The role of social housing in reducing poverty and inequality in South African cities

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1. Introduction

1.1 The aspirations for social housing

Social housing is often held up as a remedy for many of the problems facing cities and towns in South Africa, sometimes even a cure-all. This is apparent from many recent policy documents and ministerial statements (e.g. DHS, 2015; SHRA, 2017; Mfeketo, 2018). For example, social housing is seen as a potent means of promoting economic inclusion and upward mobility by offering people a safe and supportive living environment close to jobs. It should function as a stepping stone which families will move through and into the private housing market when their economic circumstances improve, thereby releasing a resource for other needy households to occupy and advance over time. This makes social rented housing a valuable public asset that needs to be managed for the long-term by robust organisations with an enlightened agenda of enhancing personal capabilities, building mixed and vibrant communities, and ensuring social and economic progress. The government believes that many social housing organisations should be black owned and controlled, and that women and young people should benefit from the jobs and other opportunities afforded by the growth of the sector (e.g. in property maintenance, security, gardening and cleaning) (SHRA, 2017).

Social housing is also intended to serve a broader, more strategic purpose in restructuring the segregated, sprawling spatial form of cities and towns. Indeed, it is the only policy instrument that is explicitly designed to support higher density housing in well-located urban areas. This makes it makes it quite distinct from the government's other housing programmes, which are predominantly concerned with large scale provision at relatively low cost. The social housing capital subsidy is larger per dwelling unit than the others and expected to be aligned with efforts by municipalities and other public bodies to release and accelerate the development of vacant and under-used land in conducive locations. This is intended to help knit-together the fragmented urban fabric and improve the viability of public transport by increasing ridership on key corridors. A more compact and consolidated urban form should reduce the costs of public infrastructure and service delivery and moderate traffic congestion. It should also yield more functional human settlements and more productive cities that attract additional private investment and create more jobs. The government has a further expectation that social housing organisations should be involved in rehabilitating run-down inner-city buildings, with beneficial economic, social and environmental outcomes (SHRA, 2017).

The Minister for Human Settlements captured the breadth of these aspirations in her foreword to the recent State of the Sector report (SHRA, 2017). She also referred to increasing confidence in the sector, widening tenure choice for households, creating sustainable and integrated human settlements, and attracting external investment to fast-track production and meet the growing demand for affordable rental housing in good locations. There was no acknowledgement of any tensions or dilemmas facing the providers of social housing, nor much clarity about the government's top priorities for the sector:

"Social housing is … a key component of government's commitment to … address structural, economic, social and spatial dysfunctionalities in South African society … Social housing is pivotal for … spatial transformation, public transport efficiency and urban inclusivity … critical for urban consolidation and redevelopment … unlocking private sector investment … offering social services and security … (and building) social capital" (SHRA, 2017, pp.2-3).

1.2 Core propositions for investigation

Clarity of purpose is important for any policy to be effective and enduring. Policy-makers cannot simply 'have it all' in practice. Loosely-specified policies tend to get diluted over time and lose whatever distinctive contribution they might have made if they had adhered to their original purpose.

The goal of this study is to interrogate two particular propositions that lie at the heart of prevailing ideas about social housing. These propositions can be seen as constituting part of a 'theory of change' underpinning social housing policy. They have not been articulated in this form before, although there have been other theories of change formulated for social housing (e.g. DPME, 2016; Genesis Analytics, 2019). The propositions outlined here draw different strands together into a coherent set of ideas that resonate with the conventional wisdom about the role of social housing. One centres on the development of urban land and the other on the development of people.

First, social housing is widely seen as a way to reverse apartheid spatial planning and post-apartheid residential sprawl by enabling urban integration through higher density, well-located housing. The proposition is that a concerted intervention in the land market can undo historic patterns of coercive racially-driven population settlement. Such action can also counter prevailing property market trends which tend to distribute low income households to the urban outskirts, where land is cheap and plentiful. The policy requires identifying and acquiring strategic land parcels in places that have a proximate relationship to economic centres, social amenities and connecting infrastructure. Once the affordable (subsidised) housing is developed it needs to be protected and maintained for poor households to avoid gentrification and/or displacement by higher income groups.

The core assumption is that the cost to the state of acquiring this land and property is not prohibitive, but is worthwhile – and clearly perceived to be worthwhile - considering the wider benefits to be gained from creating mixed communities living at higher densities, instead of segregation and sprawl. A related assumption is that social housing projects will spur further changes in the surrounding built environment and local economy through demonstration effects and tangible spillover effects. The new investment in social housing will boost confidence in the locality and raise land values, attract investment in shops and consumer services, and encourage property renewal and redevelopment at higher densities. This might also require complementary investment in the area's infrastructure by other government entities.

The simplest approach to launch this process of land-use intensification and regeneration is to focus on land that is already in public ownership to avoid the cost of acquisition, although maintaining a pipeline of land supply will require periodic acquisitions of new sites. It may also be advantageous to target areas characterised by current uncertainty and risk, where property values are depressed but there is scope for uplift. This would include run-down areas with vacant infill sites and existing buildings which are old and somewhat neglected, such as former industrial and warehousing districts in the zone of transition surrounding many CBDs. The lower cost of property acquisition would improve the financial viability of social housing projects. Over time a valuable asset would be created that could be leveraged to raise additional funding for new projects.

The second proposition is that social housing is a means of lifting people out of poverty by providing them with decent accommodation and support services in places that are accessible to economic opportunities and social facilities (such as good schools and hospitals). This kind of intervention in the labour market may improve people's chances of obtaining and retaining employment in two ways: (i) By moving closer to economic opportunities they will be better placed to compete for available jobs. They should be more attractive to employers because they will be more punctual and reliable, and they will be more motivated because they will save commuting costs and time. (ii) The safer and more supportive living environment will enhance their skills, networks and awareness of job opportunities and employer expectations. Job-search support, childcare, financial advice and other supplementary services provided by social housing organisations should help to provide a stable foundation for people's economic circumstances to improve.

In addition, some tenants may take advantage of their new living environment to start their own enterprises by providing goods and services to meet the demands of the expanding community and improving local economy in the vicinity. Group of tenants may also come together to form community organisations of various kinds (covering cultural, religious, recreational, sports and other activities) which further raise morale, develop capabilities, strengthen social ties and give rise to other constructive, income-generating initiatives.

The selection of tenants for social housing is important to this proposition. They should be able to afford the rent but not have sufficient income to afford accommodation in the private housing market. Their position in the labour market is also important. At least one of the members of each household should be economically active in order to benefit from the locational opportunities. Some might also have ambitions to enter self-employment or initiate a small business. In the interests of fairness and creating a mixed or balanced community, a minority of tenants might be retired, disabled or focused on bringing up children. Projects should also comprise mixed income groups and people from diverse racial backgrounds.

These features of social housing are very appealing in the context of high unemployment, persistent racialised poverty and entrenched inequality. They offer a vision of a more inclusive and prosperous urban future. Hence it is not surprising if social housing has considerable symbolic attraction and is sometimes portrayed as a panacea. However, there is little consideration of the necessary conditions for promoting social housing on a large scale, the various risks and dilemmas faced, and the inevitable trade-offs associated with this form of housing. For example, can one assume that accessible urban land is available to develop medium-density housing at a viable financial cost? Such land is often in high demand from multiple users, even if it is in public ownership. Public bodies will have to sacrifice a financial windfall if they are to transfer their surplus land to social housing organisations at low cost. There are sometimes legal reasons why this is difficult and they may not support the logic of regenerating run-down areas through social housing. They may not have the resources to maintain a pipeline of land supply for social housing. There may also be substantial economies of scale associated with building larger numbers of social housing units on cheap peripheral (greenfield) land. Experience suggests that building on brownfield sites is a slower process subject to more complex negotiations, regulatory hurdles and bureaucratic procedures.

The second proposition plays down the general lack of demand for low-skilled labour and the intense competition for available jobs in economic nodes. Moving people closer to these opportunities will not necessarily transform their chances of obtaining work or better paid jobs, especially if they face other barriers to employment, such as limited skills or onerous domestic responsibilities. In these cases, huge costs may be incurred in accommodating households in better living conditions, but without the economic spinoffs of upward mobility and recycling the rental stock. Many more households could perhaps have been offered better living conditions if the project had been located on cheaper land? This is a serious consideration for political decision-makers, given the social and political pressures arising from the large housing backlog and desperation of hundreds of thousands of people for improved accommodation.

1.3 The underlying problems

A simple elaboration of the scale and nature of the urban housing challenge in South Africa is helpful to understand what lies behind the social and political pressures on the state to accelerate delivery. The high level of need or demand for housing partly reflects the growing urban population, combined with a decline in the average size of households over time. The number of households requiring accommodation is growing faster in cities than elsewhere because of rural-urban migration. People are moving to the cities in search of jobs and livelihoods because of the dearth of opportunities in the rural areas and small towns. Most of the individuals and families requiring housing in the cities have low incomes. They cannot afford private housing in the formal market and private developers cannot afford to supply these households with proper homes because the cost of provision exceeds what they could afford to pay. Consequently, many of these households find shelter in the informal sector or they move in with family or friends. Most informal dwellings are insecure, unsafe, overcrowded, unregulated (in terms of rentals) and lack basic services, such as decent sanitation, clean water, refuse collection and electricity. The unsatisfactory nature of these solutions explains why many people look desperately to the state for assistance in providing affordable (subsidised) housing.

The issue of location lies at the heart of the urban housing challenge. Apart from the history apartheid spatial planning, this is partly because the majority of low cost housing built by the state since the 1990s has been on the periphery, far from economic opportunities and social facilities. This reflects the steep land gradient in the city and the attractiveness of cheap land on the outskirts. Many of these settlements have been built at densities that are too low to support public transport and other important amenities. The subsequent growth of informal settlements in and around these townships, and of backyard dwellings within the townships, has reinforced the problem of poor accessibility to jobs and livelihoods. The ‘spatial mismatch’ between these overcrowded and underserviced residential areas and the areas of economic opportunity has increased the burden on poor households forced to travel long distances to work or to seek work. Up to 40% of their disposable income is absorbed by transport and up to 3-4 hours a day may be diverted from more productive uses, such as education, parenting or additional income generation. This undermines self-reliance, inhibits upward social mobility and deepens household dependency.

Selected statistics from the situation in Cape Town help to illustrate the housing problem in other major SA cities. To begin with, there are only 10 formal houses in the city for every 17 households, resulting in a housing backlog estimated to be about 350,000 (CAHF, 2017; City of Cape Town, 2018). This is made up of 144,000 households in informal settlements, 75,000 in backyard shacks (both based on 2011 statistics) and the remainder in overcrowded or otherwise unacceptable housing conditions. The city council estimates that 35,000 housing units need to be built each year for the next 20 years to eradicate this backlog and also to cater for new demand that will emerge over this period (CCT, 2018). Between 1996 and 2007 the average number of formal houses built each year was 16,000, i.e. almost half the number actually required. The private market supplied 60% of these and government programmes 40%. However, over the last decade only 7-10,000 formal houses have been built each year (ibid). This reflects the economic slowdown, higher unemployment, credit constraints and the government's main housing programme running out of steam. At the current rate of delivery using conventional methods, the CCT estimates that it will take more than 70 years just to eradicate the current backlog.

The gap between formal housing supply and demand has been filled by informal housing in freestanding shack settlements and in backyards. While 'only' a third of the new housing provided in Cape Town in the 2000s came from the informal sector, this has since risen to about half. Interestingly, many backyarders are employed and pay a reasonable rent (between R500 and R2,500 per month). They constitute a natural source of demand for social rented housing because they fall into a gap between eligibility for RDP/BNG housing and qualifying for a formal bond from private financial institutions to buy their own homes. Moving to a well-located and more supportive social rented unit would free up valuable time and resources and might provide a major stimulus to advance their position in the labour market and enable them to move further up the housing ladder.

1.4 The core research questions

The broad purpose of this study is assess the effectiveness of government efforts to reduce poverty and inequality in the major cities through the provision of well-located housing. The study can be divided into two core research themes at the programmatic and project levels:

1) The contribution of social housing to spatial transformation:

The first is an assessment of social housing at the city-level. This involves a programmatic evaluation of the design, coordination and implementation of social housing in achieving spatial transformation across three cities (probably Johannesburg, Cape Town and Durban). The assumption is that market forces tend to reinforce spatial inequalities, therefore, determined efforts are necessary to invest in affordable housing in places that are accessible to business nodes, industrial areas and transport hubs. The study will examine the various financial, regulatory, attitudinal and other obstacles to the development of affordable housing in well-located areas.

The main research questions are:

- What is the cumulative scale, composition and location of social housing projects in the major cities?
- What factors have enabled and constrained the provision of affordable housing in well-located areas? (e.g. financial model and subsidy levels, availability of cheap land, neighbourhood attitudes, leverage of private investment, planning and regulatory issues, institutional capacity constraints, municipal leadership, fragmented government)
- What impact have these projects had on other investments in and around the same areas? For instance, have they helped to spur other public or private investments, or at least coincided with the provision of other types of housing?
- What difference has the BEPP and associated procedures made to the most recent social housing projects? For example, has it helped to expedite progress, or to align other investments in infrastructure to the social housing schemes? What other types of public and private housing are being/have been developed in the Integration Zones, and which segments of the population have benefited?

2) The contribution of social housing to economic mobility:

The second is an assessment of social housing on livelihoods at the household level. The assumption is that access to employment is an important determinant of job prospects and life chances, and that property market forces will tend over time to displace low income households from convenient locations. Rental housing is less susceptible to displacement and gentrification than ownership because the asset remains under the control over the SHI. Therefore, social housing, should facilitate access to employment and social mobility for low-income households who may eventually move upwards and out of the programme.

The main research questions are:

- Who has benefited from social housing projects in terms of household composition, socio-economic status, race, gender and age? What impact has the rent level had on the beneficiaries?
- What impact has living in the social housing had on their employment status, income and general well-being (defined in terms of quality of the housing stock (size of units, internal facilities and amenities within the precinct)? What is the extent of social mobility among tenants, and what explains this high/low mobility?

The purpose of this report is to review existing research and evidence, and to provide a preliminary analysis of secondary data on social housing projects in SA.

2. Social housing policy and impacts: a global review

2.1 The importance of housing policy to poverty and inequality

Governments around the world face challenges of providing adequate housing. The global urban affordable housing gap is currently estimated to be 330 million households, and it is expected to grow to 440 million, or 1.6 billion people, by 2025 (King et al., 2017). The housing crisis is particularly acute in much of the developing world, where about one third of the urban population lives in informal dwellings (ibid). While the scale, extent and impact of the affordable housing problem varies between and within countries and cities, a large number of people live in inadequate conditions with limited access to basic services, insecure tenure and far from urban economic opportunities and social amenities. Living in such precarious conditions is both a consequence of and contributor to urban poverty and social inequality. Sub-standard housing affects personal health and well-being and constrains socio-economic development. The enormous amount of people living in poor conditions presents a serious challenge to governments in achieving the sustainable development goals (UN-Habitat, 2012).

