impact. Both will be discussed below:

Those respondents that lived in a shack or mud house prior to moving to the RDP house reported a direct and positive impact on their health since moving into the RDP house:

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*“While living in the shack we were sick throughout the rainy season, from always getting wet and always cleaning the water from the shack. Since living here (RDP house) we are much healthier because we stay warm and dry”*

*“We used to get flu in the rainy season as water comes through the house and we got sick from draining the water from the house. In the rainy season we were all sick every day.”*

*“This is a healthy environment, there are no cockroaches like there were in the shack and now we don’t have to go into the filthy stinking bush to the toilet. You could catch any sickness easily.”*

In Thembaletu most respondents said that their health stayed unchanged, but that they are closer to clinics than previously. They also felt that the clinics there in Thembaletu provide a better quality service compared to the ones in rural areas. Even in Slovoville a respondent complimented the quality of service she received from the mobile clinic which visited the area twice a week:

*“I once took my daughter to the mobile clinic with a terrible rash which we could not cure and the medication they gave her at the mobile clinic helped a lot”.* Another respondent from Slovoville acknowledged the convenience of chronic medicines being delivered by the mobile clinic to houses where it was needed.

The fact that the mobile clinic visited only twice a week was however problematic to other respondents in Slovoville: *“You can’t dictate to your body when to get sick, and most often it will get sick on those days when the mobile clinic is not here.”*

The distance to the clinic in Thembaletu was also a problem for some respondents. These respondents complained that they had to travel far to the clinic, and that the route that they had to take was unsafe as many women have been raped in the early hours of the morning on their way to the clinic. Another respondent from Thembaletu also mentioned that she felt unwelcome in the clinic because the local people where the clinic was situated always made them feel like they were intruding on their ground.

In Emaplazini there were no complaints about health services and respondents felt that their health stayed unchanged. Access to clinics in the area was not reported as problematic.

Some respondents said their house did not have an impact on their health because they are not dependant on the government health services as they have medical aid.

Although one family’s health stayed unchanged, the poverty that worsened during their stay in Bram Fischerville weakened the children and the parents. Clinics were far away and not easy to reach when sick. He expressed his dilemma when relating a story about his child:

*“Once my child got very sick and we had to get him to the clinic. I was desperate as we could not walk to the clinic, it was too far, and there was no money for transport. It was the most difficult thing. We were so desperate but finally we found a friend who drove us to the clinic. I felt such a big shame that I could not help my child, and I felt even worse because I could not pay this man for taking us to the clinic.”*

### **Location of RDP house**

The location of the RDP house was reported problematic in many instances, especially related to access to health services, schools and work opportunities.

Many respondents complained about the access to clinics as detailed above.

Location of the RDP house also had a negative impact on schooling. One respondent in Slovoville said that her child's school performance deteriorated when she moved to Slovoville. She attributed this to the distance the child had to travel to school, which took up time and energy. The child could not dedicate all her energy to school work because of the long and tiresome journey that she walked to school and back every day, and in the end dropped out of school.

Contradicting the location problem, one respondent explained why the location of the RDP house had an indirect positive impact on her children's schooling. The respondent who lived in Slovoville said that although they have 3 children they did not have space for them in their small RDP house. The children therefore stayed with her parents in Soweto. Because the RDP house was built relatively close to the family home in Soweto, the children could visit them every day which allowed the respondents to assist their children with their homework. The fact that the RDP house was close to their family home made it possible for them to remain in contact with their children and even assist them with the school work.

Two respondents in Slovoville said that their children could not live with them because schools were too far and they were not able to afford transport to school every day. One respondent explained that her children first moved with her to Slovoville, but because the transport to school was unreliable she often came late. The only solution was to move her back to Tladi - Soweto (where they lived before) to live with a family member.

A respondent that sold his RDP house said one of the main triggers for moving back to Alexandra (where he came from) was because they could not survive in Slovoville because they were too far from employment opportunities. Travelling to find work was too expensive in Slovoville, while they could access work opportunities easier when they lived in Alexandra.

### **Impact on Safety**

In Emaplazini and Thembaletu where respondents lived in shacks prior to moving to the RDP house, respondents felt that the RDP house had a positive impact on their safety. They explained that the shacks were built very close to one another which made it easy for criminals to "disappear" or hide after crime. These respondents felt a lot safer in the RDP house because it was properly spaced and therefore not that easy for criminals to access the RDP property without anyone noticing.

In all the study areas many of the respondents revealed that crime used to be a big problem in their areas, but that the community took action and effectively curbed crime in the area. This included Community Policing Forums, street committee patrols, whistle blowing when you were a victim of crime and escorting children to school and back. As a result the RDP house and community had a positive impact on their safety. In Thembaletu one respondent explained the success of the CPF:

*“When there is a crime, the CPF will report this to the police. The police will then act on this and arrest the perpetrator and bring him to justice.”*

One respondent in Thembaletu illustrated the positive impact of the RDP house on their safety:

*“Previously we were fearful as we were only girls living in a shack and knew that it could be broken into anytime. The settlement was also filthy and cockroaches were everywhere. This was no good for us. We feel safer since moving here (referring to RDP house), knowing that we will be protected. We have a clean brick house which has burglar proofing. Now you can even bath freely and without fear.”*

*“We feel safer now that we have a safe home; we do not wake up at night, take a knife and go check to see if anyone is trying to break in. We now sleep well.”*

Crime used to be a challenge but all respondents reported successful systems and methods implemented against crime. One respondent explained that they were victim to crime in their neighbourhood, but installed burglar bars and security gates and they felt much safer now. Another respondent explained the whistle blowing system they implemented. When a whistle blew everyone went out and attended to the criminals. These systems were effective and created a feeling of safety for respondents. In Thembaletu a respondent explained: *“If we catch a criminal in our community we beat him up”*

In Emaplazini, some respondents said that crime worsened over time. Initially it was a safe neighbourhood but because more and more people are moving in it is becoming more and more unsafe. According to some respondents, criminal activities seem to be condoned by the community out of fear of being victimised: *“You just need to know the criminals – treat them well, greet them and give them money when they ask for it. This keeps you safe.”*

### **Impact on Education**

Respondents reported both positive and negative impacts on education. In Slovoville respondents had opposing opinions on the impact of the RDP house on their children’s schooling. Some respondent reported a positive impact on their children’s performance at school: *“My children’s marks have changed for the better, as they are now able to sit and study in their own house. And they must report to the ‘owner of the house’ (referring to herself). This gives them security as there is less chaos in the house and their performance has improved.”*

A negative impact on schooling that was reported in Slovoville was that older children struggled to complete their homework, as there were no libraries in the area and study materials needed for homework assignments were difficult to access. If they did not have money to travel to a library they had to do without any reference materials. Living in a RDP settlement that was far away from essential educational facilities and support had a negative impact on children’s schooling: *“When we moved here their performance dropped due to the fact that there is no library. But it has started improving again as they make use of the Dobsonville library to get information to complete their homework. But they spend a lot of time travelling and it is not cheap.”*

In Thembaletu respondents reported a positive impact on schooling. They felt that the schools in their area offered good quality education. One respondent said that even her sister's children came to live with them to give them access to good schools.

Another respondent in Thembaletu told the story of her children who used to carry 2 pairs of shoes every day in their previous location. One pair was worn on their way to school, but these shoes got so muddy that they then had to change shoes once they were at school. This respondent said that since moving to the RDP house children could walk to school easier and did not have to walk through muddy roads to get to school: *"My children love it that they can go through the whole day with one pair of shoes."*

#### **4.5.2 Economic Asset**

The economic asset is about the income earning potential of the house and the extent to which it can contribute towards sustainable livelihoods. Many respondents reported on the way in which they use their houses to earn an income. These respondents reported that in their previous accommodation they either did not have the space to operate a business, because they shared with a big extended family, or they were not allowed to operate a business because they were renting from a landlord that prohibited any form of business activity: *"For the first time I had the confidence and the comfort to expand my business."*

Examples of home based businesses in Slovoville were: Crèches, spaza shops, backyard rooms for rent, renting out space in the yard, selling food. In Emaplazini examples of businesses were spaza shops, renting out rooms, tuck shops, selling food like French fries, and crèches. In Thembaletu the prevalence of home based businesses seem to be lower, as many small businesses are operated by Pakistani's. One of the respondents however started a crèche and looked after 5 children and employed one person to help her: *"While living in the rural area, I was unable to find any work..., ANY work! As soon as I moved here, I was able to find part time jobs. Then when I moved into my house (RDP house) I started a crèche, which was now not part time, but a small monthly income."*

From the interviews conducted with people who have not invested in their house, one respondent provided evidence of the RDP house functioning as an economic asset. Although small, she managed to bake cakes and sell them: *"I only work one day a week as a domestic worker. The house helped me a lot because I am able to bake and sell cakes, which would not have been possible in my previous place."*

In Slovoville the local mine was closing down and with it, the hostel. This has created a huge demand for rental housing in the area, and one of the respondents interviewed built formal backyard rooms to benefit from this opportunity. She built 2 backyard rooms with a flush toilet in the middle with access from both sides. In addition she was given a container from her previous employer (which she received before moving to the RDP house), in which she started a small spaza shop and with the success of the spaza shop she could build a separate brick built room to be used exclusively for the business. In her own words she said: *"It is only because I own that I can have the backyard rooms for my tenants and the spaza shop..."*



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Another example of the house as an economic asset was illustrated by a respondent in Thembaletu who lost his job and then, on a very small scale, started selling ice cream from his home. Again, by his own admission, this was only possible because he owned a home and could operate without significant operational costs. He hoped that he could expand the ice cream selling into a business.

Another respondent explained how she had to find a means to generate income for her struggling family. She started selling “soup bones” from her house. This business was so successful that she was able to use the profit from the business to build a separate shack in her yard from which she could operate the business. The business continued to flourish and she has now expanded to operate a full spaza shop. The shack was also converted to a formal structure (brick built garage) from where she operates the spaza shop.

Another respondent told how his partner lost her employment, but because they owned the land on which they live, she was now learning about vegetables in order to grow and sell vegetables from their home.

Another respondent said the house had a positive impact on his income, even though indirectly. Earlier he had many family problems that prevented him from focusing on his studies. Since finding this house he could focus on his college studies and managed to finish it. He is currently doing an internship at Mercedes Benz and was earning a salary. This respondent said he could never have achieved this in his previous accommodation.

Other respondents were already employed, which made it possible for them to buy the house. The house as such, did not have any impact on their income, apart from contributing to the need to be responsible in their work, to enable them to keep their employment so as to pay their bond.

Another respondent said that she and her sisters were still in school when moving, but that they had managed to find employment after school. She felt that this would never have been possible in the rural community where they lived in the Eastern Cape, as there were no employment opportunities.

Another respondent explained how the RDP house contributed to their income. While the respondent was employed as a security guard and also did part time work, when the opportunity came, his wife started selling snacks and sweets: *“The thing that has changed is that my wife is selling snacks and sweets, which owning the house has made easy to do.”*

Another respondent said that the house had a positive impact on their income in an indirect way: *“Having secure tenure gave me freedom, confidence and comfort to continue in my business aspirations. We have expanded our business and my husband now works full time at our business in Ermelo, while I can stay home with the children.”*

Some respondents did feel that the house had a negative economic impact on them. Some said that after moving to the RDP house they now had to pay more for transport to get to work or transport for children to get to school. One respondent in Slovoville also said that she used to operate a second hand clothing business in Soweto, but when she moved to Slovoville the business died because there were not enough customers in Slovoville.

The RDP house was not performing as an economic asset to one family who were forced to move from Alexandra to Bram Fischer. Even though they appreciated being home owners, they fell deeper into poverty because they could not access part time employment in the new location. Their situation deteriorated since the move from Alexandra (which they perceived to be closer to work opportunities) to Bram Fischer.

#### **4.5.3 Financial Asset**

The financial asset refers to the house contributing to the equity of the family for purposes of selling the house when they want to upgrade their house or to use as collateral to raise funds for further improvements. The data regarding the house as financial asset was contradictory as some respondents used the house as a financial asset, while others were strongly opposed to it.