Most governments formally recognised the right to adequate housing, as part of ratifying the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. Reducing housing poverty and inequality are therefore important government responsibilities (Clapham, 2019). There are various social, economic and political benefits from intervening in the housing market. Clapham (2019) distinguishes between three overarching goals of public housing policy: (i) to reduce harm to dwellers and others, (ii) to correct externalities where the costs and benefits of individual producers and consumers do not reflect societal interest and (iii) where market failure makes securing adequate housing difficult for groups of the population. Governments devise housing policies, which are here broadly defined as “any action taken by any government or government agency to influence the processes or outcomes of housing” (Clapham, 2019, p. 11), to address one or more of these three goals. While households with higher incomes usually access housing through the formal private market, which is reasonably response to household preferences, low-income households depend on government assistance to obtain adequate accommodation. Housing policy gives governments important powers to mitigate urban poverty and reduce socio-economic inequality. Governments usually employ a mix of different instruments to meet the various needs of its population. The type of assistance provided depends on the political-economic and socio-historical context of the country, which Clapham (2019) describes as ‘housing regime’. Among the most common interventions are provision of social housing, housing subsidies, offering tax incentives and vouchers, providing low-interest financing, and offering land, infrastructure and planning concessions to affordable housing developers (Clapham, 2019; Lund, 2017).

Several factors influence the impact of housing on poverty and inequality. Location is arguably the most important (Ryan-Collins et al., 2017; Turok, 2016). Good public policy integrates housing into well-located, human settlements in order to promote economic development and upward mobility. On the one hand, successful government interventions are about place-making and delivering houses in areas with social and economic infrastructure. On the other hand, it is about supporting households with more than a roof over their heads, i.e. with skills development, job searching and other active labour market measures. Related to this is a life-cycle view of housing, which recognises the different housing needs of households during a lifetime, including the option to choose between rental and ownership tenure. From this developmental perspective, well-located adequate housing can lift people out of poverty and contribute to more productive urban societies (Turok, 2016; UN-Habitat, 2012). Given that housing is an important element of personal wealth, and a major driver of social inequality, interventions in the housing market can promote equality and social justice in the city (Madden and Marcuse, 2016). At the same time, housing policy that treats housing merely as shelter and fails to consider its multiple socio-spatial dimensions can have limited or even detrimental effects on poverty and inequality. Although housing is important in its own right, for its benefits to improve health, dignity and social protection, the issues of location and the labour market are fundamental in its contribution to economic development (UN-Habitat, 2012). The remainder of this section will look at these issues in the particular context of social housing.

2.2 Social and public housing

Social housing is prevalent in many countries. The Cambridge dictionary defines social housing as “houses and flats that are owned by local government or by other organizations that do not make a profit, and that are rented to people who have low incomes” (Cambridge Dictionary, 2019). According to Forrest (2014, p. 464) social housing describes “forms of housing provision which involve elements of decommodification and not-for profit, some bureaucratic process of allocation and where access is not determined by ability to pay a market price or rent”. There are many more definitions, of which some are very country-specific as defined by national governments in their housing policies. Two common elements make up the essence of social housing across all contexts.

The first key feature of social housing is that it is not delivered by the market, but allocated based on eligibility criteria that take into account income and other household characteristics (e.g. age, disability, ethnic group). Social housing as a broad category is thus equivalent to non-market housing. Social housing can be built and managed directly by the state or by non-governmental organisations or for-profit housing companies. In the case of direct state provision it is often called public housing.

Second, social housing benefit from supply side subsidies in the form of grants to public or private developers to provide housing at reduced rent or purchase price to the dweller. Government subsidies make the construction and management of social housing viable and allow landlords to charge rents kept below market value. This increases their affordability and allows low- and middle-income households to access adequate housing despite their limited spending power.

In some countries, social housing includes ownership or the option of buying the housing unit after a certain period. In most instances, social housing is restricted to rental as this is considered to be cheaper for low-income households and keeps the asset in public hands. Whether social housing is targeted at the most vulnerable or wide segments of the population varies between countries and in history (Clapham, 2019; Scanlon et al., 2015). In some contexts, for example Germany, Scandinavia and Austria, it functions as a mainstream tenure that caters for large parts of the population. In these countries, social housing is generally viewed positively as a tool that can help to achieve a wide range of housing and societal objectives: improvement of quality of the affordable housing stock, increase in the amount of affordable housing, social integration and neighbourhood development, compact urban form, promote environmental sustainability and social justice. In other countries like the United Kingdom or Australia it has evolved into a small residual sector that is the 'tenure of last resort'. In these countries, it is often viewed negatively and associated with it an inefficient, wasteful and counter-productive way of spending government money that patronises the poor and concentrates them into segregated neighbourhoods. The stark differences in experiences and perceptions of social housing make objective evaluations difficult (Clapham, 2019; Scanlon et al., 2015; Forrest, 2014).

Different forms of social housing entail different degrees of government influence, depending on the mode of delivery and governance arrangements. A recent study by Genesis found that in countries with small percentage of social housing stock (less than 10% of total housing stock) the state tends to administer it, while in countries with large housing stocks not-for profit companies or housing organization are generally more dominant (Genesis, 2019). In cases where the state directly provides public housing, it has the full control over the rate of house-building, the physical quality of the stock, the rent levels and rules governing the allocation of accommodation to households in need. On the other hand, public housing has tended over time to become somewhat ossified and unresponsive to household needs and aspirations. Second, public housing has become a bigger financial cost on governments over time, and a bigger managerial burden. In an era of fiscal restraint and pressure for a 'leaner' public sector, many governments have reduced direct provision of public housing and supported other organisations in delivering social housing (Clapham, 2019; Scanlon et al., 2015).

Social housing that is built by non-governmental organisation has emerged as the dominant alternative with positive and negative consequences. In this context, government still takes on key responsibilities such as to underwrite finance, provide a subsidy, release land and infrastructure, provide social amenities, expedite planning process approvals and regulate landlord-tenant relations. Yet smaller and more flexible housing institutions tend to be more nimble and responsive to household needs and aspirations. They can also be more enterprising and package funding from different sources, thereby saving government funding. At the same time, there are concerns over their growing dependence on private commercial lending and the consequences this has on the nature of housing provision (Forrest, 2014). These issues will be explored in more detail in the section that looks at the global experience with social housing.

2.3 Social housing in the Global North

Social housing has a long history in the United Kingdom and Europe (Scanlon et al., 2015). Its roots date back to the latter half of the 19th century, when the English government enacted the Housing of the Working Class Act of 1885 to close down unhealthy, slum-like settlements, and replace them with better quality and serviced alternatives. The first large-scale social housing project was built and completed in London in 1900, sparking growing interest and support in other local city councils. During and after the outbreak of the First World War, health concerns kept dominating the construction of social housing units in the U.K.. Thousands of social housing units were built as part of “Homes Fit For Heroes” campaign, which specifically targeted the health of urban conscripts (Clapham, 2019). In France, the Siegfried Act of 1894 founded the social housing policy and created la Société française des Habitations Bon Marché (HBM, “cheap housing”). However, the scale of social housing remained limited until the 1950s, after which it attained increased government attention that accelerated delivery (Lambert, 2019).

Social housing underwent a massive expansion across the developed world after the Second World War. In post-war Europe, social housing became a crucial part of the welfare state and the social contract between government, citizens and business (Scanlon et al., 2015). Significant government resources were spent on the sector, which became a key element of the total housing stock. In some Northern European and Skandinavian countries social housing counts for a sizeable share of the total housing stock e.g. 32% in Netherlands, 24% in Scotland and 24% in Austria in 2011. Its significance is even higher in particular cities, e.g. in Vienna where more than 60% of its residents currently live in social housing (Forrest, 2018). In France, the social housing stock comprises 4.8 million dwellings in 2017, which is one out of every six dwellings. It accommodates 10.7 million people and consumes almost half of total housing subsidies (Lambert, 2019). In these European contexts, social housing takes on the function of mainstream tenure catering for a wide spectrum of people from low- and middle-income backgrounds. It enjoys a strong popular support and there is wide consensus among policy makers regarding its necessity (Scanlon et al., 2015; Forrest 2014). Nevertheless, the sector is not spared from challenges. In France, demand far exceeds supply with 2.1 million applications outstanding. In addition, the sector is faced with declining state subsidies, rising construction costs, aging housing stock, increased residential segregation, declining economic mobility and growing migration crisis. A number of initiatives have been implemented over the past 30 years to address these shortcomings, but they have not produced the intended results (Lambert, 2019).

In some European and Western countries, social housing has become a residual sector reserved for the poorest members of the society, which has further contributed to their marginalization, segregation and stigmatization. This has been particularly the case in the United Kingdom, where privatization, marketization and liberalization of the social housing sector since the 1980s resulted in substantial downscaling, disinvestment and growing challenges with maintenance and management. Pressure to reduce public spending, restrict direct government support and promote home-ownership led to the large-scale sale of units through right to buy agreement or regeneration projects as well as prohibiting new construction in the sector (Clapham, 2019). These policies dramatically changed the nature and composition of social housing segment. For instance, the share of households in the top decile income distribution living in social housing plummeted from 20% in 1979 to close to zero in 2004-05 (Hills 2007 in Ryan-Collins et al., 2017). Social housing takes on similar residual character in the United States of America and Australia.

2.4 Social housing in the Global South

A more positive picture of social housing is emerging in the global South, where governments of several countries have expanded the sector to accommodate large parts of the population.

One of the best well known and most admired is the Singaporean public housing system, which accommodates some 90 per cent of the population, almost all as homeowners. Hong Kong is another exceptional example of public housing provision. The country known for its ‘freewheeling capitalist image’ has some 30 per cent of its population living in public rental accommodation, and the sector continues to receive substantial government investment and popular support (Forrest 2014; Chiu 2010). Social and public housing have expanded in other parts of Asia including South Korea, Malaysia and Vietnam. In contrast to European societies, housing became a central element of an ‘asset’ or ‘property-based’ welfare state of some developed Asian economies (Ronald and Doling, 2010).

In Latin America, social housing programmes are most prevalent in Brazil, Colombia and Mexico, where government in collaboration with the private sector and financial institutions built millions of homes for low- to middle-income households with formal jobs and permanent income. While these programmes have been successful in supplying a substantial amount of new homes, most of them have been in peripheral urban locations with inferior access to employment, social amenities and social networks (Molina et al., 2019; Monkkonnen, 2018). The peripheral location of social housing projects contributed to rather than mitigated against the concentration of urban poverty and spatial inequality (Libertun de Duren, 2019). A recent study of three social housing projects in three cities in Brazil, Colombia and Mexico found that location had a significant impact on the benefits and burden to beneficiaries. The units located in the periphery recorded 40% lower housing values and 50% lower rental values compared to similar centrally located units. Peripherally located households spent about twice as much money, take about three times as much time commuting to jobs and have fewer opportunities to access social networks and services (such as childcare). In addition, peripheral social housing projects suffered from social isolation, segregation and lack of diversity (Libertun de Duren, 2019).

2.5 Current international developments

In recent years, the social housing sector has undergone important changes in many countries. Central and local governments have increasingly moved away from directly delivery social housing units. Not-for profit housing associations have become important deliverers and managers of social housing projects (Murphy, 2019; Fields and Hodkinson, 2018; Wetzstein, 2017; Aalbers et al., 2017). In some contexts, the regulatory conditions and the growing reliance on private financial capital have encouraged these not-for-profit organisations to employ market-like practices (Murphy, 2019). This trend influences the management of the housing stock and landlord-tenant relationships, which tend to replace a social developmental approach with a more contractual approach that offers less support mechanisms to tenants that are increasingly been cast as clients (ibid). Some analysts argue that the increasing marketization and financialisation of social housing providers creates tensions between meeting financial obligations and delivering on their social mandate, which requires them to “reconcile often incompatible set of rules” (Jacobs and Manzi, 2019, p. 9). Fields and Hodkinson (2018, p. 2) argue that “Whereas social housing once counterbalanced the failings of the private market and effects of recession, its funding model now both subjects social housing to market volatility and makes it likelier to intensify such volatility”. Critics of the growing financialisation and marketization of social housing predict a growing policy-outcome gap between social housing policy objectives and the actual outcomes for society (Fields and Hodkinson, 2018; Wetzstein, 2017).

In sum, this chapter argued that social housing remains one of the most common government interventions to mitigate housing challenges, urban poverty and inequality, but the extent to which it achieves these objectives vary across contexts and depends on various factors, most importantly location. Recent years have seen important changes to the sector (with exceptions), most importantly the decline of direct state provision, growing role of not-for profit social housing institutions and their increased reliance on private commercial funding due to public funding constraints. There is growing recognition of the potential developmental benefits of well-located social rental housing, albeit these may be undermined if housing projects are not planned and implemented sensitively. The next section will discuss the role of housing policy, and social housing specifically, to poverty reduction and social inequality in the context of South Africa.

3. South Africa's social housing policy

This section reviews the development of social housing policy in SA and distils key themes concerned with the scale, quality, location, targeting and management of social housing. There have been recurring tensions and trade-offs between rental housing versus home ownership; the quantity versus quality of provision; short-term delivery of additional stock versus building of durable institutions to manage assets effectively; and housing as shelter versus its wider contribution to poverty reduction, social change and urban integration/compaction. There have also been continuing uncertainties and unresolved debates about the appropriate roles and responsibilities of national and local government, the private sector and communities themselves.

3.1 Housing policy post-apartheid

Housing was a priority of the first democratic government, which recognised its significant role in transforming a deeply divided society (Jones and Datta, 2000). The apartheid government segregated people according to race and confined the black population to substandard dwellings in overcrowded townships and informal settlements far from jobs. Meanwhile, whites were subsidised to live in well-serviced suburbs with generous space standards and good public facilities (Lanegran and Lanegran, 2001; Mackay, 1999; Wilkinson, 1998). Providing decent housing for the poor was a prominent election promise of the ANC and became a central plank of its overarching Reconstruction and Development Programme (Jones and Datta, 2000). The challenge was formidable with a housing backlog of 1.5 million units, growing at 200,000 new households a year, plus 450,000 households in hostels that required upgrading. This was aggravated by the need to transform the unjust and inefficient policies and institutions that the government inherited (Department of Housing [DHS], 1994). The government's first housing policy was released two months after the election. The Housing White Paper (DHS, 1994) followed two years of negotiations within a multi-party National Housing Forum. This brought together stakeholders from the public and private sectors and civil society to formulate solutions to the housing crisis. The new policy emphasised partnerships between spheres of government, the private sector and communities as a "fundamental prerequisite for the sustained delivery of housing at an unprecedented level" (DHS, 1994, p. 4). An enabling environment had to be created "conducive to attracting the necessary private investment, both of the household as well as that of the institutions" (ibid, p. 4). Recognising the difficult economic context (low growth and high unemployment) and high inequality, the policy called for 'people-centred' development with housing seen as a way to grow the economy and restructure society. Given the high levels of need and limited state resources, support would focus on the poorest households, and sizeable contributions would be expected from people themselves, the private sector and financial institutions.

The White Paper recognised that housing is more than shelter: "A housing programme cannot be limited to housing, but needs to … give meaning to the goal of creating viable communities" (DHS, 1994, p. 10) and "government strives for the establishment of viable, socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities" (ibid, p. 19). The policy also identified the important role of land and integrated planning in creating sustainable communities, arguing that a new approach was required to make this a reality: "Efficient assembly and release of appropriately located land for housing is critical to achieving the desired rate of delivery of housing" (ibid, p. 29).

Specific interventions were proposed to stabilise the housing environment and support poor households to get better accommodation. The principal component was the introduction of a project-linked capital subsidy, which became the cornerstone of housing policy (Charlton and Kihato, 2006; Huchzermeyer, 2001). This was paid to private developers to build small housing units for people earning under R3,500 per month. The subsidy was supposed to vary on a sliding scale depending on household income. Some argued that the objective was to increase property ownership among the black population, and create an asset-based society linked to the financial sector (Marais and Cloete, 2017; Mackay, 1999). Some NHF participants argued for a mass rental housing programme as well, but this was rejected because of concerns over the administrative, management and financial burden on the state (Lanegran and Lanegran, 2001; Tomlinson, 1999; Watson and McCarthy, 1998). Local authorities were already struggling to manage their existing rental housing stock because of rent boycotts, capacity constraints and perceptions of unfair beneficiary selection (Tomlinson 1999). Rent boycotts had become an important resistance strategy under apartheid (Watson and McCarthy, 1998). There was also popular pressure for home ownership as a way to create wealth among blacks (ibid).

The Housing Act was passed in 1997, bringing housing policy in line with the new Constitution, which enshrined access to adequate housing as a socio-economic right. Meanwhile, the ANC government set a bold target to build a million houses in its first five years. The resulting preoccupation with quantity had a profound effect on the way the new housing policy was implemented. The Housing Act recognised multiple dimensions of the right to housing and sustainable neighbourhoods, but the political pressure to deliver large numbers favoured mass provision of uniform units on cheap peripheral land, thereby relegating other forms of housing tenure and neglecting the importance of location. The consequences for entrenching urban inequality and creating new poverty enclaves have been profound (Turok and Scheba, 2018; Huchzermeyer and Karam, 2016; Charlton and Kihato, 2006).

Between 1994 and 2003, more than 1.5 million housing units were constructed (Gardner, 2003 in Tissington, 2010). This rate of delivery was unprecedented internationally, but criticisms soon emerged over the quality, location and socio-economic impacts (Hendler, 1999; Rubenstein and Shubane, 1996). Instead of creating sustainable communities, the scheme created monolithic dormitory settlements on the outskirts, which reinforced the dysfunctional form of SA cities and exacerbated spatial inequalities (Turok, 2016b; SACN, 2016; NPC, 2012; Tissington, 2010). Community participation was limited and the houses contributed little to lifting people out of poverty beyond the shelter and security aspects (CDS, 2015). Very few people obtained mortgage finance to invest in improving their properties (Marais and Cloete, 2017). The unfavourable location and high transport costs also prevented people from gradually upgrading and consolidating their homes, and resulted in many selling or renting them out, thereby creating an informal secondary market where sale prices were often well below construction costs (Huchzermeyer and Karam, 2016; Charlton and Kihato, 2006; Jonas and Datta, 2000). The limitations of the RDP programme led eventually to policy revisions, discussed in section 3.3.

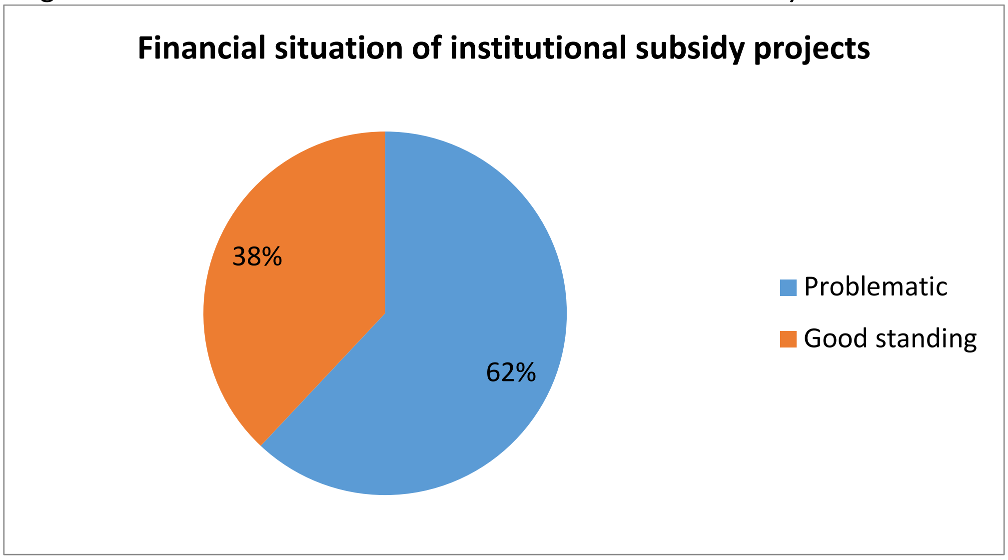
3.2 The institutional subsidy: the beginning of post-apartheid social housing

Besides the RDP capital subsidy, three other subsidies were introduced in 1995: institutional, individual and consolidation. The individual subsidy assisted households who wanted to purchase existing properties. The consolidation subsidy helped people to upgrade or build top-structures on serviced sites. The institutional subsidy funded institutions to develop and manage affordable housing with forms of tenure other than immediate ownership (i.e. rental, instalment sale, shareblock and cooperative). The subsidy was given to institutions, but it allowed people to take effective ownership of the unit after renting it for a minimum of four years. This marked the beginning of social rental housing after 1994, albeit the focus was still on promoting individual ownership (Rust, 2006; Wicht, 1999).

The Housing White Paper acknowledged the importance of social housing: "Government believes that it has a significant role to play in actively developing and supporting new and innovative approaches to social housing, especially where these provide for the self-management of housing stock within the ambit of such institutions" (DHS, 1994, p. 40). Nevertheless, there was no effort made to formulate a social housing policy, and critical issues were not addressed, including defining the specific role of social housing, developing an institutional and regulatory framework, identifying ways of managing the housing stock and devising suitable funding instruments. There was also no strategy put in place to implement social housing projects (Cloete et al., 2009).

Despite the policy vacuum, not-for-profit organisations began to use the institutional subsidy to develop social rental housing project-by-project. Many combined the subsidy with loan funding and overseas donor funds to ensure viability. Some schemes focused on regenerating inner-city neighbourhoods through affordable renting (Mackay, 1999). Other social housing institutions (SHIs) saw the subsidy as a stepping-stone to individual homeownership. Households were expected to obtain mortgages from banks after the first four years of renting. The SHIs saw this period as helping low-income households overcome the barriers to mortgage finance by demonstrating a track record of monthly payments (Scheba and Turok, 2018). However, many projects failed to link people to banks, so most of the stock remained in SHI ownership. They retained responsibility for property maintenance, ongoing management and rent collection. This created many problems in due course, resulting in bankrupt SHIs and decay of the housing stock (Scheba and Turok, 2018). For example, many projects encountered serious financial difficulties, caused by rent boycotts, poor governance and/or inadequate subsidy arrangements. Others suffered from inexperienced management, political interference or inadequate policy support. Research by the SHRA found that 12,168 of the 19,630 units built between 1996 and 2006 failed, were in distress or were not viable (they had to be supported by municipalities or donors). This was 62% of all the units financed through the institutional subsidy (Scheba and Turok, 2018).

Figure 1: Financial situation of delivered institutional subsidy units between 1996 and 2006



Source: Scheba and Turok, 2018. Data from SHRA based on research conducted in 2014

The need for a comprehensive social housing framework to address these shortcomings became increasingly apparent in the late-1990s (NASHO, 2016; Wicht, 1999). In 1997 the Social Housing Foundation was created out of the development arm of the National Housing Finance Corporation (NHFC) to build capacity and provide technical assistance to existing and emerging SHIs (NASHO, 2016). The Foundation also pushed for a coherent social housing policy. The formation in 2002 of the National Association of Social Housing Organisations (NASHO) as the representative body of many SHIs was also important. These and other bodies helped to develop a more serious social housing policy, which became a reality after national housing policy was overhauled in 2004.

3.3 Breaking New Ground: A new era for social housing

The government's new housing policy was called Breaking New Ground (BNG). BNG reflected on the first decade of housing delivery, and supposedly drew upon extensive stakeholder consultations and research, although some have disputed the extent to which evidence actually influenced the new policy (Charlton and Kihato, 2006). Nevertheless, BNG recognised a slowdown in RDP house-building, the inadequate quality and location of the housing, the changing nature of housing demand and the limited contribution from the financial sector. It announced a more holistic, progressive and responsive approach to create 'sustainable human settlements'. Housing was to have an explicit role in promoting more compact, efficient and equitable cities and towns. BNG stressed the importance of:

- housing quality over quantity,
- a variety of tenure options,
- community participation in the design and implementation of projects,
- a greater role for local government and the private sector,
- the need for social and economic infrastructure linked to housing, and
- the role of housing in social integration and urban restructuring.

It stated:

> "The dominant production of single houses on single plots in distant locations with initially weak socio-economic infrastructure is inflexible to local dynamics and changes in demand. The new human settlements plan moves away from the current commoditised focus of housing delivery towards more responsive mechanisms which addresses the multi-dimensional needs of sustainable human settlements. This approach is intended to provide maximum flexibility and will ultimately enhance the mobility of households" (DHS BNG, 2004, p. 8).

The new policy aimed to expand government's mandate to cover the entire residential housing market to support poor and lower middle-income households. It called for new approaches to spatial planning, land-use management and private-sector contributions to deliver sustainable human settlements. Integrating previously excluded groups into the city was viewed as essential to develop sustainable human settlements. The policy encouraged densification coupled with fiscal incentives and residential development permits (basically an inclusionary housing policy), alongside more decisive intervention in land markets and the creation of a single overarching planning authority. BNG also gave more emphasis to upgrading informal settlements and integrated residential development projects.

The critical role of social housing in achieving sustainable human settlements was made clear. BNG envisaged a strong role for social housing in supporting inner-city renewal and regeneration. It announced the creation of a new funding instrument and an intention to scale up social housing delivery to 110,000 units over the following four years. This target was subsequently reduced by the social housing policy to 22,500 units in the first three years and a total of 50,000 units within five years. The government promised measures to build capacity in the sector and establish a regulating authority to administer and monitor accreditation of SHIs.

The Social Housing Policy was announced in 2005, providing a dedicated institutional and regulatory framework for the sector for the first time. The Housing Code was passed in 2007 (revised in 2009) and the Social Housing Act in 2008. This made the new national subsidy programmes compliant with BNG. These laws formed the new social housing policy framework, which aimed to fill the policy vacuum and address the many shortcomings that previously existed in the sector. In developing this framework, the government drew on international funding and expertise, e.g. from Europe and Canada (NASHO, 2016). There were many laudable intentions and progressive aspirations expressed, but the devil was in the detail of practical implementation, as we shall see. A visual overview of the social housing institutional environment is provided in Appendix 1.

3.4 Social housing policy and programme

Social housing was defined as “a rental or co-operative housing option for low income persons at a level of scale and built form which requires institutionalised management and which is provided by SHIs in accredited social housing projects in designated restructuring zones” (DHS, 2008). While BNG encompassed other rental programmes (the Institutional Housing Subsidy Programme and the Community Residential Programme), the Social Housing Programme was the only instrument specifically designed to reduce spatial inequalities through urban restructuring. It had two primary objectives:

- To help restructure society in order to address structural, economic, social and spatial dysfunctionalities, thereby contributing to an economically-empowered, non-racial and integrated society living in sustainable human settlements.
- To improve the overall functioning of the housing sector, particularly rental, insofar as social housing can widen the range of housing options available to the poor.

The first objective aimed to make cities and towns more efficient and equitable by providing excluded groups with affordable, decent and medium-density rental accommodation in well-located areas. As the only state-subsidised form of low-income housing with higher densities, social housing was vital for urban transformation and public transport efficiency. The policy argued that social housing “can contribute strongly towards the achievement of urban restructuring and urban renewal through urban integration and impacting positively on urban economies” (DHS, 2005, p. 7). Three dimensions of urban transformation were identified:

- social (promoting integration across race and class; combating crime; providing support services to tenants),
- economic (contributing to job creation and economic revitalization) and
- spatial (enabling poor and previously disadvantaged groups to live in places of opportunity).

The second aim was to improve the functioning of the housing market, especially the rental sub-market. The lack of affordable rental housing in well-located urban areas was recognised and the aim was to provide low- and medium-income households with affordable and good quality public rental stock. Social housing was to promote flexibility and social mobility of beneficiaries and thus contribute to poverty alleviation and lower socio-spatial inequalities.
The policy aimed to reach deeply into the market. It defined eligible households as those earning between R1500 and R7500 per month. Those earning R1500 to R3500 were the primary target and those earning between R3501 and R7500 were the secondary target. The policy also aimed to achieve an income and racial mix within projects by providing rental units of differing quality and price. Between 30% and 70% of the units had to go to the primary target group. Furthermore, the policy made rental the explicit tenure choice and excluded immediate ownership by tenants. It allowed for collective forms of ownership through housing cooperatives, for instance. Recognising that social housing caters for a wide variety of household types and needs, the policy envisaged a broad range of product types including

rooms with shared facilities, communal housing, short stay accommodation, group housing, apartments and multi-unit dwellings.

The policy suggested that "rental units of different quantity/quality levels could be injected into the marketplace at rents affordable to the income mix targeted". Rents were not supposed to exceed 33.3% of monthly income. The policy assumed that lower rentals are associated with lower quality units, but it also advocated for 'vertical equity', which requires that "proportionately larger subsidies should go to poorer people" (DHS, 2005, p. 15). It called for 'delicate engineering' to keep the interdependent relationship between rent, type and quality of housing, quantity and subsidy amount in balance. The policy allowed for rents to be increased each year (at CPIX), but said this must occur through well-defined processes. It saw rent escalation as necessary to maintain financial sustainability and to keep rent levels broadly comparable across the sector. It acknowledged that evictions would be necessary where residents could not afford the rent. As a preventative measure, it suggested charging higher rents at the beginning and increasing them more gradually later, but this implied a bigger hurdle at initial entry.

The government envisaged SHIs becoming the main providers of social housing. They would be strong, independent entities tasked with developing and managing social housing units funded by government grants. They should not be seen as "short-term vehicles for providing housing to a specified market segment" but "robust, sustainable institutions, established to assist in providing the social housing option" (DHS, 2005, p. 9). SHIs could include companies, not-for-profit organisations, cooperatives, communal property associations or trusts. SHIs would have to be accredited through the Social Housing Corporation (which later became the Social Housing Regulatory Authority (SHRA)) to ensure quality. Accreditation of social housing institutions was introduced to stimulate and regulate the sector by enabling access to government grants and private-sector financing subject to meeting minimum standards and criteria. According to the policy, accreditation will "ensure that their operational viability is safeguarded and will also provide a measure of comfort to any financial institution from which the SHI may wish to borrow for project development" (DHS, 2005, p. 57). SHRA was also responsible for investing in and regulating the sector on behalf of government. It was to provide continuous capacity building and support to increase the number and quality of SHIs. If SHIs did not comply they were to be sanctioned and fined with penalties.