Those respondents that used savings to invest in their home expressed a strong sense that the house should not be used as security against a loan for risk of losing the house: *"If you lose your house, you lose everything."*

A strong value was expressed that the house is permanent and should be left to their children to live in. The house could never be used as collateral to raise a loan against, or worse, be sold. Respondents were probed whether they would consider selling their house if they could make a profit but again the same value of "never selling their house" was expressed.

One respondent in Thembaletu expressed the limited value of the house as a financial asset. This respondent tried to obtain a bond for the house, but the bank advised him that the land has no value and a bond can therefore not be granted. Instead a micro loan was offered to the respondent.

In contrast the RDP house had a positive impact on other respondent's access to finance that had Title Deeds to their property, which was essential in obtaining a bond. The size of the bond was often not sufficient and renovations to the house were supplemented with micro loans and savings. All the respondents felt that it was easy to obtain a bond.

## 4.6 What the House Looks Like Now and What Improvements Were Made?

All investments that were made to the property are reported below for each category of respondent:

### 4.6.1 People who invested using a Micro Loan

All the respondents interviewed received an original RDP house, which consisted of a 1-room house with a toilet. The following changes were made to the house by these respondents that took a micro-loan:

No.	Area	Renovations to RDP house	Financing Method
1	Slovoville	Plastered the house	Micro loans: Standard bank = R 2000 Absa bank = R 20 000
		Paved the yard	
		Partitioned the house inside	
		Changed the door to a wooden one	
		Build an outside room (for the children)	
		Build a garage	
		Extended the toilet	
		Installed a bathroom	
2	Slovoville	Built 2 backyard rooms with shared toilet for renting out to tenants	Micro loan + accessed money from Woolworths store card + stokvel savings Woolworths loan = R 2000 Absa = R 2000 Absa = R 4000
		Burglar bars	
		Brick partitioned the house	
		Built perimeter wall	
		Plastered the house	
		Painted the house	
		Moved the door	
		Moved the windows	
3	Thembaletu	Plastered the house	Savings + Micro loan Savings = R 25 000 FNB bank = R 15 000 Standard bank = R 15 000
		Smoothed out the floor	
		Painted the house	
		Added 4 rooms	
4	Thembaletu	Partitioned the house into 2 rooms	Micro loan + loan from employer Absa bank (between) = R 15 000 – R 20 000 (not sure) Employer = R 5000
		Plastered the house	
		Extended with 2 rooms	
5	Thembaletu	Partitioned the house into 2 rooms	Micro loan + investment Nedbank = R 10 000 Investment = R 15 000
		Added 2 bedrooms	
		Cemented the floor	
		Installed a ceiling	
		Changed the bedroom into a lounge	
		Added kitchen tiles	

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No.	Area	Renovations to RDP house	Financing Method
6	Thembaletu	Added a bedroom	Micro loan African bank = R 20 000
		Added a lounge	
		Added a dining room	
		Added a bathroom	
		Installed a ceiling	
7	Emaplazini	Added 3 rooms	Micro loan + savings Amounts not disclosed
		Separated the toilet and bathroom	
8	Emaplazini	Plastered the house	Savings + Loan from employer Savings = (not disclosed) Employer = R 2500
		Fixed the roof	
		Tiled the bathroom	
		Added burglar bars	

#### 4.6.2 People who invested using savings

The respondent's in all three study areas told of discipline and commitment to save money over time, and incrementally investing in their homes when they could. Not all work was completed and many respondents showed the researchers incomplete building work, while they were waiting to accumulate enough savings again to continue with the building work. The following table lists the investments made by respondents:

No.	Area	Investment	Financing Method
1	Slovoville	Extended house with 6 m <sup>2</sup>	Savings while he was working Amount not disclosed
		Changed position of windows and door	
		Add children's bedrooms	
		Changed position of toilet	
		Partitioned kitchen and bedroom	
2	Slovoville	Plastered walls inside	Savings Used severance package after he was retrenched Amount not disclosed
		Added fence	
		Tiles	
		Prefab board	
		Porch	
		Electrical wiring and fittings	
		Renovated kitchen	
3	Slovoville	Moved water piping inside the house	Savings while she was still employed. Saved R 200 per week – but did not disclose the total sum of the savings
		Plastered walls inside	
		Installed burglar bars	
4	Slovoville	Changed original position of the door	Savings: Used retirement money Amount not disclosed
		Added 3 bedrooms	
		Added a living room	
		Built a separate entirely new house on the property	

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No.	Area	Investment	Financing Method
5	Slovoville	Plastered the house	Savings: Bought and stockpiled materials at the end of the month while employed Amount not disclosed
		Painted the house	
		Added porch in front	
		Installed electricity	
6	Slovoville	Extended the kitchen	Savings Amount not disclosed
		Added 2 bedrooms	
		Changed the drain system	
		Extended bathroom	
		Fenced yard	
		Installed gate	
		Added ceiling	
7	Slovoville	Built brick perimeter wall	Savings Amount not disclosed
		Added an outside room	
		Added a garage	
8	Slovoville	Added a room	Savings Amount not disclosed
		Added 2 outside rooms	
		Added a toilet outside	
9	Slovoville	Added burglar bars to windows	Savings Bought and stockpiled materials over 3 month period Paid labourer R 1000 from his salary
		Partitioned kitchen and bedroom	
		Painted the house	
10	Slovoville	Added a garage	Savings that accumulated to R 160 000 over 3 years
		Added 3 bedrooms	
		2 bathrooms	
		Added a living room	
		Added a study	
		Extended the kitchen	
		Face brick perimeter wall	
		Plastered walls inside	
		Installed ceiling in living room	
11	Themba lethu	Put in a new door	Savings Amount not disclosed
		Installed ceiling	
		Installed floor tiles	
		Installed burglar bars on doors and windows	
12	Themba lethu	Added 2 bedrooms	Savings Amount not disclosed
		Moved the toilet indoors	

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No.	Area	Investment	Financing Method
13	Thembaalethu	Painted the house	Savings Amount not disclosed
14	Thembaalethu	Moved the toilet indoors	Savings: Saved R 600 per month while still employed Total amount saved not disclosed
		Added a living room	
		Added an outside room	
		Partitioned kitchen and bedroom	
15	Thembaalethu	Added floor topping	Savings Amount not disclosed
		Painted the house	
		Built shack	
16	Thembaalethu	Partitioned the house	Savings Amount not disclosed
		Plastered the house	
		Added the shacks	
17	Thembaalethu	Plastered the house	Savings Amount not disclosed Son provided labour for free
		Partitioned the house	
		Extended the house	
18	Thembaalethu	Added 2 rooms	Savings Saved monthly from her salary Amount not disclosed
		Added a bathroom	
		Wendy house in yard	
19	Emaplazini	Added four bedrooms	Savings Amount not disclosed In addition her employer bought her bricks and cement
		Added a dining room	
		Extended the kitchen	
		Added a bathroom	
		Built a garage	
20	Emaplazini	Put windows	Savings Amount not disclosed
		Put in a door	
		Put in a door frame	
21	Emaplazini	Put in a door frame	Savings through a Stokvel society Amount not disclosed
		Wooden door	
		Moved the toilet door	
		Plastered the house	
		Smoothed out the floor	
22	Emaplazini	Built a separate entirely new 4rmd house on the property	Savings through Stokvel for 4 years It paid out R 4000 four times a year
23	Emaplazini	Plastered the house	Savings Amount not disclosed
		Smoothed out the floor	
		Changed the doors	

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No.	Area	Investment	Financing Method
		Added burglar proofing	
		Put in glass window panes	
24	Emaplazini	Extended the kitchen	Savings as well as store credit from a Building Material Supplier Amount not disclosed
		Added lounge and 3 bedrooms	
		Added 2 backrooms initially meant to be a shop but were used to rent out to tenants at the time of the study.	
25	Emaplazini	Plastered inside the house	Savings from selling cold drinks and sausages, as well as disciplined monthly savings from husband's salary Amount not disclosed
		Smoothed out the floor	
		Painted the house	
		Put a burglar proof door	
26	Emaplazini	Completely new 4roomed house over RDP house	Savings from retrenchment money Amount not disclosed
27	Emaplazini	Added 2 bedrooms	Savings – stockpiled materials and paid labourer in instalments from his salary
		Added a living room	
		Added a passage inside the house	
		Extended the kitchen	
28	Emaplazini	Plastered the house	Savings from selling vegetables from her vegetable garden
		Smoothed out the floor	
		Added a toilet	
29	Emaplazini	Installed burglar bars	Savings from her children's. social grant

#### 4.6.3 People who invested using a bond

The original beneficiaries received an unchanged RDP house, while the respondents that bought the house, received a house that was extended with wooden shacks. The motivation for obtaining a loan is diverse. On the one hand it seems that employment opened up the doors for a loan, and respondents said that the banks had a big willingness on their side to grant a loan. On the other hand loans enabled them to make the necessary changes to the house that gave them a long term investment for their children, as they do not plan to sell the house. It also provided them with a means on improving their quality of life and dignity by creating more room and privacy. Respondents considered the house as their most prized possession, and investing in the house was considered a better investment than any other expense.

The following table lists the improvements that were made:

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No.	Area	Investment	Financing Method
1	Slovoville	Built outside rooms	Bond + loan against provident fund Standard Bank Bond R 70 000 Loan against provident fund: R 35 000
		Perimeter wall	
		Added 2 bedrooms	
		Added a bathroom	
		Dining room	
		Added a kitchen	
2	Slovoville	Plastered the house and walls – inside and outside, as well as floors.	Bond Standard bank bond R 62 000 (although applied for R 80 000) Absa Micro loan R 8000 Savings – amount undisclosed
		Built perimeter wall	
		Built 3 backyard rooms with a toilet to share to rent out to mine workers	
3	Themba lethu	Added 3 bedrooms, dining room, lounge and garage	Bond of R 80 000 but name of Bank undisclosed Loan against provident fund of R 35 000. Also used savings but amount undisclosed
		Added a bathroom	
4	Themba lethu	Added 5 rooms	Standard bank bond R 40 000 Micro loan from Standard bank: R 40 000 And savings
		Electrified the house	
		Changed the roof	



#### 4.6.4 *People who bought a RDP house and have a Title Deed*

One respondent bought an already renovated house. The rest made significant changes to their houses:

No.	Area	Investment	Financing Method
1	Emaplazini	Installed burglar proofing	Bought formally Amount not disclosed
		Changed the toilet system	
2	Thembaletu	Added 3 rooms	Savings + mortgage loan of R 80 000
		Added a bathroom	
3	Thembaletu	Added a shack	Micro loan of R 20 000 Savings undisclosed Credit from Building Material Supplier amount undisclosed)
		Added 2 bedrooms	
		Added 4 backrooms	
		Added a garage	
		Installed electricity	
		Did plumbing	
		Plastered the house	
		Painted the house	
		Installed a ceiling	
		Put in ceramic tiles	

#### 4.6.5 *People who have bought a RDP house and do not have a Title Deed*

All respondents bought the RDP house in its original state. They all invested in the house and used their own savings to finance it, as specified in the table below:

No.	Area	Investment	Financing Method
1	Slovoville	Added a garage	Savings to the amount of R 160 000 over 3 years (from salaries)
		Added 3 bedrooms	
		Added 2 bathrooms	
		Added a living room	
		Added a study	
		Extended the kitchen	
		Face brick perimeter wall	
		Plastered walls inside	
		Installed ceiling in living room	
2	Thembaletu	Put in a new door	Savings Amount not disclosed
		Installed ceiling	
		Installed floor tiles	
		Installed burglar bars on doors and windows	
3	Thembaletu	Added shack	Savings Amount not disclosed. Also credit from building material
		Added a bedroom	
		Added 4 outside rooms	
		Added a garage	
		Installed electricity	

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No.	Area	Investment	Financing Method
		Did plumbing	supplier (amount not disclosed) Micro loan from ABSA (R 20 000)
		Plastered walls inside	
		Painted the house	
		Put in a ceiling	
		Ceramic tiles	
4	Emaplazini	Added a porch	Savings Amount not disclosed
		Plastered the house	
		Painted the house	
		Installed electricity	
5	Emaplazini	Plastered the house	Savings from selling snacks (amount not disclosed) Children's grant money
		Put in doors	
		Installed windows	

#### 4.6.6 People who are renting a RDP house

All the rented RDP houses are still the original structures. Two of the houses have wooden shack extensions and 1 house is divided inside into 2 separate rooms. The improvements were made prior to them renting the house.