SHIs were expected to invest equity in their housing projects, with other financing coming from state subsidies and loans (see Appendix 2 for an overview). The policy envisaged that the NHFC would be a key lender in the short to medium term, and commercial lenders in the long-term. Private companies were also encouraged to participate in providing social housing as so-called 'other delivery agents' (ODA), excluding provincial and municipal governments:

> "The fact that the private sector is a major contributor toward the support of rental housing at present suggests strongly that the measures introduced to support social housing should not have the effect of squeezing them out, but should rather facilitate their involvement in the sector" (DHS, 2005, p. 19).

An innovative feature of the social housing policy was to link a portion of the funding to designated restructuring zones which "are are those geographic areas identified by local authorities and supported by provincial government for targeted, focused investment" (DHS, 2005, p. 10). In restructuring zones, the SHIs could apply for a restructuring capital grant (RCG) on top of the institutional subsidy. According to the policy:

> "these zones are intended to provide geographic focus for accommodation opportunities for low-income people close to facilities, amenities and income generating opportunities. Social housing developments must influence and be influenced by integrated development planning, and should therefore be in line with local Integrated Development Plans (IDPs) and other related plans created for the promotion of integrated development in urban areas" (DHS, 2005, p. 10).

The criteria for identifying restructuring zones were very broad, resulting in very different types of area being designated. Genesis (2019) identified four categories and objectives: CBDs for urban regeneration, inner suburbs for social integration, outer suburbs for social integration, and grey areas. Social housing in all restructuring zones is required to be of medium-density and institutionally managed. Provincial and local governments were expected to play important support roles in planning and delivering social housing. They were responsible for identifying restructuring zones and mobilising SHIs in their areas. A final point of note is that access to the RCG was also permitted outside restructuring zones in so-called 'mega-projects'.

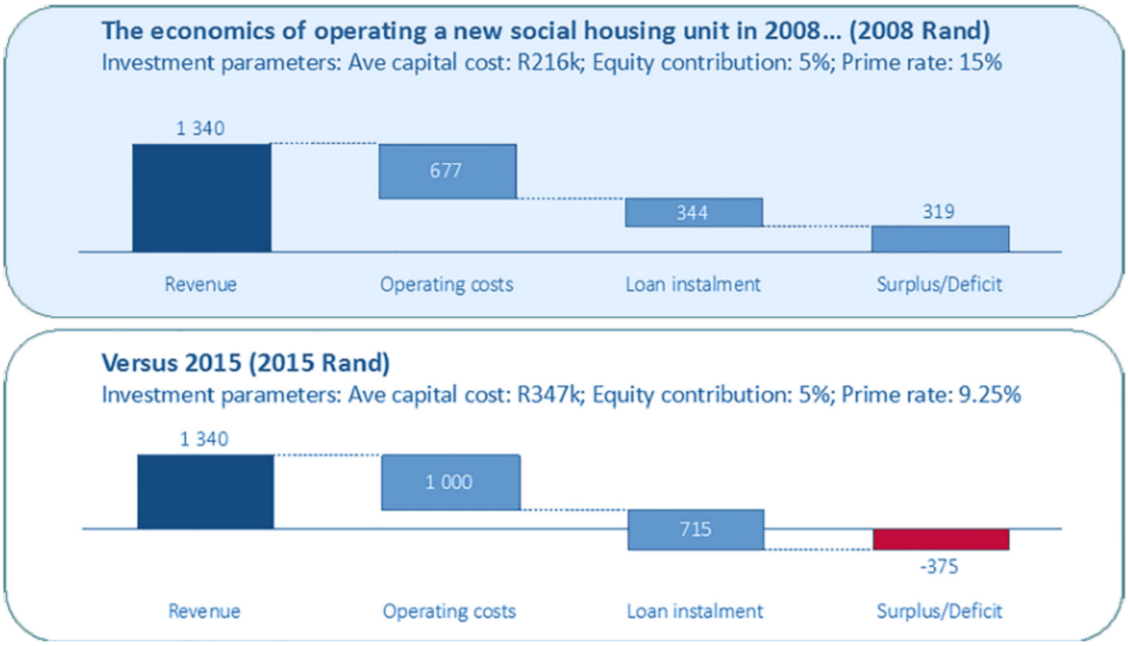
3.5 Recent policy reforms and sector developments

Several important policy and legislative changes have affected the social housing sector in recent years, including the Presidency's Outcome 8 delivery targets (2010), the National Development Plan (NDP) (2012) and the Medium Term Strategic Framework (MTSF) (2014). The MTSF set an ambitious target to deliver 27,000 social housing units between 2014-19. This became a policy imperative driving accelerated delivery. Coincidentally, an evaluation of the Social Housing Programme carried out in 2014/15 concluded that nearly 10,000 rental housing units had been built and that this represented value for money (DPME, 2016). The SHRA's State of the Sector Report (2016) also stated that "the sector is meeting its core critical objectives under the Social Housing Act". However, it also acknowledged that it is:

> "falling short of the scale of delivery required to truly consolidate its gains and make a substantial and lasting contribution to the restructuring of the country's urban landscape, and to the economic revitalisation of inner cities and urban nodes".

This reflected a sharp fall in the rate of production after the first few years, partly because the value of the state subsidy had not kept pace with inflation in the costs of building. The resulting stagnation in delivery threatened the long-term viability and sustainability of the sector. Research by NASHO illustrated a sharp decline of project viability between 2008 and 2015 due to increasing costs but stagnant incomes, as shown in figure 2 below.

Figure 2: The economics of operating a new social housing unit: 2008 and 2015 compared



Source: NASHO, 2016, p. 6

There were also serious problems with the quality of the oversight and support of SHIs provided by SHRA (DPME, 2016; NASHO, 2016). Furthermore, the DPME evaluation recommended that the restructuring zones be defined more narrowly so that the housing projects would have a more concentrated and therefore catalytic impact (DPME, 2016).

During 2017, the Department of Human Settlements made four significant changes to the social housing programme to address the delivery crisis. First, they revised the income bands for beneficiaries to allow for inflation. The new upper income limits of the primary and secondary markets were raised to R5,500 and R15,000 respectively. So the social housing programme could now support households with incomes between R1,500 and R15,000 per month. Second, the RCG grant was raised from R124,000 to R155,000 per unit. The Department also combined the institutional subsidy and RCG into a single funding stream – the 'consolidated capital grant' (CCC). The responsibility for administering the CCC was transferred to the SHRA.

Third, they added 138 additional restructuring zones (located within six provinces and 38 municipalities) to the 127 existing ones. This extended their coverage into intermediate cities and smaller towns (SHRA, 2017). Fourth, the SHRA underwent major restructuring, obtained new leadership and adopted far-reaching organisational improvements. It introduced new rules regarding the accreditation of SHIs and entered new partnerships with government bodies (e.g. Housing Development Agency, City of Johannesburg) and other sector stakeholders (e.g. NASHO and Canadian government) to improve the performance of the sector (SHRA, 2017).

The social housing sector also benefited from wider legislative reforms and policy changes that aimed to promote urban restructuring. The Spatial Planning and Land Use Management Act (SPLUMA) (2013) requires municipalities to promote the principles of spatial justice, inclusion and sustainability in planning and land-use decisions. The National Treasury introduced Built Environment Performance Plans (BEPP) as a requirement for metropolitan municipalities to align their capital budgets with their plans for urban integration and spatial transformation. The metros designate Integration Zones and Transit Oriented Development precincts in their BEPPs, which create opportunities to align with social housing restructuring zones and private sector investment. The metros are also obliged to identify catalytic land development programmes in their BEPPs. Meanwhile, the Department of Human Settlements required municipalities to identify social housing as part of new catalytic human settlements projects.

Beyond this, the NDP and the Integrated Urban Development Framework (IUDF) identified social housing as an important mechanism to create more compact, efficient and equitable cities. At international level, the New Urban Agenda added political support to the provision of social housing. According to SHRA's State of the Sector Report: "In arguing for greater and integrated investment in spatially well-located areas to increase urban amenity access by low and moderate-income households, the NDP and IUDF highlight the importance of rental housing and specifically, social housing" (SHRA, 2017, p. 32). Social housing is clearly attracting considerable support as a way to achieve important urban policy objectives. Many observers expect social housing to achieve even greater prominence in current government deliberations about the future direction of housing policy (SHRA, 2017).

In parallel to these policy developments, there has been growing civil society pressure in cities to deliver social housing, along with heightened media interest. Some of the media attention has been sparked by the resistance SHIs have faced from tenants in the context of rising rent levels and occasional evictions for repeated non-payment. Other interest has been sparked by the broader issues of social justice and spatial transformation. In Cape Town, for example, the Reclaim the City movement has transformed public awareness and support for social housing in the inner city. It has used all sorts of methods to advocate greater public investment in well-located affordable housing, including research, formal engagement with city officials and the private sector, symbolic protest action, occupation of vacant and under-used land and buildings, commentary in the mainstream media and social media, and legal action against public authorities and private developers. These pressures have had important political and practical consequences as well, including rifts and disagreements within the administration and delays in the commencement of new property developments.

4. Social housing impacts and challenges

4.1 Data and methods

There are two main challenges in reviewing the impact of the social housing programme to date. First, there is conceptual complexity contained within the three core objectives: spatial transformation (i.e. urban restructuring through compaction, integration and/or connectivity), social advancement (i.e. progress through upliftment, employment, access to services and/or racially-mixed communities) and economic revitalisation (i.e. urban regeneration through attracting private investment, stimulating small business development and reversing urban decay). There are differences of emphasis and subtle trade-offs between these objectives that impinge on which groups of tenants should be targeted, where projects ought to be located, and the scale of delivery that is feasible.

The second issue is one of practical measurement of impact given the imprecise and inconsistent nature of these objectives, and the need to collect and collate a wide range of socio-economic indicators at the level of the individual tenant, the housing project, the neighbourhood and perhaps even the city as a whole. This task is hindered by the uneven availability and quality of data across different metros as well as data gaps for some core indicators. For example, the lack of systematic information on the spatial distribution of firms in SA cities makes it difficult to assess the proximity of social housing projects to jobs. Yet this is a fundamental objective of social housing policy.

A comprehensive evaluation of the nature and impact of social housing is beyond the scope of this report. Instead, we provide a review of programme outputs and the location of social housing projects, drawing on available secondary sources. We begin by analysing programmatic information collected by the SHRA covering the previous two electoral terms from 2008/09 – 2013/14 (linked to the strategic plan known as the Medium Term Strategic Framework (MTSF)) and 2014/15 – 2018/19 (excluding the last two quarters of 2018/19). This involves a review of some of the key features of projects delivered to date in terms of their size, budget, location and institution.

We then undertake a more detailed assessment of the spatial distribution of social housing projects across the major metropolitan municipalities of Cape Town, Johannesburg, Ekurhuleni, Tshwane, eThekwini, Nelson Mandela Bay and Buffalo City. The first task was to compile as comprehensive a database as possible of relevant projects. We began with a curated dataset from the HDA/NASHO covering the period until 2016 and then updated and triangulated it against records reported by the SHRA. It is difficult to be sure about the level of coverage, but a report produced by the HDA/NASHO in 2013 made use of geo-coded data for 32 projects, whereas our database includes information for a total of 203 projects until the end of 2018 (including approved projects still to be delivered). There may be some inaccuracies, such as outdated records on units delivered and dates of completion, fairly rough geo-coding of some project locations, or where social housing projects were planned but never materialised. In the interests of transparency, this database is included in Appendix 3. We hope to validate and refine this database over the months ahead.

A major methodological issue for the study is how to identify whether individual projects have contributed to the objectives of spatial transformation, social advancement and economic revitalisation, at least in terms of their geographical location. After some deliberation, a two-stage approach was followed. The first stage was a relatively straightforward attempt to categorise locations into a six-fold typology. This is an extension of the classification systems used in previous studies (HDA 2013; Genesis, 2019).

- **Core city:** The area within approximately 5km of the city centre. It maximises access to employment and related facilities such as colleges. It includes older and somewhat neglected industrial and warehousing districts surrounding many CBDs, where property is cheaper. Social housing has the potential to help revitalise these areas through infill development on brownfield sites and rehabilitation of ageing buildings (many examples in and around Johannesburg CBD). Major outlying business nodes are also included in this category if showing signs of decay.

- **Inner suburbs:** Predominately residential districts in the historic (and formerly white) parts of the city with good access to public services and public transport nodes in areas typically surrounding the core city. Inner suburbs are well-established areas of relative prosperity. They are potentially open to spatial transformation and a change in the social composition through social housing infill development (and perhaps more intensive land-uses) that provides greater tenure diversity and housing choice for low- and middle-income households.

- **Outer suburbs:** Predominately residential districts further away from the city centre with fewer public services and poorer public transport connections. They have limited potential for spatial transformation and social advancement because of the peripheral location, high cost of land and poor connectivity. Any projects are likely to be on greenfield sites.

- **Grey zone:** These are greenfield areas left vacant under apartheid or with marginal industrial development typically situated between historic 'white' suburbs and outlying 'black' townships. Their potential for large-scale development depends on concurrent investment in bulk infrastructure and transport connectivity to enable major 'new townships', often comprising mixed tenures and mixed income - everything from RDP/BNG units to rental apartments and freestanding open market bonded housing (e.g. Fleurhof).

- **Greenfield mega-project:** These are undeveloped areas on the periphery requiring large-scale public investment in bulk infrastructure and transport connectivity to establish major new freestanding settlements. Cheap land is an attraction, along with the ability to generate economies of scale in the production of mass housing. Some may be accessible to outlying industrial areas (e.g. Cosmo City, Cornubia). There is little potential for spatial transformation and economic development may take a long time to occur.

- **Established township:** Former 'black' settlements generally located on the outskirts of the 'white' cities. They are generally far from economic nodes and their bulk infrastructure and other public services are often inadequate to cope with fast-growing populations, many of which are in crowded backyard structures (e.g. Soweto). Social housing may meet purely housing objectives, rather than spatial or social transformation or economic revitalisation goals.

The results of applying this typology to the social housing projects is shown in section 4.3 below. Observations are also made about the Restructuring Zones that municipalities have designated for social housing projects to qualify for Restructuring Capital Grants. The findings are interesting, but they also reveal the limitations of this simple approach. In effect, the categories are broad and it is not possible to compare the merits of different projects within the same category. A more sophisticated approach would be to develop a set of criteria to enable each project to be assessed more systematically. This seems to be the direction in which the SHRA is headed in advocating for a movement away from predetermined restructuring zones.

Table 1 identifies some possible indicators which could be developed into a weighted scorecard related to the overarching policy objectives of spatial, social and economic transformation. Each project would be scored against 10-15 separate criteria to assess the extent to which it is achieving the fundamental goals of the social housing programme. This would be a substantial technical exercise. Another challenge would be to source reliable sub-national data because information is highly uneven across the metros. Further discussion of this approach within the steering group would be appreciated.

Table 1: Possible metrics for locational evaluation

Objective	Indicator	Data source
Spatial transformation	Distance of the project to the CBD	GIS assessment
	Distance of the project to two other economic nodes	MSDF?
	Distance to nearest public transport node	MSDF?
	Residential density of the project compared with the surrounding neighbourhood	Census 2011
	Whether the project differs from surrounding land-uses	Google maps
	Whether the project is infill or beyond the urban edge	Google maps
Social advancement	Whether the social composition of tenants in the project differs from surrounding neighbourhood – e.g. employment status, income and race	Census 2011
	Distance to nearest school	National Education Man. Info. System
	Distance to nearest clinic	Provincial dept of health
	Distance to nearest police station	SAPS
Economic revitalisation	Average property values in surrounding area	Lightstone?
	Extent of vacant buildings and undeveloped land	MSDF?
	Presence of UDZ or BEPP Integration Zone	MSDF?

4.2 Programmatic overview of delivery so far

A decade has passed since the institutionalisation of social housing in South Africa and establishment of the SHRA in 2008. This is an opportune moment to reflect on what the programme has managed to deliver so far as well as to identify patterns and emerging trends in the scale, cost and spatial distribution of social housing units.

Figure 3 shows that the construction of new social housing units during the 2008/09 to 2013/14 MTSF period initially fell well below expectations and achieved less than 2,500 units against a target of 12,800 units[2]. Delivery has since scaled-up with more than 12,800 units constructed to date (end of 2018) in the latest MTSF (2014/15 – 2018/19). This is a considerable improvement, but the number of social housing units delivered still falls below a target of 27,000 units. Although there are currently more than 18,000 units in the construction or planning phase, it is unlikely that these will be delivered by the end of the 2018/19 financial year.

[2] This target is derived by summing the yearly targets as reported in the SHRA 2014/15 annual report. Unfortunately, performance information is omitted in the 2009/10 financial year and hence this estimate is likely to be underestimated.

Fig 3: Scale of delivery (no of units)

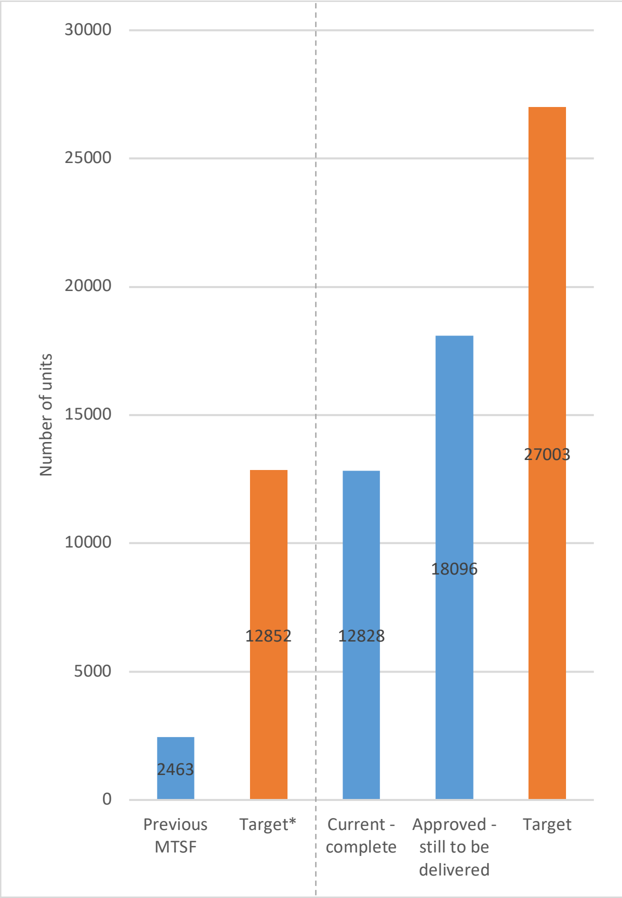


Fig 4: Allocation across provinces (no of units)

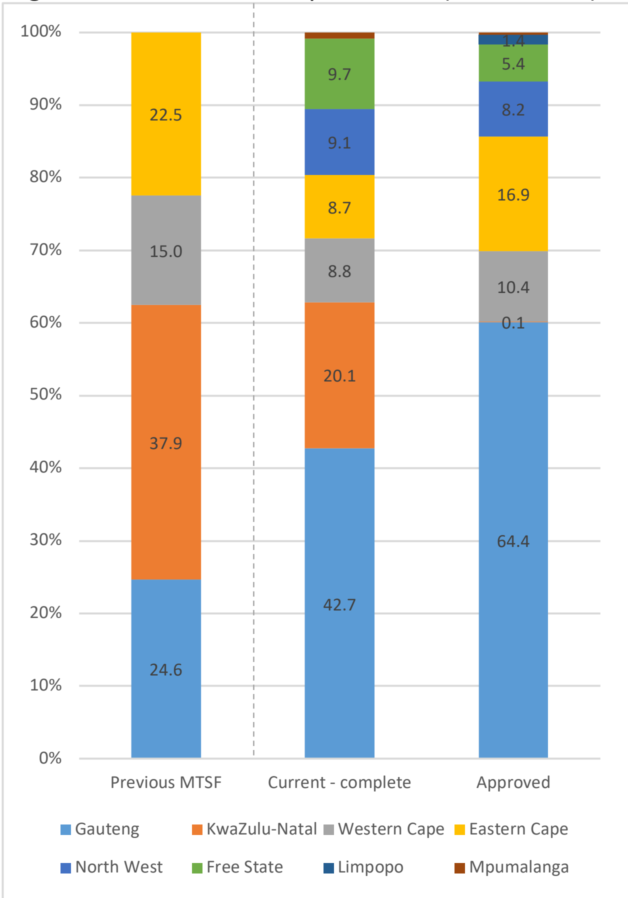
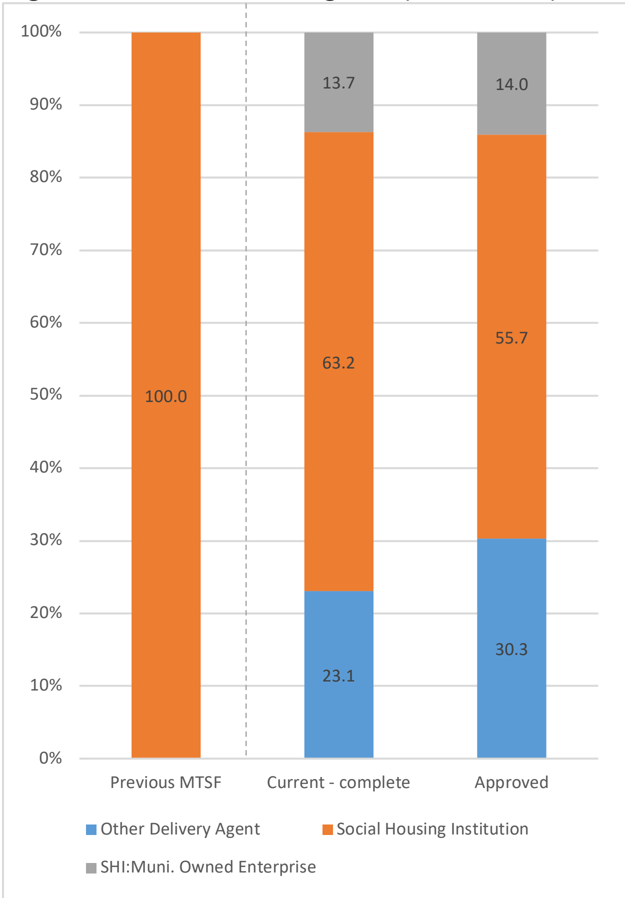


Fig 5: Allocation across agents (no of units)

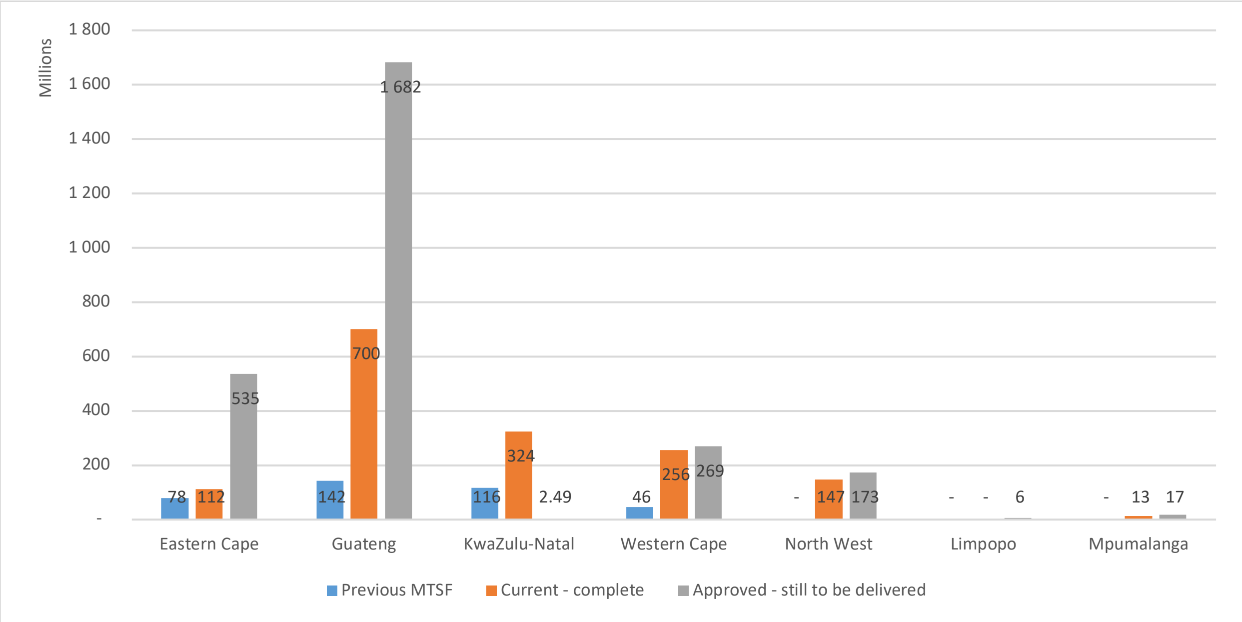


Source: SHRA 2019, own estimates

Note: *the target is estimated from the 2014/15 SHRA Annual Report which did not report on the 2008/2009 financial year

A significant obstacle to social housing delivery has been a failure to regularly adjust the quantum of the state subsidy to keep up with inflation. This was set at levels benchmarked in 2007 and was only recently revised in June 2017. Similarly, the income bands for beneficiaries were not adjusted until 2017 making it difficult for SHIs to achieve the required tenant rental mix whilst remaining financially sustainable. The 2017 State of the Social Housing Sector Report reflects that "changes in the grant quantum and subsidy bands, together with gazetting new RZs, should support the fast-tracking of delivery." The observed upsurge in planned projects seems to support such optimism.

Figure 6: SHRA grant disbursements (both RCG and CCG) by province (value in millions of ZAR)



Source: SHRA 2019, own estimates

Figure 6 shows that capital disbursements from grant subsidies were unevenly spread across the country with funding concentrated in Gauteng, KwaZulu-Natal and the Western Cape. The current tranche of funding for building new units remained skewed towards Gauteng, although the Eastern Cape also received a sizable portion of new grant allocations. The construction of social housing units over time followed this trend (see figure 4) with Gauteng steadily increasing its share of units from 24% to 42% between the previous and current MTSF and will account for 65% of the units to be delivered in the future. Interestingly, KwaZulu-Natal had gradually reduced its share of units over time with very few projects approved for the future.

There are many possible reasons for differences in the level of take-up between provinces. An important factor is the level of capacity and experience of a small pool of SHIs nationally as well as buy-in and support from other key stakeholders, particularly local and provincial government. There is growing recognition of the need for the SHRA to play a developmental role in capacitating SHIs, municipal governments and other stakeholders – moving beyond a narrow focus on institutional oversight and programmatic reform.

Table 2: Top ranking SHI agents, MTSF 2014/15 – 2017/18

Rank		SHI/ ODA	Province	Units (planned and delivered)	% share total	Total Grant (millions)	% share total
1	JOSHCO	SHI	Gauteng	2 949	9.5	430.9	8.5
2	Innovative Strategic Investments Property	ODA	Gauteng/North West	1 883	6.1	236.5	4.7
3	Arrow Creek	ODA	Gauteng	1 590	5.1	199.7	3.9
4	The Housing Hub	ODA	Gauteng	1 480	4.8	337.5	6.7
5	DCI Holdings	SHI	Western Cape	1 235	4.0	328.4	6.5
6	Msunduzi	SHI	KwaZulu-Natal	952	3.1	119.6	2.4
7	Imizi	SHI	Eastern Cape	929	3.0	171.7	3.4
8	FRESCHO	SHI	Free State	917	3.0	87.5	1.7
9	Salamax	SHI	Gauteng	903	2.9	113.8	2.2
10	Instratin Properties	SHI	Gauteng	888	2.9	236.2	4.7
	Top 10 Combined Totals			13 726	44.4	2 261.8	44.6

Source: SHRA 2019, own estimates

Table 2 shows the top 10 largest organisations in delivering social housing in the current MTSF summing up all units delivered and planned for the future. The top ten organisations together accounted for 44% of the total grant allocation and 45% of the total rental stock out of a total of 54 delivery agents in the SHRA's records. The Johannesburg Social Housing Company was the largest and six of the ten had operations in Gauteng. There is understandably greater pressure on housing in Gauteng as South Africa's fastest growing and largest city-region however demand arguably outstrips supply in all of the metros.

Table 2 also points to a growing reliance on Other Delivery Agents (ODAs) (such as private companies) in the roll-out of social housing projects. This is an intentional strategy by the SHRA who had set a target for ODA participation of at least 15% of the total CCG in order to encourage wider participation (SHRA, 2017). Three of the top 4 largest social housing operations were ODAs which might reflect the importance of scale in enticing commercial partnerships. Figure 5 similarly shows a steady increase in participation from ODA's over the past five years and into the future – roughly a third of units planned in the next term will be delivered by ODAs. The role of private interests needs to be closely monitored to ensure that wider social objectives of the programme do not get diluted.