One respondent used her own savings to put vinyl tiles on the floor. Two other respondents added security gates and plan to take it with them when they leave.

#### 4.6.7 Rent out their RDP house

When the respondent first moved in there were no street lights, no roads, no schools and no clinics. There was no water and electricity for the first 6 months, but it was installed later. In the beginning they had to fetch water from a truck which came every day. The toilet in the house did not have a flushing system, and although they were told that the flushing system would be installed later it never was.

No.	Area	Investment	Financing Method
1	Bram Fischerville	Flushing system for toilet	Own money and own labour + Used half brick left by builders near their house and used own labour
		Security gate	
		Divided house into 2 rooms	

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**4.6.8 People who sold a RDP house**

Minor improvements were made to the house before selling it:

No.	Area	Investment	Financing Method
1	Orange Farm	Security Gate	Gift from brother
2	Bram Fischerville	Plastered inside of house	Savings Amount not disclosed
		Divided the house into 2 rooms	
		Boundary wall	
		Installed running water pipes	
		Toilet flushing system	
3	Bram Fischerville	Burglar bars	Savings Amount not disclosed.

## **4.7 Vision for the Future**

Respondents from all categories shared a common vision of further renovating and upgrading their houses, and to leave the house to their children when they die. Most respondent shared these sentiments, but it will be reported separately below for each respondent category:

### **4.7.1 People who have not invested in their RDP house**

The vision for the future for these respondents was to firstly expand and renovate the house, and secondly to leave the house as inheritance when they pass away.

Respondents said that they will never sell their houses, but will leave the house to their children to inherit. One respondent said she will move back to her rural home when she is very old, as she wants to die there, but she will not sell the house but leave it to her children. This was not expressed as an expectation from the children that they should invest, but rather an obligation the parents feel towards their children. One mother in Thembaletu indicated that leaving the house to the children is the “right thing to do” because of the difficulties that they went through when they moved to Thembaletu. She basically wanted a better life for her children because here they were closer to better schools and work opportunities.

Another respondent explained that he considered the RDP house as a place that he will always come back to – it was his permanent home now. He explained it as follows: *“Even if I get a job in another town, I will always come back here (referring to his RDP house in Thembaletu)”*

### **4.7.2 People who invested using a Micro Loan**

All respondents in this category planned to further develop their property as soon as they have the finances to do so. The main reason for the planned expansions is for family comfort, to allow children who are currently living elsewhere to move to the respondent’s house, or to create a house good enough for their children to inherit.

None of the respondents invested in their house with the aim of selling the house for a higher profit. All respondents shared the vision of leaving the house to their children or close family members when they die.

### **4.7.3 People who invested using savings**

There was a strong sentiment amongst respondents that they will never leave the house, even though there are exceptions. The most discussed topic when asked about people’s vision for the future was the vision to leave the house to their children or other family members when they die. Respondents found comfort and pride in the fact that they had a house that they could provide for their children, even when they would not be there anymore. Those respondents that did not have children nominated a sibling or grandchildren that would inherit the house.

The current property market conditions also influenced people's vision for the future. One respondent said that she is considering moving. She would have liked to move to a better neighbourhood like Diepkloof (Soweto). The main reason why she had not yet moved is that it was almost impossible to find a house in Diepkloof. When asked whether she will sell the RDP house in order to finance the new house in Diepkloof she said: *"NO, I will NEVER sell. The house will be given to my oldest child"*

On the other side of the scale, poverty, or the lack of money, was offered as a reason for not moving. One respondent said he had not considered moving because he did not have money to move anywhere else. He said that when he had enough money he will think about it. While he did not have any money it was fruitless planning it.

Most respondents in all three study areas said they will never move. They considered this place their home from which they will never leave. One respondent said: *"I will never leave this house! When I do, it will be in a coffin"*

The next biggest discussion point when talking about their vision for the future was that all respondents wanted to make further renovations to their house or to finish off renovations which were started but not finished due to a lack of funds.

#### **4.7.4 People who invested using a bond**

None of the respondents interviewed in this category planned to ever sell or move out of their houses: *"We are not even thinking of selling the house because God blessed us with this house and we are happy here."*

All of the respondents planned to leave the house to their children when they die: *"My children will inherit this house. We are building this house for them to have a future"*

All the respondents also had plans to finish off renovations to the house and develop the house further.

#### **4.7.5 People who bought a RDP house and have a Title Deed**

All of the respondents planned to leave the house to their children or siblings when they die. They were adamant that they would never sell the house and never move away. This statement related directly to the availability of houses in the market. Respondents did not feel that they had many options to buy another house. It was difficult for them to access a house that they could buy as houses were not readily available in the areas and at a price they could afford. Therefore respondents see the current house as a lifetime investment that would spread over to the next generation. It is not sure whether an improved housing market would change the way these respondents think, but within the current market where houses are difficult to obtain, the strategy that respondents are applying is to hold on to what they have and to make changes to the house so as to make it more comfortable.

Another respondent said that when she first moved from Uitenhage to Thembaletu her plan was to work here and move back to Uitenhage when she retired. She however has grown attached to the house and is proud of what she has achieved with the house and she now wants to stay in the house forever, and leave it to her son when she dies.

Respondents also have plans for their houses to finish renovations or extend the house further. All acknowledge that renovations are dependent on the availability of money, but they all hope to make further renovations in future.

#### **4.7.6 People who have bought a RDP house and do not have a Title Deed**

For these respondents, the RDP house is valued as an inheritance that should be left to children or family and never be sold.

One respondent said that although he would have loved to extend the house, the fact that he did not have title to the house prevented him from extending. This respondent did have a rural home as well that he planned to go back to when he retires: *"I would love to extend the house, but I cannot because I do not have the title deed. I am scared that the original owner will come back one day and see how big and beautiful the house is and would take back the house"*

Another respondent would have loved to move up the housing ladder and buy a house in an area like Diepkloof but she said it was really difficult to get a house in this area. The reason why she wanted to move was to move to a better neighbourhood that was more middle class. She would however not sell the RDP house but give it to their oldest child.

Other respondents wanted to invest further in their houses. They planned to use their savings to do the renovations.

#### **4.7.7 People who are renting out their RDP house**

The respondent did not plan to make any immediate renovations to the house. He hoped that his children will be able to move to this house when they are grown. When the time would come he planned to give the tenant 1-year notice to allow them ample time to find other accommodation. If the tenant would not find accommodation he will built a shack in the backyard of the house and allow the tenant to live there for free.

#### **4.7.8 People who are renting a RDP house**

All the tenants in this category planned to buy their own houses in future.

## **5. CASE STUDIES**

Ten interviews were written up as case studies to give a specific view of different RDP stories. The case studies serve to confirm what is written in the qualitative report. The case studies were written by Motlalepula Mmesi

## Case Study 1: The Story of the RDP House - Thembaletu, George.

Interview: Sample 15. Date: 11-04-2011

Interviewer: Motlalepule Tsepe Observer: Bright Ndebele

### The Case Study in Brief:

*"I don't know what is a RDP!"*

The respondent reports that she was raised by a single mother; what she knew of her father is that although he worked he was never home and did not help provide for his family. As an adult she came to learn that her father was in fact an alcoholic. This made life tough for her and her siblings growing up but she is thankful for a mother who loved her children tremendously. It is her opinion that their mother's love helped them not to turn to a life of crime. In 1994, she left Peersteen, together with her two sisters, for George to pursue educational opportunities.

The respondent tells an incredible story of triumph and determination over extreme hardship. It is the strength of character in her voice that makes her story extraordinary. While living in the shack their brother built for them, the respondent applied for an RDP house with the local municipal office in George. She visited the offices regularly for an update on whether her house was ready. Finally when she received a stand number for the property, she arrived at the place to find a different owner already living there. The owner told her she forfeited the house because they couldn't locate her at the time the house was ready.

When the three young women heard of a house for sale in Thembaletu they had expected it would not be too difficult to find one as many houses were up for sale at the time, she reports. In fact, her 2 brothers have also since become homeowners. Moreover, they bought a house for their mother who moved from Presteen to live in Thembaletu, which they now consider as their hometown. It is her assessment that numerous RDP beneficiaries sold their houses because of poverty. She said, "when you're poor it is hard to think clearly because you are so hungry" and therefore are unable to make wise decisions and choices. However, she does not understand why the husband and wife who sold the house to her did so seeing they both had jobs at the time.

They left their hometown of Peersteen in the Eastern Cape, a small rural town situated between Graaff-Reinet and Somerset West to continue their high school education in the town of George. Three sisters; together, left their mom to commence grade 8 because there was no high school where they lived. They left to join their brothers who were already living and working in George and stayed with one brother who resided in what they call a 'buite kamer' or domestic servant's quarters on his employer's property. The facility had a kitchen and a bedroom with an outside toilet and they were able to stay there until the employer decided the family needed to find a different place to live. Consequently, their brother built a shack for his sisters, made from wooden planks, in an informal settlement called Asazani but he was also determined to save money to buy his sisters a house once his savings were sufficient to negotiate a purchase price. They had knowledge of RDP houses being bought and sold in the area and this made them hopeful they would easily find a house once they were ready.

But, life in the informal settlement was hard. It was through a friend at school that the sisters heard about a house for sale in Thembaletu. The news came almost a year after moving to Asazani, which means 'we, the community, do not know each other'. The settlement's name became significant because it meant the sisters had to fend for themselves especially given they too knew no one from the community.



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In all that time the three sisters lived without electricity, access to running water or sanitation. To get water they walked to the nearest RDP settlement located near a cemetery to ask residents for water. They learned to conserve the little they received, so much so that the sisters took turns to bathe in the same water. To cook and keep warm they had a paraffin gas stove they used and they had the open veld to use as a toilet facility.

The clinic was a far walk too and without money to catch a taxi that was an added hardship. The respondent, however, is far from dismayed about the experience. She is resolute that having a positive attitude and remaining hopeful about one's future is critical to survival despite the circumstances. She recalls never complaining about the situation because her mother never complained about the meagre subsistence she could provide for her children but was instead thankful. It is this example, she comments that helps her sustain a positive mindset and to keep on pressing forward and trusting that her future will change for the better.

It was in 2002 when they finally bought their first home and moved in- they found an RDP house that was selling for R 6500. The sellers had already completed a few renovations to the house such as a hard board wall already installed to separate the kitchen and bedroom. There was also a toilet inside the house. Extra rooms had been added to the house using shack building material (either iron sheeting or wooden planks) which the women subsequently tore down. Their brother advised them it would be safer without the extra rooms in the event they were stalked by an attacker. She describes the sale process as being quite simple and quick and adds, "the sellers were willing" which made it all easy. Her brother insisted the sale be a legal transaction and the oldest sister had her name added to the title deed. The municipal office applied for a change in name on the title deed through the Cape Town housing office. For this they paid an additional R 1050 in fees. It took 3-4 months, she reports, for their title deed to return with her sister's name on it. Today they boast a beautiful eight-room house and garage they built in two phases: the first, three rooms (two bedrooms and a bathroom) were added and built incrementally while they saved money to purchase bricks and other building material. In the second phase, they built an additional three rooms and a garage with a loan for R 80 000 the oldest sister received from the bank- she is the only one at this point who has a permanent job. Today, life has changed the respondent reports since there is a car parked in the garage that she is happy to exclaim, she can drive to get to the clinic.

In describing what owning a house has meant for her, the respondent reflected that when they first moved in they appreciated tremendously the safe and stable roof they now had over their head. They took pride in their house and continue to work hard to look after it and keep it clean. Her consistent and repeated reply to their achievements since leaving Peersteen, is that she "thanks God for the blessing(s) they have received." She says she loves her house and they were very happy to finally have a home because "now they are out of fears!" When they lived in the informal settlement, their health was compromised as pests and insects would easily get into their food; at the same time there were no waste removal services. Now they can even bathe twice a day, with fresh water, if they please. When they moved into their home they also experienced peace of mind because they were never safe living in a shack. To protect themselves from the approaching footsteps they awoke to in the dark while sleeping, they would get ready, armed with large machete type knives in case they were attacked.