4.3 Analysis of spatial impacts

The location of social housing is fundamental to the achievement of the three policy objectives of spatial transformation, social advancement and economic revitalisation. The current approach relies primarily upon 'Restructuring Zones' to guide locational choices. However, there are concerns about the appropriateness of many RZs and the lack of financial provision to fund the higher cost of land or buildings for redevelopment in prime locations. As pointed out in a NASHO/HDA report examining spatial trends:

> "…the Restructuring Zone approach, which is the sole spatial criteria used in assessing project spatial relevance, is becoming increasingly loose in its application by detracting from the original urban restructuring intent of the Social Housing Policy and national strategic programmes." (NASHO and HDA, 2013)

Figures 7 to 12 provide a snapshot of the location of RZs and social housing projects in South Africa's seven largest metros. The findings in this section are provisional until we are able to undertake a thorough audit of the underlying data (see Appendix 3). The coding of locational typologies is also open to interpretation and in some instances would require additional information about their localities. For example, some of the peripheral projects could just be an incremental extension to an existing township, or they could be part of a new mega-project, or even in a grey zone. Nevertheless, the apparent shift away from core city/inner suburbs towards outer areas in planned projects is concerning at face value:

- **Johannesburg and Ekurhuleni**: Johannesburg had the largest stock of social housing (33% of all units nationally) whilst Ekurhuleni had units mainly planned for the future. The RZs for Ekuruhuleni were updated in 2017 to include a large area near Boksburg whilst nothing was added to Johannesburg (which was already extensively covered). The RZs in both metros were fairly meaningless in guiding locational choices in that roughly 70% of each metro fell within an RZ. Johannesburg initially had a fairly tight cluster of social housing in the inner city and surrounding core. More recently projects have been constructed (or are planned) in regions as far flung as Dobinsonville, Eldorado Park, Sowetho and Fleurhof. Ekurhuleni had two large scale projects (approximately 900 units each) planned for the outer suburbs (linked to greenfield mega-projects?) near Carnival City Casino.

- **Tshwane**: The RZs in Tshwane covered an extensive portion of the metro starting with the CBD and surrounding inner suburbs and moving through to a number townships including Soshanguve in the far North. Social housing was centred on the city core but a large-scale project (1600 units) was being planned for Ga-Rankuwa, nearly 25kms from the CBD (as the crow flies).

- **Cape Town**: The City of Cape Town has recently stated that it is in the process of declaring the entire metro an RZ. This again highlights how the RZs appear to have lost any meaning in assisting with the spatial location of social housing decisions. The 2011 delineations were fairly obtuse incorporating a range areas including inner and outer suburbs and into townships such as Mitchells Plain. Noteworthy is that fact that the 2011 RZ did not actually incorporate the CBD but ended in neighbouring Woodstock. Cape Town had a large spread of social housing projects across a variety of location types but mostly in outer suburbs. Areas close to the CBD had an unusually small number of projects although a few projects were planned for District Six (500 units), Woodstock (500 units) and Salt River (300 units). There were a number of social housing projects along the Voortrekker corridor with plans for the construction of over 1000 units in Goodwood Station. Cape Town had the second largest number of social housing units in the country although a third less than Johannesburg.

Figure 7: Social housing in Johannesburg and Ekurhuleni

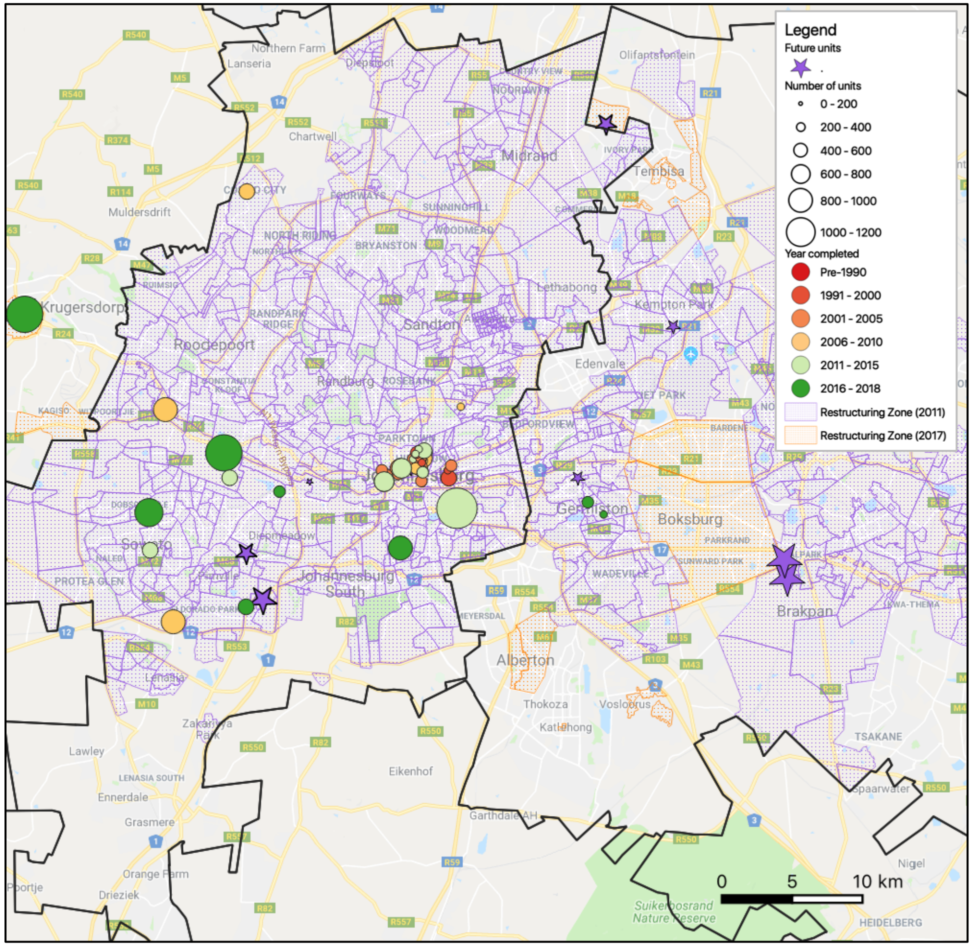
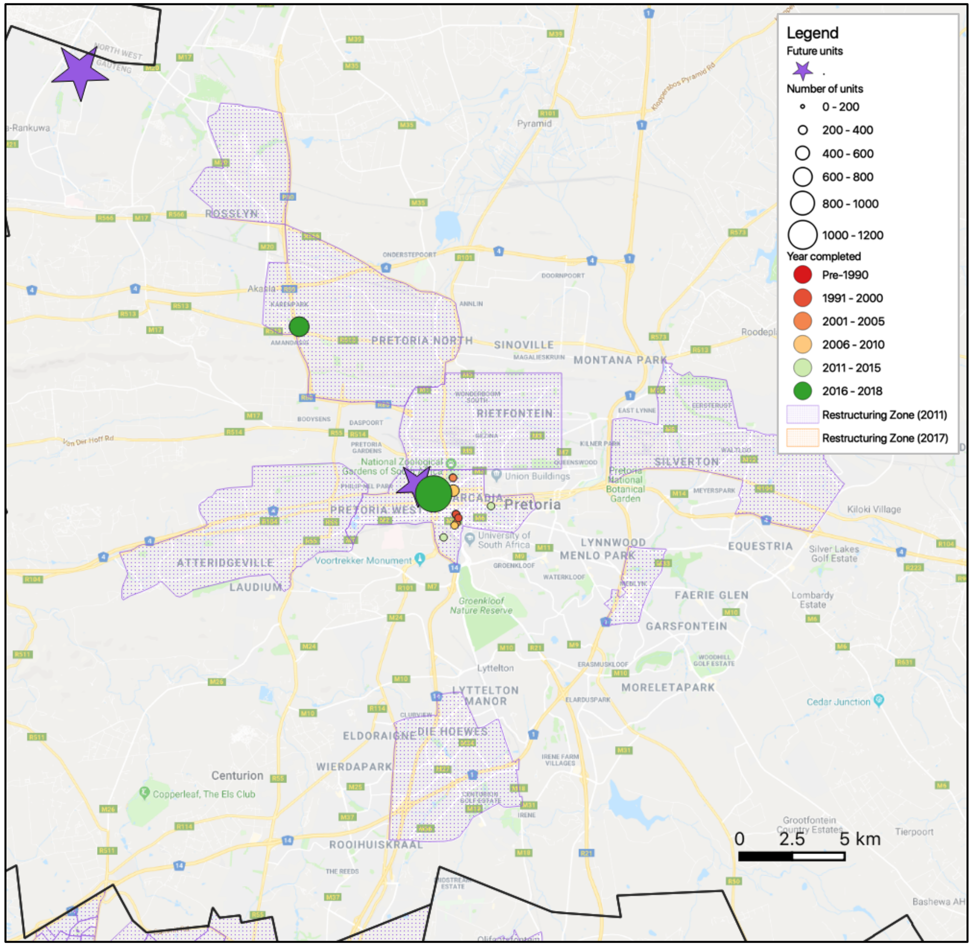


Figure 8: Social housing in Tshwane



Source: HDA/SHRA consolidated database

Figure 9: Social housing in Cape Town

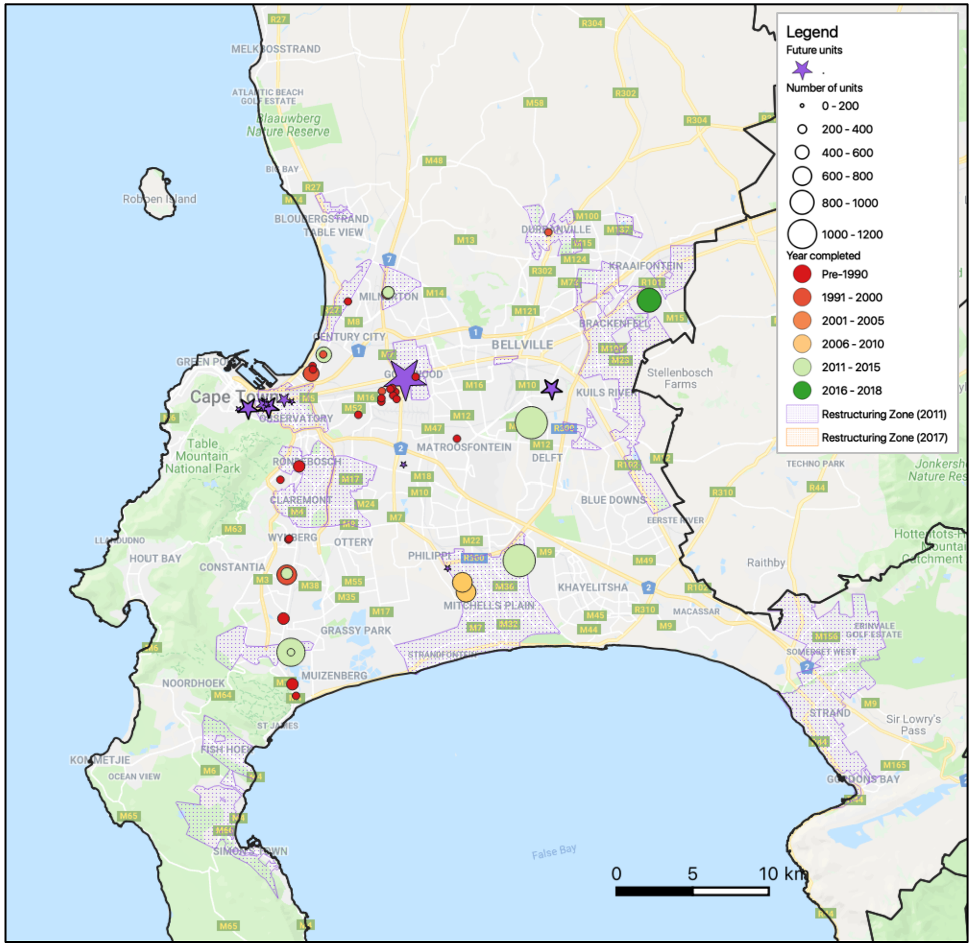
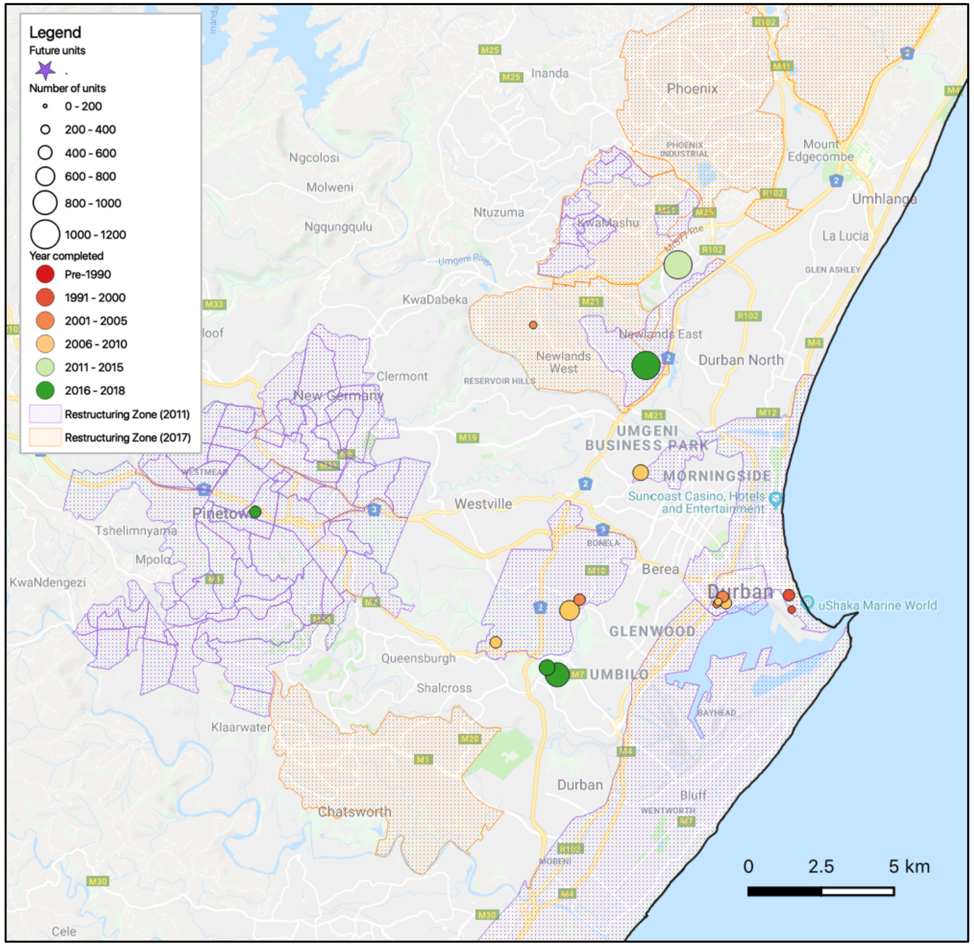


Figure 10: Social housing in eThekwini



Source: HDA/SHRA consolidated database

Figure 11: Social housing in Nelson Mandela Bay

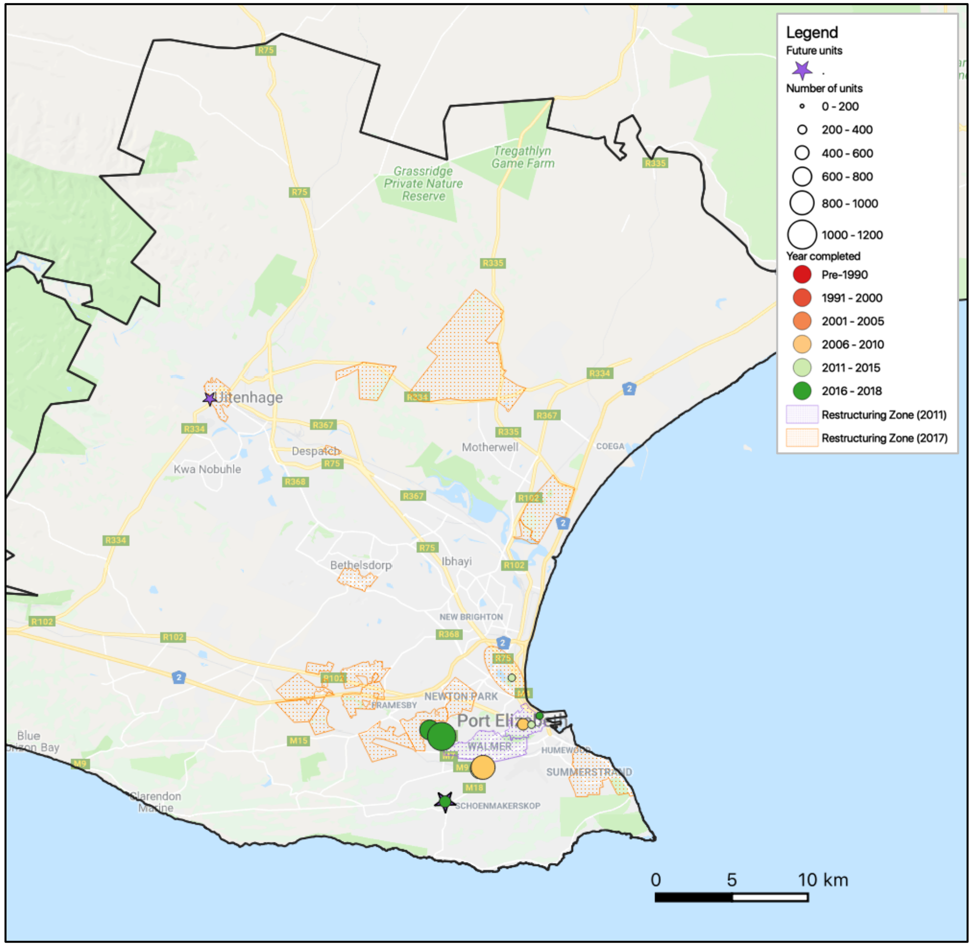
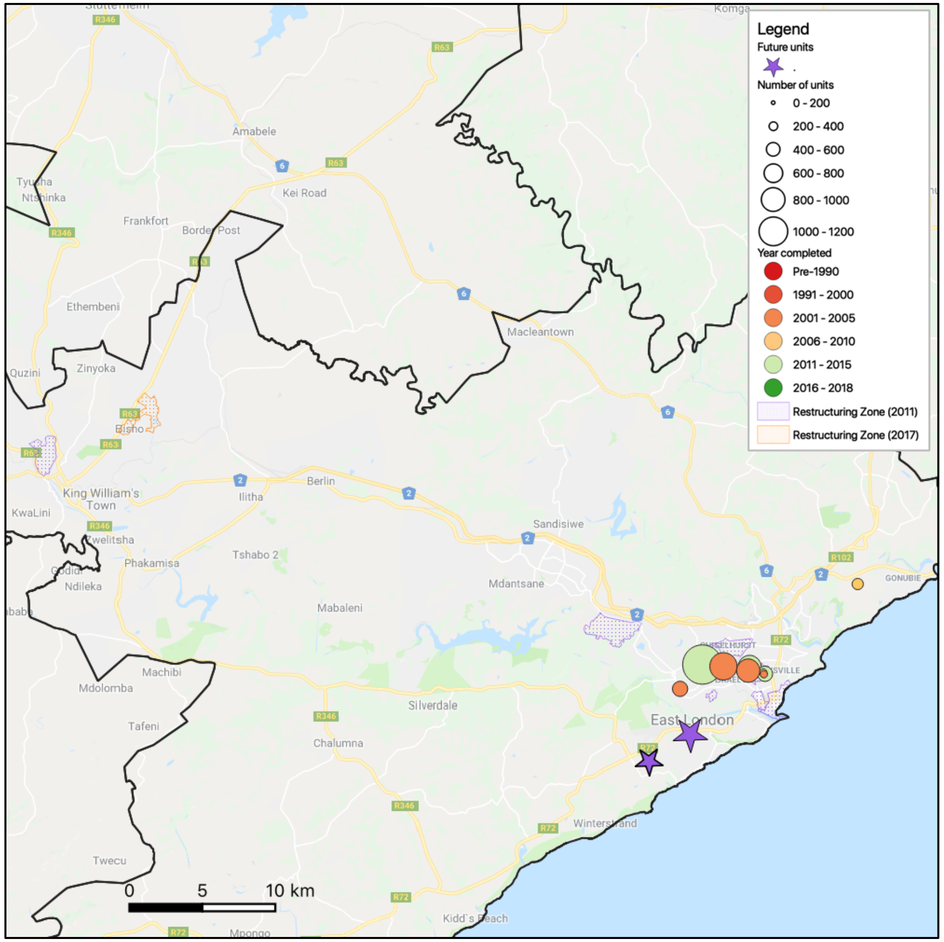
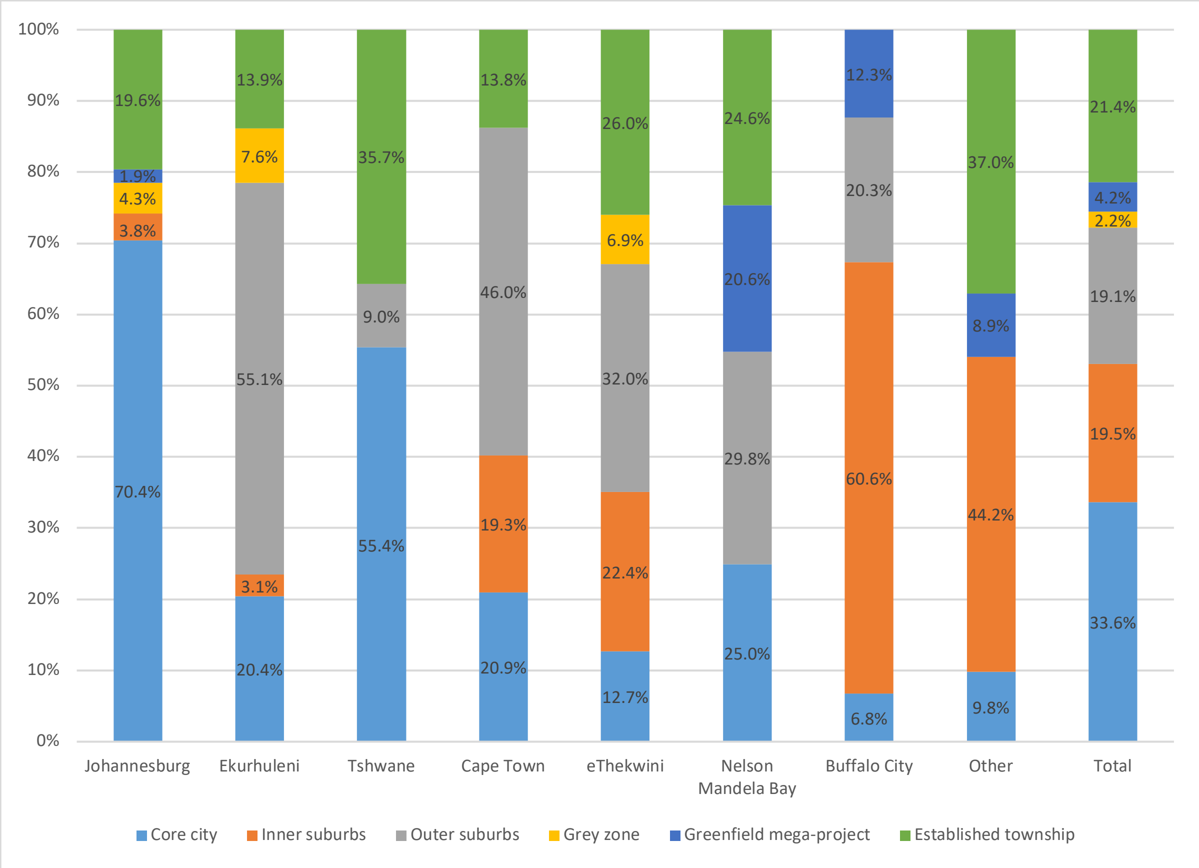


Figure 12: Social housing in Buffalo City



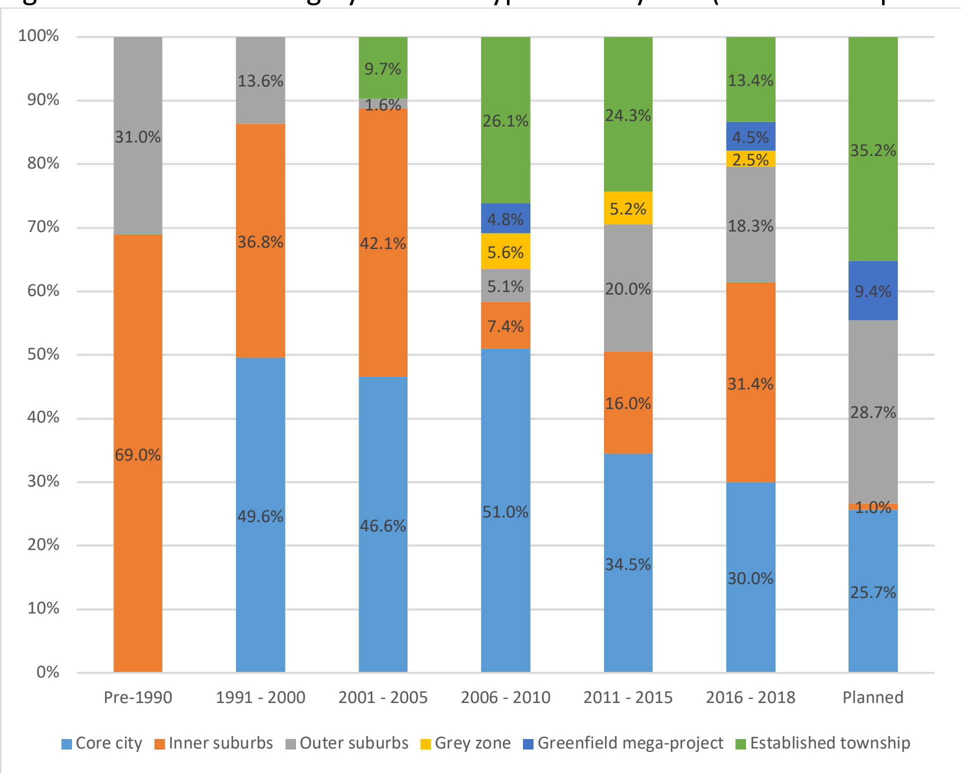
Source: HDA/SHRA consolidated database

Figure 13: Social housing by location type across metros (current & planned units)



Source: HDA/SHRA consolidated database

Figure 14: Social housing by location type across years (current and planned units)



Source: HDA/SHRA consolidated database

- **eThekwini**: eThekwini had a fair portion of the total social housing stock nationally (slightly behind Cape Town) but almost nothing was planned for the future. The 2011 RZs clustered around the CBD, surrounding core, along the northern and southern coastline but also included a large radius around the industrial node in Pinetown. The 2017 RZs incorporated mostly townships on the periphery including Chatsworth, Phoenix and KwaMashu. There was a large spread of social housing projects across different location types, and two sizable investments (approx. 500 units each) recently constructed in townships to the North. There were only a handful of projects in the CBD despite decades of inner city decay and arguably scope for redevelopment.

- **Nelson Mandela Bay and Buffalo City**: Relatively smaller metros have a smaller urban footprint but struggle with the same problems of socio-economic segregation. Nelson Mandela Bay and Buffalo City made up only 6% and 9% of the national social housing stock respectively. Most of the social housing in these metros is outside of the core and both have new investments planned in greenfield locations. The 2011 RZs in Nelson Mandela Bay were focused around its city core and some inner suburbs but the 2017 revision expanded to include many more zones including outer suburbs along the N2 corridor to the South as well as the township of Motherwell to the North. Buffalo City similarly had a limited number of RZs in 2011 including the core in East London and King Williams Town but also included some peripheral areas such as the township of Duncan Village. The 2017 RZ revision for Buffalo City included the addition of Bhisho which is the former capital of Ciskei to the North of King Williams Town.

In summary, there was large variety in the type of location selected for social housing investments in all of the metros (see figure 13). Johannesburg was perhaps the most consistent in locational decisions with a concentration of projects in the city core, however this may be starting to change. Such diversity is perhaps unsurprising in light of the diversity of RZs. These include regions such as CBDs and inner suburbs which make up the traditional core as well as peripheral locations such as townships or greenfield mega-projects. Almost all of the new zones in the 2017 delineation were isolated from the urban core and many were in former black townships.

Figure 14 suggests that investments in social housing in locations far from the traditional urban core – and less suited to urban spatial transformation or economic revitalisation – may be accelerating. More than a third of investments planned for the future will be located in townships and another 10% will be related to greenfield mega-projects. It is worth noting that a similar conclusion was supported in an earlier study on spatial trends in 2013 (NASHO and HDA, 2013).

There could be a number of explanations for the ad hoc manner in which social housing projects were planned or constructed. Firstly, the 2011 and 2017 RZs do not appear to have any convincing or consistent spatial logic and therefore RZs understandably lack efficacy as an instrument for guiding locational decisions. Secondly, the price and availability of land is likely to be a binding constraint in locations better suited to social integration or economic regeneration. This highlights the importance of stronger partnerships between SHIs and local municipalities such as the release of state-owned land for housing development. Thirdly, greater involvement of private developers in social housing development could encourage efficiency and scale but may inadvertently lead to a preference for greenfield projects in order to economise on costs.

4.4 Analysis of neighbourhood and household level impacts

There is paucity of studies assessing the neighbourhood and household level impacts of social housing in South Africa. Very little systematic evidence exists of the effects of social housing projects on neighbourhood development, the socio-economic conditions of beneficiaries and upward mobility. In response to this knowledge gap, SHRA recently commissioned a study on the socio-economic and spatial restructuring impacts of social housing that begins to shed light on these important issues. The study generated original data from surveying 1636 tenants in ten projects in three provinces (Western Cape, Gauteng and KwaZulu-Natal) and conducting 21 key-informant interviews and 14 focus group discussions (Genesis, 2019).

At the neighbourhood level, the research found that some projects contributed to social mixing and racial integration, although the extent to which this occurred varied significantly and depended on the location of the project and province in which it is located. Social housing projects attracted residents from both within and outside the local community. There were a few projects where one racial group made up over 95% of all tenants, but most projects had different racial groups represented. Of all surveyed tenants, 71% were African, 24% Coloured, 4% Indian and 1% White. There were more women (57%) than men (43%) among the surveyed population. Some projects mirrored the racial profile of the neighbourhood they were located in, while others contributed to social integration of that area and brought previously disadvantaged citizens into former ‘white neighbourhoods’. With regard to income, the study suggests that social housing projects contribute to an income mix at the ward level.