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A house is very important for a person to think about life clearly, she reports. However, she does not know or understand what an RDP house is or what it means to be a beneficiary especially given her experience. Her journey to homeownership came as a result of their purchasing a house they could afford at the time; not because they received a house for free from the government- a house is an investment she feels. Nonetheless, with the experiences she has faced, selling their home is not an option they have given thought to.

## Case Study 2: The Story of the RDP House - KZN- Emaplazini - Dube Village

Interview: Durban, 06-04-2011

Interviewer: Khosi Shabalala. Observer: Keneilwe Mogale

### The Case Study in Brief:

#### *The story of a government grant.*

Imagine paying R 13 000 to purchase a house that you may probably lose because the previous owner died before his name was changed on the title deed. In fact, there has never been a title deed because the government has not issued one as yet. Moreover, the people in the community who could be witness to the sale have either died or are bed-sick.

The respondent is a mother to six children; she is also HIV positive. Perhaps, when she states quite plainly that she would like to see and have the title deed in both hands, she also silently hopes it will be before she too dies. However, she did get an affidavit from the police station with the seller's signature at the time of the sale and perhaps that document will hold as sufficient evidence. She wants to leave the house to her children.

The respondent has been unemployed for much of her life and the government grants she receives are her livelihood. She has bought a RDP property with that money. The tears she shares in the interview speak of a sadness brewed and deepened by a difficult life.

If it wasn't for the monthly grants she receives from the government for herself and her children this respondent's life may have possibly had a very different outcome. She first utilized the monthly grant she received to buy a brick-making machine; the bricks were used to build two, additional stand alone rooms on her property- a bedroom and kitchen. She would like to add a further two rooms to this structure for her two sons to have their own separate bedrooms provided she finds the strength to do so.

The respondent moved with her family from her hometown in Vryheid to Bambai where they lived in an informal settlement. She explains that the houses in Vryheid were far better- they were made of brick, larger and nicer than the RDP she bought. Looking back on her younger days she recalls she was happier then, life was less complicated than it is now. She remembers sleeping happily in Vryheid.

It was her older sister who first moved to Emaplazini - Dube Village and in 1983 the respondent left Vryheid to live with her. A

couple of her children were born at this point and living conditions became crowded and difficult for both families. She needed to find another home for herself and the children. It is at this point that she moved from place to place, renting in either backyard shacks or in RDP homes in the area and her family grew as she had more children. The respondent also decided to send the older children to live with their uncles or aunts because she never had decent accommodation for the whole family to live together. Although it was after moving into her RDP home that she tested positive for HIV/AIDS she believes it was during the phase of her life, while renting between different places, that she contracted the disease. While her oldest son does not currently live with her she is happy to have all her children living together on one property.

There was a mud hut on the property when they bought the RDP house. It is this mud hut that she demolished and used the bricks made from the machine to build the two rooms for herself and her daughters to live in. One of her sons occupies the original RDP house. He helped her with the brick

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making on the weekends when he was off from school. Sadly two children have had to drop out of school; her daughter who was in the eighth grade fell pregnant and her son was bullied at school by boys accusing him of informing to the police of their criminal activities. Her other three children remain in school, however.

The respondent decided to purchase a house when she heard through a woman she knew in the community that a house was for sale. The original owner had built his own house in Waterloo and would move there to live with a wife. They agreed on a purchase price of R 13 000. She had saved a deposit of R 4000 and thereafter paid the remaining R 9000 in R 500 instalments taken out of her grant money. She felt comfortable to meet the monthly payments but experienced some financial difficulty at one point over the course of the sale agreement. This situation indeed caused tension between her and the landlord but as soon as she was able to resume payments she honoured the agreement until she paid the purchase price in full. Outside of an affidavit made at the police station at the time of the sale, she does not have a title deed. She has heard that the original owner's family was never happy that the house was sold; she is concerned about what will happen. She can't really prove ownership and the people who could bear testimony to the sale of the house are no longer able to - a couple of them are dead and one is too sick. Her words become increasingly difficult to leave her lips as she tries to answer the questions being asked of her. She cries. Clearly she is deeply distressed by this issue- one can only imagine the thought of it all pains her heart. She is unable to answer what she will do to resolve the situation.

She likes her neighbourhood and considers it home. She likes her neighbours too whom she trusts and appreciates that she can easily borrow a cup of sugar when she needs to. Besides the grant money she receives she prepares snacks such as chips and biscuits etc. into little plastic packets and in turn sells these from her house. She is pleased there are schools in the area and likes the clinic nearby she can take her children to. However, to get her anti-retro viral medication reaching that clinic is a two-hour walk to Phoenix. The area has experienced an increase in crime recently but this doesn't make her feel unsafe. She reports that a local gang has sprung up that seems to break into people's homes after taking drugs. She has experienced hardship since her move but now she has her own home. One is not quite sure whether she is happy or not. As a homeowner, she has gained respect among her family and friends. And as the interview comes to a close she asks whether she can get a job with the organization the interviewers are from?

## Case Study 3: The Story of the RDP House - Tyolora, George

Interview: Zone 6, 10-04-2011

Interviewer: Khosi Shabalala. Observer: Keneilwe Mogale

### The Case Study in Brief:

*'An RDP is an IDT house.'*

"An RDP house is an IDT house as my husband explained," she says. The respondent has just been asked to provide her definition and understanding of what an RDP house is and prefers to reference her husband's story. The Independent Development Trust's involvement in Thembaletu speaks of deep, sensitive political and land issues particularly prevalent in the early 1990's. The land they now occupy was once a large agricultural farm, which was bought by the government, with the help of the IDT and a housing trust that her husband mentions.

Her husband explains the land they occupy has no value and the banks would not consider his RDP house as collateral against a home loan. And because they wanted to extend their house, he took out two personal loans to be paid back over four years.

The RDP story that unfolds in this interview is filtered through two different lenses- a husband and wife who together bring unique life experiences and perspectives to their story. His, paints a larger picture on a more political canvas. Hers is influenced mostly by the family she comes from as she speaks of growing up without a father and her joy at having her own house.

The respondent in this interview relocated from Graff Reinet to George in 1992 searching for better job prospects. She moved together with the man she would soon marry and their son. As the interview draws to a close she speaks of this occasion that occurred nineteen years ago and for the first time one hears a pinch of pride in her voice. As the youngest child in her family, she left behind her mother and six siblings, as well as the few people she refers to as her friends. Despite the extended RDP home she now lives in the first few years in Thembaletu were rough. Nonetheless, with her current home she has gained respect from her family and in-laws, and friends who continue to live in Graff Reinet. But- if only her neighbours in Zone 6 were just as happy for her and acknowledged her accomplishments, they would add that extra touch of sunshine to her life.

More than just an RDP story, the land they live on, however, appears embedded in its own political and knarred twists. It is her husband- as he joins the conversation partway through- who illuminates this part of Thembaletu's history. He mentions his

activities as a street committee member, which leads one to assume perhaps his community involvement contributed significantly to this knowledge. "It's a long story" he begins and indeed it is quite complicated. What unfolds is a series of events in the early 1990's in South Africa that included: protests for land and housing; land owner(s) going to court because of the threat of the shacks being erected near their farm land; a purchase price demand of R 2.5 million for the land which neither the protestors nor the ANC could afford; the land being purchased by the IDT with the housing trust stepping in as a developer; and the ANC facilitating access and the process to distribute sites and acquiring erf numbers, which each beneficiary paid R 120 for. On the other hand, perhaps it is the fact that her husband enrolled his name in 1979 on a housing list for a site, which speaks more readily to his political and historical knowledge of the place.

What we do know is that the respondent and her husband moved onto their site in 1993; they built a 4-roomed bungalow made of wood planks to live in; they had a toilet on site, however, there was

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no electricity supply or running water; and finally in 1995 they moved their bungalow to a different part of the property and for 3 weeks watched as their RDP house was finally constructed.

And more than having knowledge of Thembaletu's political history her husband apparently also manages the household finances. He goes onto to share information on the personal loans they acquired through both Standard and First National banks to finance the improvements and remodelling of their RDP house. The loans total R 30 000 and they contribute R 25 000 of their own money that they have saved toward the building of their house. He is a full time employee of the Coca-Cola Company; he needed his pay-slip, ID document and bank statements to acquire the loan. Although the building material was bought incrementally, the remodelling of the house was completed in three weeks during February 2010.

She loves Thembaletu and her -now two- sons will grow up to consider Zone 6 as their home. The roads are tarred, the clinic is 1.5 km away and they now have easier access to taxis. At this point in time, they have no intentions to move. The current house will be inherited by their youngest son thus they will never consider selling the house either. Her son currently occupies the original bungalow they lived in before their RDP was built. Despite not having close friends in the community she is part of a *stokvel*, which satisfies her social activities. As a family, they enjoy the freedom and independence that comes with being homeowners, neither do they miss the leaking roof and wet-cold environment their bungalow offered.

## **Case Study 4: The Story of the RDP House**

### **Interview: Zone 9, Thembaletu, 11-04-2011**

**Interviewer: Khosi Shabalala. Observer: Keneilwe Mogale**

We met a married couple that lives in Zone 9, Thembaletu with their four daughters. The husband was born in Calitzdorp in the Karoo and moved to George to finish his pastoral studies. It is during this time that he met his wife who was born in Graaff-Reinet. Together they first moved to Parkdene and rented a house to live in. In 1998 his wife applied for an RDP house with the local municipality. To qualify for an RDP house at the time she needed to be a single parent with dependents and earn a monthly salary within a stipulated scale. She earned R 1400 per month at the time and had one child. Since moving to Zone 9, their family has grown to include three additional daughters. Although the RDP house the wife applied for was ready in 1999 they decided not to move in immediately because of the increase in crime - they report it was extremely unsafe at the time and there were too many house break-ins in the area. Instead, a member of the wife's family was asked to house sit in the interim. At some point during this family member's stay, he went on to move to Cape Town and subsequently found other people to move into the house to continue to look after it. After two years, in 2001, the husband and wife were ready to move into their RDP house. They gave the 'tenants' occupying the house at the time a month's notice to inform them of their intentions to live in their own house and asked these people to find their own place to stay. When they moved in, they first went to the local municipal office to have the electricity in the house reconnected. However, the man and his wife were surprised to learn the house had apparently been transferred into the names of the people who had just moved out. They were astonished at this finding and could not understand how it had happened. Moreover, these people owed R 14 000 on their water account and had left it unpaid. Finally, the people at the municipal office managed to resolve the issue for this family. The husband reported that the house they moved into was not built properly and cheap building material had been used to construct the house. They found the house was not divided inside, the toilet was broken and the inside walls were not plastered; water was available, however.

They also found there were six taverns (shebeens) in Zone 9, which they believe contributed to the high incidence of crime in the area. Despite this however, when they moved into their RDP home they found their neighbours to be nice. The man and his wife were new to the area and did not know anyone and therefore they were happy to have kind neighbours. Fortunately, most of the taverns have since closed down with only one that remains operational (next-door) and the area is since much safer. Their home was broken into in their first month of moving in and the husband's tape recorder was stolen. They have bought burglar bars, which they still need to install. As they reflect on the community they first moved into they recall the roads were tarred, they could get electricity and water and there was an existing municipal office. And although Thembaletu clinic was the closest and provided poor service during his wife's pregnancy she now visits the clinics in George and Parkdene that provide their family with far better service. Nonetheless, the family's health hasn't changed much since they moved into their RDP home.

Today, they know many people in the community especially through their church network where the husband is a pastor. His concerns about the community in the area are that too many people are

low-income wage earners; he characterizes the situation in Thembaletu as a matter of '*the survival of the fittest*'. He is equally concerned that the community appears to not readily help one another in times of crisis and people tend to adopt an attitude of 'mind your own business' in managing their affairs. However, he would like his children to live in Thembaletu until they grow old. He sees the RDP home they have lived in for the past ten years -and one they have since remodelled- as a foundation he and his wife have established for their four daughters. The husband goes on to say that Thembaletu is equally their home. When they retire they will continue to live in their house and will not consider moving to a different place.

The husband defined an RDP house as a house that they are given for free and gives value and dignity to people's lives: "without a property no one can be dignified", he said. After they moved into their house they received so much respect from their families. The sense of esteem they received has increased now that they have also worked to improve and remodel their home. They spoke of feeling happy about becoming homeowners particularly because they didn't have anything; they are thankful for the little they have received for free. They also feel the house has had a positive impact on their lives because since moving in, his wife found a job three years later (in 2004) and the husband moved from working for African Bank to ABSA. A chief worry and concern for their family, however, is if they both lose their jobs given their loan responsibilities. In 2006 the husband was able to take out a start-up home loan with Standard Bank for R 40 000 with a ten-year loan period paying R 600 in monthly instalments. The husband reported this mortgage product to have had a lower interest rate "*was cheaper*" than the regular small home loans the bank provided. This was a first loan and the amount went as far as to lay down the foundation and build the walls for the house. Standard Bank evaluated their house to be worth R 40 000. They have since changed the terms of their loan into a twenty-year mortgage; their instalments at the same time increased by a hundred rand from R 600 to R 700 a month. To complete constructing the house they took out an additional loan for R 40 000, a personal loan, with a five-year loan term and monthly payments of R 888 from ABSA Bank. The additional money allowed them to complete their project: adding five extra rooms to the house changed the roofing and hired an electrician to install electrical outlets for the entire house. What remains is to build an outside wall around the house, a project they will use their savings to complete and will buy the necessary materials incrementally. And now, he is in love with his house, he says! After working so hard to accomplish what he has achieved he has no plans to ever sell their home. His daughters will inherit the house he declares- the oldest is currently in secondary school and the two youngest attend a local nursery school. Their second daughter attends primary school and they are all doing well. The couple is concerned about their daughters' futures and although they sleep better since moving he indeed hopes they will finish off their loans before ever being retrenched from work.



## Case Study 5: The Story of the RDP House - Tyolora, George.

Interview: Zone 9, 09-04-2011

Interviewer: Khosi Shabalala. Observer: Keneilwe Mogale

### The Case Study in Brief:

#### *He Rents his RDP House*

He pays R 650 per month in rent for the RDP house he lives in. For the last four months since moving out of his parent's home the respondent is enjoying his liberty and independence. He works full time and is happy with the rental he pays.

He did not sign a lease for the house. The landlord collects rent from him in person each month- there is no indication whether he receives a receipt; probably not.

And what does he think is an RDP house? As far as he is concerned, "an RDP house is a house built by the government for poor people." He explains, "you will never find a rich white person living in an RDP house, only black people live in them." The only suggestion we have at what he might think about this is that he does not articulate the word 'poor' clearly and it comes as almost inaudible. He is however almost resolute in his opinion.

Most people he knows never get their RDP house because they wait so long from the time they apply and register their names. As such he is conflicted about whether he wants to or will ever register for one. But his desire is to become a homeowner - he is saving to buy a house.

He is single and lives alone he tells the interviewer but only rents one room. The respondent moved to Thembaletu from Bhangalor in December 2010 to rent the RDP house he currently lives in. As the interview starts one can't help but hear the deliberate and steady sound of water being scooped between two palms and trickling through one's fingers back into the bowl of water. It is the familiar sound of a person washing something or bathing out of a washbasin. And although the sound stops and starts at irregular intervals about three minutes into the interview, however, the water sound slowly becomes characteristic of laundry that is being attended to. Perhaps the respondent has a visitor who is just as eager to listen and hear his RDP story.

The oldest of four children, the respondent left Bhangalore after proving to his parents he was indeed ready and responsible enough to move out and pursue life on his own. Over the course of the interview, he almost prefers to answer questions in English,

an indication he may come from a family in the middle class social bracket. At home, he lived in a 3BR house and he too desires to one-day purchase a house. He is not particularly enthused about the current style and architecture of the RDP he is renting, but would not mind buying one of the more newly built stock of RDP homes. But rather than wait 5-6 years on the housing waitlist, he envisages it will take him up to 24 months to find a suitable house of choice to purchase himself. But finding an RDP house for sale is hard to come by he acknowledges. To find one requires networking and enlisting the right sources for information on houses that are on sale. He does not know what the current going sale rate is for an RDP house. He has taken out a personal loan for reasons unrelated to his housing needs and perhaps there is a possibility he may also consider a home loan when he is ready to become a homeowner.

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This would not be too different to how he came to find the current house he rents. His friend, who lives next door, found potential landlords for him. When he received contact information for his current landlord, they were able to meet and agree on a rent amount payable every month. The floors are tiled, the walls are plastered, there is a ceiling in place, the windows have burglar bars and there is a sink and toilet inside the house. The respondent understands that any changes made to the house will be at his own expense and which he may never be able to leave with once he decides to move. With that in mind, he will discuss with the landlord any potential changes to the house he might like to see but expects not to have any. The landlord continues to live in the neighbourhood; it appears he lives with his family in Thembaletu.

Although a discussion on transport does not come up the sound of a train going through the vicinity - right in the middle of the interview- is quite apparent. There is a train track close to this house. The sounds of car engines are also audible and so too are the conversations going on in the street. He says he likes his new neighbourhood. His friends and family miss him but are very proud of him. He has even inspired a few of his friends to find their own places to live. He has not experienced any problems to date while living there- and his only comment on the level of trust in the community is that he has no evidence to say whether his observations or opinions would go either way. For now, however, he would like to go back to listening to his Gospel radio station and with that turns the volume up a few notches. The interview ends.

## Case Study 6: The Story of the RDP House Braamfischerville/Alexandra

Interview: 09-05-2011 [MP3# 2; recording no. B01]

Interviewer: Thabo Magate Motimele

### The Case Study in Brief:

#### *The cost of selling your RDP house.*

The respondent reports having had a more positive self-image and feeling better about herself after she received and lived in her RDP house. She felt this way because she had her own house she says. But she regrets selling her house. She returned to live in a backyard room in Alexandra from Braamfischerville after selling her house and has since felt insecure because she has struggled to find decent accommodation to live in.

Finding a buyer was not too difficult at all. Her friends helped identify a person interested in purchasing an RDP house. The buyer was from Alexandra and it was a person she knew but not too well. She received payment in two instalments (R 10 000 + R 6000) and she used the money to start building a house back home in Limpopo, as well as pay off some of her debts.

She left Alexandra because the street she lived on was demarcated under the Alexandra Renewal Project. Together with her neighbours, they were relocated to Braamfischerville and given RDP houses to live in. It was good for her that she came with a group of people she already knew. This helped foster on-going community ties.

She reports she sold her RDP house in Braamfischerville for R 16 000. One senses there is a far bigger story behind the reason why she decided to sell her house- nonetheless she simply states, "I sold the house because the place was far and I was not working." Outside of her friend acting as a witness to the sale, the title deed remains in her name and there is no other formal proof that she has indeed sold the house. In fact, she responds to this issue to say had the new owner not made as many changes to the house, such as renovating and extending the house, and then she most likely would have returned to re-negotiate with the buyer to perhaps refund the money. She recognises now she is unable to get her house back.

At the time of selling the house the only changes she had made was to add burglar bars around the house. This change to the house helped her determine a selling price. There were high incidences of crime in the area

when they first moved into the RDP houses. The respondent reported that when Braamfischerville became a new neighbourhood at the time robbers expectantly awaited the new residents and took advantage of the situation.

It is not clear how she plans to resolve her housing issue. Braamfischerville was exceptionally far from work opportunities despite that when she left Alexandra she was unemployed. The move not only created greater distance from places of employment, but she also did not experience a positive reception from the new clinic she now had to visit, which was also further than she was accustomed to. But life is difficult now the respondent confesses. Without a place to call home she recognizes this state of insecurity as a major contributing factor to the hardship she has been experiencing. She received payment for the house in two tranches within a space of one month. It appears she no longer has any money after starting a building project back home. She has never considered Alexandra or Braamfischerville as her hometown. Perhaps she will find a way to complete building her other home.

## Case Study 7: The Story of the RDP House - Thembaletu, George

Interview: Sample 5 - Zone 9, 09-04-2011

Interviewer: Keneilwe Mogale. Observer: Khosi Shabalala.

### The Case Study in Brief:

#### *The (re)gifting of an RDP house.*

Originally from Lady Frey in the Eastern Cape, the respondent has no intention of ever leaving her RDP house and returning to the former *homeland*. "The same bag of sugar here costs twice as much *ezilaleni*" which makes life in the homelands too expensive and that much more difficult she explains.

It was towards the end of 1999 when she moved into her RDP house in Zone 9, Thembaletu. Although she had already registered her name on the housing waitlist some years previous, this was not the house she received as a beneficiary. Rather, it was a house her cousin gifted her with. He had his own house in the Cape and did not need this one.

There was no official agreement or affidavit in writing to confirm these circumstances but she is confident, however, he will not return to ask for his house back. The cousin had instructed her to live and keep the house and most of all to enjoy living in it. Besides, she has already registered the house under her name at the municipal offices. They have given her the necessary documents that confirm her as the rightful owner of the house; she awaits the arrival of her title deed.

Most important to the respondent is that the move to Thembaletu brought good health to her family. Her husband has a chronic lung disease from living near a river at the informal settlement they resided in. With the clinic within reasonable walking distance he is now able to get medical attention.

There is a song playing from the radio in the house with a tune that sounds like a mix of Reggae and R&B beats. As the respondent turns down the volume other sounds around the house immediately shift to the foreground: a young child laughing and playing in near distance; the deliberate pounds of a hammer apparently fixing something in the yard; and the street is not too far off as conversations of strangers passing by are easily heard alongside the intermittent crowing one hears of a rooster. It sounds like a typical day at this RDP home in Zone 9 of Thembaletu.

Despite the hardship the respondent has endured for much of her life, she relays a story that highlights two incidents of significant and generous goodwill bestowed by strangers and family alike. The first instance came from a man who, after receiving his own RDP house, asked the respondent to move from the shack she was living in and live in his RDP house and look after it. At the time, she lived in an informal settlement in an area called Phelandaba with her husband and two grandsons.

The RDP house she moved into at

this point was a three-roomed home, which brought a welcomed change from the shack they lived in. The second occasion came in 1999 after she had moved from Phelindaba to live in Thembaletu; her cousin gave her his RDP house as a gift because he had his own house in Cape Town where he wanted to live with his wife. His only request was that she gives him R 1000 to pay for his travelling expenses to Cape Town.

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Her definition of an RDP house is one she unreservedly describes as an ugly house. On further clarification, she acknowledges that an RDP house is one that is built and given to you. Nonetheless, “it is up to the person living in it to make it beautiful as they see fit” she says. Through her own efforts she has begun changing the look of her house by building and adding three extra rooms - a lounge, full bathroom and an extra bedroom. She used monies from the grant she receives monthly as well as loans from the women’s savings cooperative (or *stokvel*) she is a member of. She belongs to two schemes within the cooperative. One consists of a group of eighteen women each contributing R 20 a week to their fund. She keeps this money to be utilized by her grandsons to purchase the things they need such as clothing etc. The other is also a weekly tariff contribution of R 100 by each member. And because she can make loans against this fund, in the past it has come handy for purchasing groceries or electricity, as well as helped to finance extending her house. The women have a savings account they opened with the post office to receive the cash deposits from their contributions. About ten women participate in this scheme. A third scheme is for women who are building and fixing their houses- building material such as bricks and cement, in lieu of money, is collected and distributed. Now that she has completed making constructive changes to her RDP house, the next focus will be on making her house beautiful on the inside. She plans to tile the floor, paint the walls, change the doors and complete the bathroom and add a bathtub in it. Her husband also receives a pension grant and all these monies will again go towards renovations. She is satisfied with the size of her house and has no intentions to build any further.

Her eldest grandson received a bursary to attend college in Mossel Bay. She is extremely proud of him; he is in his second year, studies hard to pass all his subjects and will be the one to go on and inherit her RDP house. The youngest grandson is in Grade 11 at Thembaletu High School. In answer to whether she would consider renting her house she concludes that she would prefer to build outside rooms to let. Without real plans in place at this point in time, it remains to be seen whether it is an idea she will pursue. For now, the crime in the area does not affect her life, her husband and grandsons are healthy, her son and daughter also live in the vicinity, she likes her community and neighbours and she is happy- to be in her own house.

## Case Study 8: The Story of the RDP House - Emaplazini

Interview: KZN, 04-2011

Interviewer: Khosi Shabalala. Observer: Keneilwe Mogale

### The Case Study in Brief:

#### *The Rented RDP and 'Home Studio'*

This is a story of a young, ambitious man whose most recent move to Emaplazini came as a decision to change his environment and relocate his business and recording equipment from an organic mud hut and set up a home music-recording studio in a formally built structure. And although he rented both properties, this current RDP home provides better acoustics as a studio for his recording equipment and for producing excellent sound quality. More than just a recording studio the place is equally his home.

He does not believe an RDP house to be the type of dwelling where one can plan for their future. In fact, he sees RDP homes in general, and the one he rents in particular, as a type of shack and therefore has little intention of ever living in an RDP home permanently. A former gang member himself, he understands the culture of crime and the kinds of environments that cultivates this behaviour. As such, the places he has lived do not appeal to him and his voice suggests a particular disdain even for Emaplazini. He desires a change in lifestyle and environment that easily connects with his hopes of becoming a music producer.

The RDP houses at Emaplazini in Kwa-Zulu Natal have ready access to transportation, a clinic and a life style that is better suited to the respondent. He is a bachelor in his late thirties who considers himself a millionaire in the making. Indeed, he is undoubtedly ambitious and decided-as recent as mid March 2011- to rent an RDP home in Emaplazini that he would turn into a home recording studio. As an aspiring music-recording producer he considers Emaplazini as better located and accessible for expanding his client base.

He rents the current RDP house for R 150 a month; it is perhaps the start of building his fame and fortune. His ultimate dream is to build and own a home in the suburbs of Durban. He has no intention to ever purchase this RDP home if it is ever becomes available for sale.

Interestingly, the respondent states in the interview that he is in fact already

a homeowner and has a house in Hillcrest, Inanda. He has left this house to be looked after by a family member- unfortunately this house is too far from the hub of metropolitan life. The respondent offers little explanation for how he acquired or purchased the Hillcrest house or whether he has ever been an RDP beneficiary. In contrast to Emaplazini, the house in Hillcrest exists in a rural setting and remains inaccessible to any efficient public transport. He found the area to not be ideally located for a recording studio where he can easily reach and work with his clients, even if Hillcrest has less crime. Similarly, his current landlord chose to rent out the property because this same RDP house is too far from his work in Durban and instead returns to live (or sleep) in a room in the yard on the days he is off duty.

More than just to seek fame and fortune the respondent also decided to move out of Hillcrest because he desired his independence. He expressed his need for liberty from his family and the freedom to live an independent life and answer to no one. Despite being a tenant his new home provides him with privacy, freedom and personal independence.

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It did not take long to find a RDP house to rent. He was already familiar with the area as some of his siblings live nearby and he enlisted the help of a woman well known in the community to assist with identifying a suitable house to rent. Unfortunately, his intermittent cough and clearing of his blocked nose during the interview suggest he recently acquired a cold. The clinic is within reasonable walking distance and that is a welcome relief to him. He is also happy that the house is close to a bus stop, he needs only to pay R10 to get him into town easily and he's happy the roads in Emaplazini are tarred. On the other hand, he must contend with the crime inherent to urban environments as he is most concerned with his equipment being stolen. He has not completely solved his problem of having a house with unsatisfactory acoustics but certainly appreciates he is in a far better position than his previous place. Currently, he is frequently asked to play music at local churches and these services are a part of his livelihood. While he feels he has little in common with his neighbour and community, and trusts no one, he does have key people in his life (a policeman and 'community leader') who are a phone call away if he is ever in trouble. At the same time, he intends to continue to rent and live here for as long as his business can grow and build his studio and to the extent he remains in a good relationship with his landlord.

#### The Case Study in Brief:

##### *Slovo* - a forgotten RDP settlement?

Since officially moving from the homestead she married into in Meadowlands 15 years ago, this RDP homeowner has her own particular story to tell. It is a story that journals the hopes and dreams of a woman who once worked as a tea lady for an overseas computer company. Now retired, she lives with her husband, her two youngest children and her two grandchildren. She describes her RDP home and the security of becoming a homeowner as having provided her with the clarity of mind to direct new meaning for the life of her family. Moreover, as a wife and mother, her new home re-positioned her to envision and build a different life of her own choosing.

However, her voice undeniably speaks of a woman profoundly dismayed by the events that have shaped the community of Slovoville. Without proper schools, an adequate clinic, a police station, and with inadequate tuck shops, she questions whether Slovo actually exists or has simply been forgotten by those her community had expected would deliver on the vision and hope their promises engineered? And yet she loves Slovoville that she is determined to live there for the rest of her life, even as her heart remains saddened by a municipal leadership that appears to care little about the residents of Slovoville or its future development.

As the interview progresses it is hard not to ignore the undeniable sense of steadiness, comfort, an anchoring and orderliness in the house which one can only estimate comes with security of tenure; what with the happy voices of young children in laughter and at play and male voices in the background with their drill machines busy at work, measuring, fixing, adding, renovating, realizing their hopes, one project at a time ...

We come to our next interview in Slovoville, which is the big brown RDP house we're approaching. This house is unlike any other we have seen so far and equally as exceptional from the neighbouring homes. In fact, looking on from the street, it is easy to assume the large house we see in front of us is a refurbished, renovated and expanded RDP house. The interview provides us with quite a unique story.

Meet our respondent: now retired, since officially moving into her RDP home in Slovoville in 1996, the life of her family and community have evolved and changed shape in ways that bring her both an unassuming great joy and grave disappointment. The respondent's journey is at once undeniably political yet deeply personal. She is a committed and concerned citizen and her story unfolds to reveal a woman of her particular generation, who recognizes the value of a close-knit, vibrant community working together to improve their lives. Her heart is wounded by the loss of hope for a better, brighter community.

At the same time, her life, as a homeowner, wife, mother and now grandmother is marked by tremendous pride and the liberty to lead her own life and vision in making the best of what she has.

The move from Meadowlands to Slovoville arrived with great optimism for the future. It was an incredible moment for the respondent as she



punctuates this memory with stories of the occasion when her parents moved from Sophiatown to Meadowlands in the mid 1950's. The hope that filled this past era spills over with renewed vision of a future South Africa. She imagined this new start with much anticipation and vision for justice, community, hard work, pride and progress - a continuation and extension of the values that filled much of her young life as a woman and mother.

Today she is grateful for the privilege of owning her own home. And although she values and tells her own personal story, she speaks thoughtfully and with a collective voice that remains mindful of her community. As she recognizes her fortunes at her husband's capable workmanship in building the beautiful home they now live in, her deepest concern is with the continued under-development of Slovoville. On the one hand, she is excited about the feeding scheme that provides food to young school children and equally so by the vegetable garden, both at the community hall, which supplies the fresh vegetables and nutrition for the programme. On the other hand, she speaks readily of broken hope: examples of high crime, high unemployment in the community, that lack of adequate schools, clinics and shopping amenities and dusty streets in Slovoville fill this loss. Her voice suggests that she is overwhelmed and resigned. Further there is a deep sense of powerlessness at the disappointment of unfulfilled promises.

There are two buildings on the property. The house where the interview takes place is not the original RDP home the family moved into in 1996. A large and modern house, it is the result of seven years of planning and saving. The first phase of the plan included building three additional rooms to the original RDP. For seven years the renovated RDP house is where they lived while the new house was being built. Her husband sketched the building plans for the new house himself. And although the new house was built all at once apparently the foundation was laid first before the rest of the house was completed. Retrenchment and retirement monies contributed significantly to the financing of the building project. Now their two children continue to live in what was the original RDP house while she moved into the new house and lives with her husband and grandchildren. Her husband, a talented carpenter by trade- a skill his grandfather taught him as a much younger man- he contracted builders, consulted with the NHBRC and surveyors to approve his building plan. And now that he is passing on the same skills and trade onto his sons, together they completed the internal work: the tiling, building the kitchen, the built-in cupboards and en suite bathroom in the main bedroom, the ceiling and '*gammazine*' walls etc. The workmanship is unmistakably immaculate.

Overall, hers is a story of triumph- moving to Slovoville has filled this respondent's life with grandchildren, she is proud of her youngest daughter who has graduated from university and continues to have future plans to improve her house. Her children are now able to help with looking after her. Her greatest contentment is that she has been able to fill her children's lives with the stability of a beautiful and secure home, a place to live out her retirement and one she can leave as an inheritance.

## Case Study 10: The Story of the RDP House - Slovoville

### Case Study: Sample 6; 23-03-2011

Submitted by: Motlalepula Mmesi

#### The Case Study in Brief:

##### *The story of a 35sqm starter house*

The respondent we interview describes herself as a woman who has more faith in the dreams she has in the daytime. "You can't trust the dreams you have at night when you are sleeping" she says and goes on to explain that too often those are the dreams she has found to be most misleading. Thus she prefers her day-dreams for thinking about her life and her future. Indeed she has hopeful dreams. For one, she tells us, she would like Slovoville to hold adult night school classes to help finish her education. At this moment in time, however, that dream remains deferred, indefinitely.

There is no telling what her dreams were when she went to write her name on the housing waiting list or when, at the community meetings, the older men teased her suggesting she was too young to own a house thus would not qualify. However, regardless of her youthful looks, she was a single mother earning less than R 3500 per month and qualified to be among the first (along with the elderly) to be allocated a new home.

Today she is well respected among her peers, family and neighbours and especially her customers- the children who come and buy from her spaza shop. Her entrepreneurial spirit is inspiring. It has led her to take on financial risk with the micro loans she has acquired to establish a spaza shop and built the backyard rooms, which now house two tenants.

An "RDP house is a starter house," she replies rather effortlessly. The respondent's words are in answer to her definition of an RDP house and come quite easily and confidently as if to suggest that the businesses she has already established on her property were a natural outcome of being given a house for free; a new start in life.

Our respondent is the first we interview, in Slovoville, to have moved from an informal settlement about 5km away known as Silvertown. She does not readily speak of this part of her life's history- instead she prefers to talk about the job she had there as an assistant in a small Vodacom container. Her description of this work experience illustrates a dedicated, hardworking and trustworthy employee. And the reward for her efforts over the years was receiving a container of her own to do with as she pleased- the one she had been working in was due to be shut down.

She moved to Slovoville in 1997. However, for nine years she continued to work in Silvertown

faithfully making the commute each day. She also sold sweets during this time using the additional income to supplement the extra transportation costs that accompanied the move to her new RDP home. However, as the interview continues it is difficult to ignore the green container or the L-shaped brown rooms that appear on her property. After learning about the community she now regards with fondness and her unique position as the youngest adult woman on her street, not to mention her *spaza* shop, the focus of our discussion turns to the building of these rooms. And so her voice shifts too- with an increase in acceleration and pitch. Although seemingly humble, she is excited about her efforts. She wishes God will continue to give her the strength she will need to do even more with her hands - build more and even expand her business.

An inspiring story unfolds to reveal sheer determination, strength of character and hard work. With an older daughter and a new girl child born eighteen months ago, she is equally determined to be an example to her two daughters. She wants them to have a place of their own to call home. She wants to teach her daughters that they can make a success of their lives and be independent women. The rooms and *spaza* shop are both projects that were completed incrementally and yet they both grew simultaneously alongside the other. The rooms, needing much more capital than the latter were built with a combination of *stokvel* monies, savings, risk, micro loans, building material from Builder's Warehouse and leaps of faith. The rental she received allowed her to take on an additional micro loan to build up her business and buy stock for the *spaza* shop. And the green container on the other hand is what she used to turn it into a *spaza* shop and sell small grocery items to her neighbours. She sees herself as having no other option in pursuing this avenue because she fears she will not find a job elsewhere. She hopes her efforts will imprint an indelible impression for her daughters.

She tells us of a story where she had encouraged a girlfriend to also start her own little telephone business. Her friend could find no reason to live life any longer and could not foresee hope in her life. The respondent is excited that her friend is doing well today. Despite her successes, living in Slovoville has not been easy. She has faced break-ins with stock for her *spaza* shop stolen. The added burglar bars have added some measure of safety but not completely. She felt at a loss and alone during this experience when seemingly no one from the community came forward to help or identify any culprits. She has made a few other additional changes to her house as well such as moving the door from the side view it was facing- it now faces the back. She has also added an internal wall to separate the rooms inside the house and plastered the walls inside the house. The bricks and sand in the yard speak of the outside wall she has started building along the perimeter of the property. She is also concerned, however, about the dizzy spells she experiences from time to time and her high blood pressure. She can't quite explain the dizzy spells or how they started nor can she make sense of whether they began before moving to Slovoville or not. These concern her too because the experiences makes her faint and vulnerable particularly if she would experience them when alone in the house. Moreover, the mobile clinic facility that comes twice a week does not meet her medical needs which adds additional stress for her should she need emergency medical attention.

After her friends had initially discouraged her from submitting her name on the housing waitlist, today she enjoys the envy of her friends since becoming the proud owner of a home. No one thought or expected that anything much would come of the housing process. She is grateful for the liberty her RDP home has given her to build and create a new life for herself and her two daughters. And she loves Slovoville. She raised her eldest daughter, now eighteen, in this house and her family has grown too. Rather than move or sell her property she would prefer to purchase another property to operate her business from.

## **6. ANNEXURE A: OVERVIEW OF THE THREE AREAS**

### **6.1 Slovoville**

#### **6.1.1 *Background and history***

Named for Joe Slovo, the first National Minister of Housing of the democratic era, the township of Slovoville, in its current form, is one of the newer settlements of Soweto. A 2004 report by the Community Agency for Social Enquiry (CASE)<sup>1</sup> describes Slovoville as “peri-urban with rural features” and notes the prevalence of RDP housing in the area. Slovoville is one of most physically isolated communities in Soweto and is, in part, characterised by open spaces, wooded land and abandoned mines. In terms of land use the area was, until the mid-1990s, predominantly used for gold mining and was owned by the South Reef Group. .

For historical reasons Slovoville is divided into two sections. The larger area is Slovoville proper and once contained hostel accommodation for Black miners which included some quarters for families. The southern part of the township was historically known as Skoonplaas, and housed White miners and their families.

#### **6.1.2 *Housing and land use in Slovoville***

By the late 1980s the area now known as Slovoville had become occupied by people from Medowlands (an older Soweto settlement) in addition to the existing resident miners. The newer residents erected shacks on open ground and some believed that the government of the day was planning to build housing in the area.

As the mining company wound down its operations in 1994/1995 miners were retrenched and the White families in the Skoonplaas section of town began to vacate their houses. Some of the residents from the local informal settlements moved into those houses but were forced out when South Reef embarked on a demolition programme. The Slovoville residents organised and tried to stop the mining company from continuing the demolition of these houses. Ultimately local government intervened but in the end only 7 or 8 of the houses were spared from demolition.

Slovoville was among the first sites in the Johannesburg area for housing development under the RDP programme. Local residents were told that there would be three tiers of eligibility. The highest priority would be for the elderly, the second for single parent families and the third for two-parent families.

However, there were also significant internal political divisions in the community concerning housing typology. In the mid-1990s the community was heavily factionalised between the ANC and the South African National Civic Organisation (SANCO) and the two groups had different ideas as what type of housing should be built. The ANC favoured a model of small individual houses while SANCO

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<sup>1</sup> Community Agency for Social Enquiry (June 2004): *Voices Of The Poor: Case Studies Of Urban Poverty In The City Of Johannesburg*

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favoured a model more akin to hostel-style accommodation. SANCO had built such accommodation (albeit at a small scale) for their members and the ANC faction also secured funding to build 20 houses based on their model as prototypes. As few as these were the ANC-inspired houses (akin to the model adopted by the RDP programme) were noted for their good quality. Eventually the ANC and SANCO agreed on a model of small individual houses on plots large enough to grow food.

The first full-phase of RDP development saw the building of some 1600 RDP houses but these were generally of a lower standard of quality than those few built in the demonstration phase. Most were not internally divided, were not plastered and many had roofing problems. However, a portion of the 1600 houses delivered were well-developed. Local Ward Councillor Mr M. T. Dhlamini explains that the early RDP structures were built with a subsidy of merely R 15 000 per house. The community had to be extremely vigilant to ensure that the developer actually completed the building process rather than, as has occurred in many other communities, merely servicing the site and pouring a concrete slab. There was excellent oversight and the developer was held accountable. The community also won on the issue of window size. The developer wanted to install very small windows to save costs. The community insisted on and received larger windows.

The Councillor also emphasised that these small houses were only ever seen as “starter homes.” The idea was that as people moved out of poverty they would build additional rooms and improve their properties. He also emphasised importance of maximum community involvement in the housing development process to help ensure the delivery of a quality housing product as well as a sense of “ownership.”

The community also fought for the mining company to release the land to the government for the purposes of further development. In the early 2000s the South Reef Group agreed to donate the land to the City of Johannesburg. Ironically, the City initially refused to accept the land and asked that a geotechnical report to be undertaken to assess the extent of the damage to the land due to mining activities. The City then wanted the mining company to rehabilitate the land to make it suitable for residential and other development. Not surprisingly the company refused. Councillor Dhlamini asserts that it took several years before the City finally accepted responsibility for rehabilitation

Another issue that the community members had to address was that of sewerage. The residents had expected that the systems in each house would be connected to the sewage mains but realized that the developer was planning to develop septic systems. After significant advocacy efforts the community was able to ensure that sewerage was connected to the mains.

The CASE report<sup>2</sup> noted that some of the RDP houses were apparently being used to run businesses, that overcrowding was evident in many cases and that shacks had been / were being built in many back yards. CASE noted that there was already a high level of people renting out their RDP houses and, at that time (2004), the average monthly rent for such seemed to average about R 250. It is extremely instructive to note that in November 2010 a one-bedroom house in Slovoville was

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<sup>2</sup> ibid

advertised for rent at R 1500 per month.<sup>3</sup> This suggests not only a high demand for rental accommodation in the area but also that such accommodation may no longer be affordable to those on low incomes.

Many positives were also noted by the CASE report. It seems that that by 2004 political hostilities and community divisions had been largely resolved and the area was generally tranquil. People appreciated that large plots they had been allocated through RDP and the soil was fertile for planting. Residents also noted that they resided close to tuck shops. Others expressed a sense of pride coming to own their own homes for the first time.

More recently, however, tensions have erupted over RDP housing allocation. In September 2009, The *Sun Soweto* reported that 500 newly completed RDP houses in Slovoville had remained vacant for over six months while local people, long since on waiting lists, remained in shacks. At the same time residents contended that provincial officials were attempting to evict them from their shacks. A community meeting was held to address the situation but, while a municipal official showed up, no provincial official attended.

### **6.1.3 Current overall situation at Slovoville**

All RDP homes have access to water, sewerage and electricity. However, only one major road is tarred. Many of the smaller roads are in very poor condition and some become impassable for the mud when it rains.

The one primary school has historically been isiXhosa-speaking and has only recently begun to provide instruction in isiZulu. Parents are concerned that children must pass through a heavily wooded area to get to the school. Councillor Dhlamini has also identified this as a major public safety concern. The CASE report had noted that there are also old mining dumps on route to the school and that these represented a danger to children. This is apparently still the case. Many primary school-aged children in Slovoville (and all high school children) attend schools in other areas. This places a substantial burden on low-income families as they have to meet the costs of taxi fares.

There is no SAPS station but the residents are strongly agitating for a satellite station. The community has developed a Community Policing Service (CPS) and residents are supported to “whistle blow” when crimes are committed. A small office space is used in the community hall for the CPS. In addition to attacks in the wooded area, there is also a problem of people “scavenging” for gold in the abandoned mines, which is an illegal activity. People are concerned that this attracts criminals into the area.

While there is no permanent clinic a mobile facility comes to the township each Tuesday and Thursday. The community has agitated for more clinic days but the municipality indicated that this is not currently possible citing “budget constraints<sup>4</sup>.” There is no municipal office of any sort but there

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3 Donkiz Real Estate: [www.donkiz.co.za/real-estate/to\\_let~westrand.htm](http://www.donkiz.co.za/real-estate/to_let~westrand.htm)

4 City OF Johannesburg 2009 IDP Community Outreach (Chapter 4): <http://www.joburg-archive.co.za/2009/pdfs/idp/chapter4.pdf>

are two or so rooms in the community hall which are sometimes used for municipal purposes. There are also several crèches – two of which have expanded considerably and one now occupies a converted garage in addition to the original house.

Despite the fact that the mines in the immediate vicinity have been formally closed, Slovoville is close to a still-active mining area and some people have rented rooms to individual miners who would rather stay in town than in the worker's accommodation. There is some evidence of upgrading of houses but this is not the predominant picture.

The original RDP beneficiaries' residents apparently received title deeds. However, the trend of people informally "selling" their homes as identified in the 2004 CASE report<sup>5</sup> has evidently continued and possibly accelerated. Two other sources noted that there is a very high level of informal sales with one stating that many purchasers feel that they have bought their premises despite no legal transfer having taken place. Councillor Dhlamini calls the local informal sale of RDP houses a "serious crisis" and has actively discouraged such transactions. He notes that many people who have "sold" their houses have relocated to local informal settlements.

#### **6.1.4 Local Economic and Social Development:**

Underlining Slovoville's relative isolation, Councillor Dhlamini describes local economic development as a "serious challenge." The lack of economic development in Slovoville, and of the under development of the Skoonplaas area in particular, is a major concern leading the Councillor to assert that "we can't go on failing our people." The situation has recently prompted community leaders to form a Section 21 company to plan and facilitate the development of the area. A leading priority, identified as *Slovoville Phase 1*, will be to develop the Slovoville Town Centre. It is expected that by late 2011 land will be transferred from the City to the Section 21. After the transfer takes place the organisation will need to identify sources of funds for development.

Zoning issues have also complicated the path to development in Slovoville. For the longest time the area was not technically zoned as residential and this delayed various aspects of development. One resulting problem was that Eskom was reluctant to extend power to new homes. Again, it took a great deal of community advocacy to secure electrical services.

An excellent agricultural initiative is underway in Slovoville which has boosted both food security and livelihoods. Residents have secured funding from the Department of Agriculture for seeds and have grown food in open land and in private yards. While much is used for consumption by the growers themselves, some produce is sold in local spazas.

#### **6.1.5 Conclusion**

A significant strength in Slovoville is that residents are well organised to meet their many challenges. However, while there are some indicators of an accelerating rental market in the area there does not appear to be a significant level of awareness of the use of housing as an asset which can be formally sold.

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<sup>5</sup> ibid

HOUSING SUBSIDY ASSETS  
REPORT ON A QUALITATIVE STUDY IN THREE COMMUNITIES

**Interviews**

T Dhlamini: Ward Councillor (53), Johannesburg Metropolitan Municipality

Motlalepule Tsepe: Progressus Research & Development

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## **6.2 Emaplazini**

### **6.2.1 Background and history**

Located north of Durban near the larger and more developed community of Inanda, the township of Emaplazini is among the poorest areas within the eThekweni Metropolitan Municipality. The contrast between the two settlements is illustrated by a community housing activist who stated:

*While Emaplazini cannot be said to be a strong community itself, it is located near a strong community which has been called "Soweto in Inanda."*

In the early 1990s the area now known as Emaplazini was generally seen as part of Piesang River. Part of a former "homeland" the land was owned by well-to-do African families (not traditional leaders) some of whom farmed commercially. As long ago as the late 1970s people began to squat on unused portions of the land<sup>6</sup>. Around 1984-85 the owners began to rent out plots for people to erect a shack. The demand for land relatively close to Durban was growing and the 1980s to 1990s saw more people arriving and taking up residence as tenant squatters. Some came from deep rural areas wishing to be closer to Durban to find work while others already worked in Durban but wanted a space of their own, possibly wishing to escape overcrowded and unsafe conditions.

However, Durban was not easily accessible from the Emaplazini sites. For many years roads remained un-tarred. Residents had to walk 7 to 10 kilometres to the nearest taxi pick-up point to travel into central Durban. Furthermore, living conditions in what was essentially a growing informal settlement, were very poor with extremely limited infrastructure and few accessible services. As one illustrative example, people had to purchase their drinking water from a kiosk. Few, if any, of the owners provided significant assistance to their tenants. One community activist argued that the squatters were badly exploited and described the owners as "shacklords."

By the mid-1990s, many other locations in northern eThekweni were becoming developed and the Emaplazini shack dwellers pushed hard for development of their community. One of the landowners, representing himself the others, ultimately negotiated that sale of the land to the municipality for the purposes of developing Emaplazini as a formal township. This move seemed to bode well for the long-suffering residents.

### **6.2.2 Housing**

The current housing mix in Emaplazini is predominantly RDP with a smaller number of homes built through the People's Housing Process (PHP). There are also numerous resident-built mud houses. Interestingly, there is a small scattering of well-developed and maintained houses that were built before the RDP era.

Redevelopment began in 1997 and some RDP housing was constructed. However, even by this time the City had not assumed responsibility as the housing provider and future arrangements were uncertain. A community-based Section 21 company was formed which included the local Ward

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<sup>6</sup> One elderly lady reported to the Progressus researcher that she had been resident in the immediate area since 1978.

Councilor at the time. This entity initially acted in an executive capacity and took prime responsibility for planning and coordinating the redevelopment effort. The Section 21 Company was also entrusted with ensuring that the development was suitable for the local community.

However, the current Ward Councilor for the area claims that in the redevelopment of the township in the late 1990s, most of the budget allocation was spend on infrastructure leaving very little for top structures. Even then, most of the houses that were completed contained only a single room and were merely 28-30 square metres in size.

### **6.2.3     *Current local social and economic issues***

Infrastructure provision has improved enormously in recent years. Almost all roads are now tarred and virtually every formal house has access to electricity, sewage and water. But there are few, if any, social amenities or public services. There is no school or clinic in Emaplazini and residents must travel to neighbouring communities for these essential services.

There are a few tuckshops, some shabeens and a few service-type micro businesses but nothing resembling a shopping centre. In fact, at least two stakeholders asserted that there are no “formal” shops at all in Emaplazini and that people must shop in surrounding areas such as Inanda for most of their requirements. There were attempts to establish a commercial market in the township but, this did not succeed. One stakeholder explained that there were simply too many challenges and restrictions that could not be overcome.

Levels of unemployment are extremely high, certainly at a rate of at least 50 percent.

Infrastructure development in the broader area is driven by the INK programme which covers the larger townships of Inanda, Ntuzuma and KwaMashu and the surrounding areas. INK is aimed strategically to promote the development of designated urban renewal areas. But the programme is mainly concerned with large infrastructure projects for the area as a whole rather than meeting very localized challenges such as the need for small-scale economic development.

### **6.2.4     *Recent / current initiatives***

In early 2011, the municipality (in partnership with a private development firm) completed a diagnostic report on Emaplazini. The report understandably focused on housing and infrastructure issues, identifying gaps and deficiencies in the civil infrastructure and top structures that requires rectification. However, an interviewee from the private development firm felt that there is also a need to undertake further study on local social and economic issues. Many households survive on social grants and at a community meeting in April, 2011 the leading concern expressed was the need for community members to have better access to work opportunities. On the basis of the diagnostic report, KwaZulu Natal Province has agreed to fund a rectification programme which, while driven through the provincial government, will be implemented by the municipality. A total budget of is R 85.24 million has been approved for the entire rectification programme at Emaplazini.

### **Interviewees**

Beryl Khanyali: - eThekweni Metropolitan Municipality

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Sipho Gama: KM Construction and Development

Patrick “Magebhulu” Hunsley: Community / housing activist

Mr Shemba: Ward Councilor, eThekweni Metropolitan Municipality

Motlalepule Tsepe: Progressus Research and Development

## **6.3 Thembaletu**

### **6.3.1 Background**

The township of Thembaletu is located on the Western Cape southern coast, to the South-east of the George City Centre on the southern side of the N2 highway. Relatively close to beaches, tourist resorts, various estates, nature reserves and many other attractions, this community, part of George Local Municipality, remains poor. The micro-economy does not appear to benefit directly in any substantial way from opportunities created by the many facilities noted above.

### **6.3.2 Housing situation**

A municipal official who has worked in housing in the area for 30 years explains that, prior to the political transition; Thembaletu came under the authority of the local Black Administrative Board but was a town “in its own right” and was serviced / maintained by the provincial government. A local municipal councillor contends that the township’s origins are connected with the area being used as a destination for people who had been forcibly removed from areas zoned as “White” or “Coloured.” The first subsidised housing in the area pre-dates RDP and was built by the municipality in the late 1980s/early 1990s under the Black Communities Development Act. By 1994 there were 944 houses and a further 900-odd serviced erven.

Thembaletu has grown rapidly in recent years with many people arriving from rural Eastern Cape areas in particular. The township has seen the development of some 5600 state-subsided houses since 1995/96 when building under the RDP housing programme commenced in the area. Having arrived, people would generally stay in the squatter camps for up to five years before being granted an RDP house. Currently, there is only one very small section of the township where any non-subsidised, formal housing exists. The municipality estimates that there are no more than 15 houses which have built privately.

George Municipal Councillor Fanele Guga represents Ward 12, one of five wards in Thembaletu. He notes that the homes are generally not well-built and have many structural and other defects. A community leader corroborates that maintenance deficiencies are widespread and that leaking roofs are particularly prevalent in this stock. In 2008 local councillors negotiated with the then Provincial MEC for Local Government & Housing who agreed to a programme of remediation for the sub-standard houses in Thembaletu. However, three years later the programme has not commenced and it is not clear what cause of the delay is.

Three of the stakeholders interviewed for this community profile noted that backyard shacks have proliferated on RDP housing sites. A municipal official estimates that, as of late 2009, more than 4000 residents lived in backyard shacks, but conceded that the number may be even higher as of mid-2011. Councillor Guga contends that a clear majority of people in this township live in backyard shacks. The number of such households that have an agreement to pay rent to the house owner is not known. While many do pay rent, one community leader contends that many, if not the majority, of shack dwellers are family members of the owner and would not necessarily be asked to pay rent.

In late 2009, there were an estimated 4350 households living as squatters in open land. Again the municipality acknowledges that the numbers may be higher in mid-2011 and plans to undertake a new survey before allocations of new RDP housing are made. The municipality plans to allocate new RDP housing to those squatters of long-standing who qualify for the Housing Subsidy Scheme (HSS) and they will receive title deeds. For those who do not qualify (e.g. if they are not South African citizens, income is too high, etc.) housing will still be offered but on a public rental basis. In other words such housing will not be legally transferred but will be managed as municipal rental stock (which may be transferred to qualifying HCC beneficiaries at a future date).

However, the councillor notes that there have been problems in the past with RDP housing allocation which have caused resentment in the community. He contends that of 950 new allocations in a recent RDP project, only 45 went to people already resident in the local area. Local ward councillors have not been able to obtain access to the documentation concerning the allocation and their questions on how eligibility for this project was assessed have not been clearly answered.

Similar to so many other communities, there is an extremely high rate of RDP residents “selling” their houses informally. A municipal officer notes that such informal sales tend to occur when the owner obtains a job outside of the area. Ironically, the vast majority of the original owners were provided with title deeds to their properties.

The municipality is in the process of compiling an application to the Upgrade of Informal Settlements Programme (UISP). If the application is successful the municipality will be in a better position to develop housing and infrastructure for benefit of the many informal residents of this community.

### **6.3.3 Overall development and services**

Councillor Guga describes the pace of development (including the delivery of bulk infrastructure) in Thembaletu overall as “very very, slow.” Local elected representatives have had meetings with provincial and national officials about the substantial delays in delivery. While electricity is connected to all formal houses many indigents have not been able to access their right to their free basic allocation. Furthermore, many require far more power than the basic allocation gives them and they can only afford to purchase electricity here and there. Homes have water connections but many don’t appear to have metres. It is not clear what methods are used to calculate water bills but the councillor contends that for many people such “readings” are entirely inaccurate and clearly much higher than their usage would warrant.

A major service problem is that of refuse collection and rubbish tends to pile up on most street corners. While the municipality has a programme of street cleansing once or twice a month, the response is generally poor when compared to the suburbs. There is a similar problem with street lights. In suburban areas Councillor Guga contends that it only takes one complaint to have a street light repaired. In Thembaletu elected representatives must struggle to have a bulb changed. They must write letters, and even go directly to the relevant municipal office themselves. The municipal officers sometimes complain to them that there is “no budget” to attend to such matters.

In terms of business and local economic potential there is a great deal of individual / household initiative, but this remains largely unsupported. Many people grow food and some harvest enough produce to sell it. Many women in the community are skilled seamstresses and undertake sewing work wherever they can. There are various micro-enterprises operating and some of these are registered companies. However, a local community leader contends that many micro-entrepreneurs find the process of getting their business formally registered is too complex for them to undertake. Also, many local people with skills are seemingly frustrated as they believe that they are not given the opportunity to be considered for inclusion in the municipality's database of service providers.

The municipality notes that there are many informal businesses in this community (including vendors, street mechanics, sewing businesses, etc.) but concedes that there are no interventions planned to support them. (The only major initiative which has assisted local business has been the development of taxi ranks). Noting a successful example in Richards Bay, the George Municipality made an application to the National Government in 2008 for funds to develop street-side stall structures for informal vendors. Unfortunately, Treasury but rejected the proposal and most local vendors sell their produce in Central George.

The general lack of local jobs was noted by all five interviewees. Most of those who do have formal employment jobs travel outside of the township to work. Some residents work in domestic positions in the George suburbs, a few work in Central George, while others have retail jobs outside the George Municipality in areas such as Knysna.

There are few formal shops in Thembaletu. However, plans are underway for the development of a shopping precinct centre near the entrance to the township. The municipality has bought the necessary pieces of land for the project and, as of May 20011, was beginning to prepare the site. It is expected that construction will commence between late 2011 and mid-2012. This proposed shopping precinct brings the hope of the provision of local, sustained employment at least for some. Unlike many communities with substantial RDP housing stock, there is not much of a market of people renting out rooms in Thembaletu. There are, however, cases of people renting out a whole house. A community leader confirmed that houses are rarely used for business purposes although some owners do rent out space for informal shops. South African locals undertaking local trade via the numerous tuckshops throughout the community are seemingly in the minority. Most of these enterprises are owned by Somali nationals who rent the shop space from longer-term residents.

#### **6.3.4     *Community facilities***

There are several schools in the community and two schools, a primary and a high school have recently opened. Land has also been earmarked for another primary school. There is a police station in Thembaletu but violent crime is a significant problem. At the time of writing there is only one clinic in operation and this is increasingly unable to meet the demand of this fast-growing settlement and people start to queue at 4.30 am. There have been a number of attacks on woman as they have made their way to the clinic pre-dawn and this underlines a major concern with poor public safety in this community.

A German foundation is in the process of establishing a clinic which, once fully operational will be turned over to government health authorities for day to day administration.

There are two community halls in Thembaletu and a third, as of May 2011, is under construction.

#### **6.3.5     *Microloans***

The Kuyasa Foundation, a social development organisation which provides microfinance services to home owners who are excluded from formal finance mechanisms, has an office in George and has been active in Thembaletu. Kuyasa reports that in Thembaletu it generally supports owners of RDP housing who work as small informal traders and domestic workers. In the vast majority of cases such support consists of granting microloans for housing improvements. Most typically, borrowers require the loan to add an extra room or rooms, and many wish to erect fencing around their properties. Kuyasa notes that there has been, in recent years, a significant shift in the age profile of people applying for home improvement loans in this community. A greater portion of young people have been applying for such loans perhaps reflecting a pattern of people inheriting the homes originally allocated to their parents.

#### **Interviewees:**

Thys de Beer: Official of George Municipality

Thembakazi Shude –George branch manager – Kuyasa Fund

“Mr James” (identified as a community leader)

Fanele Guga: Councillor for Ward 12, George Local Municipality

In addition, nowhere in the study areas was any evidence found that people felt that state investment increased the value of their property.