The study found little evidence of social housing projects attracting economic investment or promoting economic development in their areas, with the exception of tenants spending money on consumption and limited small business development. While some public and private investments occurred in project areas, the limited scale of social housing projects makes it impossible to attribute them to the social housing programme. There was no evidence of social housing projects having a discernible impact on prices of surrounding properties. The job creation potential of social housing projects was also limited, usually focussing on tenant management and maintenance activities.

At the household level, the study found evidence of tenants feeling more secure and safer in their units, but this did not apply to areas outside of the project. Aside from safety, projects also contributed to better access to health care and educational facilities, although many students continued to travel long distances to schools. In general, projects tend to be situated near education and health facilities. In addition, social housing positively contributed to pupil’s learning environment and improved grades, which is probably one of the most important inter-generational benefits of social housing. Some social housing providers have dedicated community development programmes that improved tenant's health. Whether tenants' access to regular public transport has improved depends on the location of the project in relation to existing transport routes. Inner-city projects improved people's access to regular public transport, whereas projects located in suburbs with limited public transport created challenges for beneficiaries to find employment or get to school on time. Tenants across the ten case study sites spent an average of R217.12 per month more on transport compared to their previous residences.

In the present study we intend to extend the insights from the Genesis study by including a longitudinal dimension that does not simply rely on the memory of respondents. We hope to capture information on the employment status and income of tenants at the time of entry into the social housing and compare that with their income at present to assess whether they are better off as a result. We also intend to compare projects in different locations within the same cities to try and gauge the significance of location to the employment status and income of tenants at present. We will explore the feasibility of conducting a selected amount of exit interviews with former tenants to understand the reasons for leaving and their housing pathways after departure from the project. Another intended study objective is to assess the impacts of community development programmes on tenants and explore ways of linking them better to existing development initiatives in the neighbourhood.

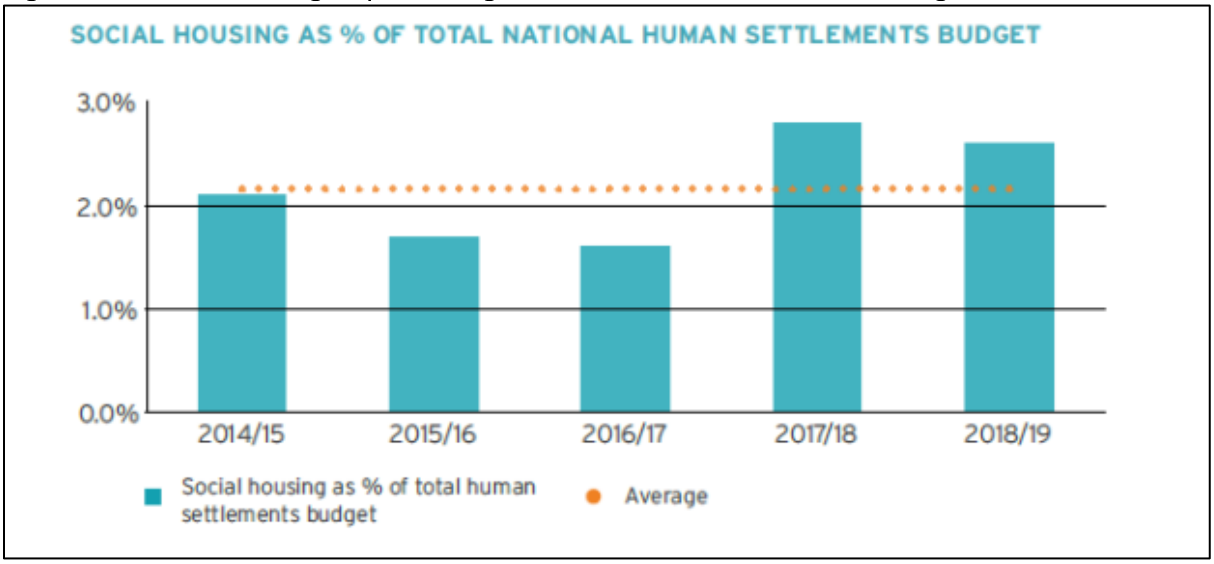
4.5 Key challenges and tensions

The social housing sector face many challenges and dilemmas in expanding its contribution to tackling the housing crisis. Five of the most important are outlined below.

4.5.1 Scaling up delivery vs budgetary constraints

One of the greatest challenges is to scale up the delivery of housing units, specifically in areas of most demand. Over the MTSF period 13,958 units have been delivered (including delivered units in 2018/19), which falls far short of the target of 27,000 units (SHRA, 2019). It is also much lower than initial policy expectations of 50,000 units within the first five years of the programme. Actually, some experts suggest that between 100,000 and 150,000 units are needed by 2020 to make a substantial impact (NASHO and AFD, 2011). While government implemented important legislative changes and sector reforms to boost delivery, specifically the increase of subsidy quantum, adjustment of income band levels and reorganisation of SHRA, these interventions appear to be insufficient to create the enabling environment needed to for sustainable growth in the sector. Even though the subsidy was increased to R155,000 in 2017, the additional amount was below actually incurred inflationary increases and, more importantly, was again not indexed to future inflation (SHRA, 2017). With construction costs increasing above inflation, the current benefits will have diminished in a couple of years' time, which is very likely again to stop delivery. Meanwhile, the allocated budget is not enough to fund the 27,000 units planned for this MTSF period. Financial constraints are the main reason for government's hesitation to link subsidies to inflation and periodically adjust income bands. Social housing is but one government mechanism aimed at mitigating the housing crisis in the country. The emphasis is still overwhelmingly on promoting ownership through integrated residential development projects and mega-projects. Another increasingly important policy focus is informal settlements upgrading. The MTSF target of 27,000 social housing units is very small (3.6%) compared to the overall goal of assisting 745,000 additional households in achieving adequate accommodation in this period. Similarly, social housing receives only 2% of the total human settlements budget. Worsening fiscal constraints and a reduced human settlements budget threaten the sustainability and growth of the sector (SHRA, 2017).

Figure 14: Social housing as percentage of total human settlements budget



Source: SHRA, 2017, p. 28

National government is hoping for the private sector to take a leading role in unlocking investment. Social housing institutions and other delivery agents are expected to develop new innovative public-private partnership models and enter into financing arrangements with commercial lenders to increase delivery. Mega projects (catalytic human settlements projects) are increasingly being pushed to deliver social housing on a large-scale. The National Department of Human Settlements requires municipalities to identify catalytic projects that accommodate a mix of tenure forms, including social housing. Using different tenure options the department seeks to deliver "mega, high-impact integrated and sustainable human settlements that clearly demonstrate spatial, social and economic integration in close partnership/collaboration with provinces, municipalities and private sector partners" (SHRA, 2016, p. 39). Another prominent suggestion is to develop inclusionary housing policies to set aside affordable rental in new private-sector led developments. Evidence suggests that other delivery agents from the private sector are becoming increasingly important in the delivery of social housing units (SHRA, 2017).

Until now, social housing institutions have been dependent on government grants and financing. Government subsidies in the form of RCG and IS (nowadays CCG) cover the majority of capital costs, on average 70%, and are thus vital for the viability of projects. Most SHIs do not have large equity to invest in the creation of new stock. Own equity contribution by SHIs is limited to 3% of total capital costs on average across the sector (SHRA, 2017). In addition, with a few exceptions, SHIs struggle to obtain loan finance from commercial banks (SHRA, 2017; DPME, 2016). Especially emerging SHIs find it extremely difficult to obtain commercial loans due to inadequate track record and limited collateral (SHRA, 2017). Commercial lenders remain reluctant to invest in the sector due to following concerns: (i) no reliable funding commitment by government, (ii) a negative perception of the regulation of the sector; (iii) different sources of funding complicate managing the different funding streams; (iv) legislated limitations on transfer and disposal of social housing stock in terms of default; (v) rentals revert to the initial levels when tenants vacate the units eroding the real value of social housing rental income streams over time and (vi) some SHIs are not deemed financially sound due to weak financial management controls (SHRA, 2017).

The bulk of debt finance is therefore provided by government-owned banks such as the National Housing Finance Corporation or Gauteng Partnership Fund (SHRA, 2017). Growing the social housing sector requires government support in the form of grants, loan finance and capacity building. While fiscal constraints and budgetary realities are acknowledged, scaling up delivery to levels where it can actually make a large-scale impact will require more substantial funding and commitment to periodically adjust subsidy amounts and income levels to inflation. Aside from the national department, provincial and local governments are called on to support social housing institutions by providing incentives and cost reductions. Without public financial support, social housing institutions will not be able to manage units viably, which is a key expectation outlined in the policy.

4.5.2 Scaling-up delivery vs urban restructuring

The need to fast-track delivery and grow the sector seems to have contributed to the proliferation of restructuring zones, which increased by 138 in 2017 adding to 127 previously gazetted ones. Restructuring zones now cover many more smaller towns and cities, extending into all provinces. While RZ are supposed to promote social, economic and spatial restructuring, their delineation and application appears to have downplayed this important objective very substantially (SHRA, 2017b; DPME, 2016). Some RZs cover the whole or large parts of a municipality. There is uneven commitment to social housing and various degrees of specificity on RZs in the SDFs or IDPs among municipalities (SHRA, 2017b). RZs are seldom linked to municipal economic strategies (SHRA, 2017a). In the metros, the BEPP's integration zones have received heighted attention in influencing urban restructuring strategies (SHRA, 2017). SALGA argued that in some instances the availability of land has influenced the delineation of RZs. NASHO and HDA identified a 'spatial drift of projects', highlighting the increase of RCG funding allocation in outer-suburbs and grey zones and away from inner city and suburbs (NASHO and HDA, 2013). Increasing property and building prices make it increasingly difficult to implement social housing in better located areas (SHRA, 2017; NASHO and AFD, 2011). Some social housing projects are even located outside of RZs, in cases of mega projects for example. Although the national department published guidelines and criteria for the development of restructuring zones, the principles previously used vary among municipalities and there is no independent evaluation. As a consequence of the unfocused implementation of RZs, SHRA has called for the removal of RZs and suggests a stronger emphasis on site-based assessments of projects and alignment with other municipal spatial investment instruments. In the case of metropolitan municipalities, social housing should be linked to BEPP's Integration Zones, which are supported by existing local and national governance frameworks and "arguably more appropriate and relevant" according to SHRA (2017, p. 121).

4.5.3 Financial viability vs social impact

The social housing policy envisages sustainable and financially viable social housing institutions that drive the growth of the sector, in conjunction with other delivery agents from the private sector. Because SHIs rely on debt funding, financial viability is key for them to become sustainable and grow their portfolios. In most basic terms, this means their total revenues need to exceed total operating costs, preferably enough to generate surplus to fund operating reserves, capital replacement maintenance reserves and to support new developments. A number of factors influence financial viability including the funding and financing arrangements, development costs, operational efficiency, tenant mix and management, other income generating activities. SHIs improve their viability by increasing their incomes and reducing costs, which causes tensions between financial and social objectives (Mosselson, 2018). This tension plays itself out in the type of accommodation that is created, the type of tenants that are being selected and the types of services that are provided to beneficiaries.

The type of design and quality of social housing has considerable cost implications. The higher the quality of the social housing unit, the more expensive it is. Great variety existed among social housing projects, with costs varying between R7,000 and R12,000 per m^2 in 2013 (Pomeroy and Sager, 2014). The average annual cost per social housing unit for primary and secondary markets were R360,000 and R400,000 respectively in 2017 (SHRA, 2017). Through provision of RCG and IS (now CCG), the government reduces the development costs of the social housing unit by between 60 and 70%, resulting in lower debt repayment costs for the SHI. However, ever-growing construction costs force SHIs to explore cheaper project typologies (communal/shared rooms) and lower quality standards. Average unit costs increased at an average of 11% per annum between 2007/08 and 2013/14. Construction costs increased by an estimated 39% between 2013 and 2017. In comparison, inflation rate increased at an annual rate of 6.4% between April 2008 and March 2017 (SHRA, 2017). In the absence of inflation based subsidy increases, some SHIs argue for more flexible standards (e.g. unit size) for the sector (SHRA, 2017).

Aside from the development costs, financial sustainability is influenced by the operational efficiency of the SHI. Operating costs are not being covered by government grants but by rental or other income generated. They include expenses such administration and management of SHI, utilities (electricity, water, refuse), staff salaries, taxes and levies, insurance, depreciation of stock. SHRA calculated in 2017 that above R1350 per unit per month it becomes inefficient for the SHI to operate. According to their latest State of the Sector Report, 68.2% of SHIs are operating above this benchmark. Furthermore, municipal-owned entities have significantly higher operating costs than non-MOEs (R4,031 compared to R1,532 pupm) (SHRA, 2017). Insufficient operational surplus may curtail spending on maintenance, with serious long-term ramifications. Yet, increasing operational efficiency and generating a surplus can undermine the social objectives of the SHI. Some SHIs are less financially efficient because they provide more social support services to tenants or decide not to outsource operational activities to third party agents. There is a tension between offering holistic support to tenants and having a narrow client-service provider relationship (Mosselson 2018). SHIs and private companies may deal differently with this tension, which could have significant impact on the reputation and impact of the sector. While not-for profit

SHIs may be more inclined to build strong relationships with their tenants and provide value added services, private companies tend to put commercial considerations above social development objectives.

The most significant factor affecting financial viability is rental collection. Rental is often the only income for a SHI. Nevertheless, rental collection in the sector is below the envisaged benchmark of 95%. Rental collection among MOE is considerably lower (58%) compared to an average of 78% in the sector. This suggests that MOEs pursue a more lenient approach to default and eviction than non-MOEs. While every SHI needs to periodically increase rentals to cover rising operational costs, beneficiaries struggle to afford rising rents and utility costs. Rising rents and utility costs in the context of dire poverty, unemployment or stagnant wages have pushed tenants' over their financial limits in several social housing projects. Some SHIs have introduced pre-paid water and electricity meters to restrict tenant's monthly expenditures. Others have implemented access control mechanisms that deny tenant's access to the unit in the case of default (Mosselson, 2018). Beneficiaries from the primary market segment, i.e. R1500 to R5500, tend to be the most vulnerable with high risk of default. The higher the share of primary target tenants, the greater the risk for the SHIs to run into financial difficulties. The growing pressure and difficulties to operate viably has caused SHIs to adjust their tenant mix and keep primary market at the 30% minimum. There are concerns that low-income households, especially those earning R1500 and above, will be increasingly priced out of social housing as rentals will become unaffordable (SHRA, 2017; NASHO and AFD, 2011). Another possible consequence could be that they sub-let their accommodation to non-qualifiers at higher prices, which is illegal but often hard to detect by the SHI.

A few SHIs have started to diversify their activities and engage in additional income generating activities to supplement the rental revenue. One established SHI has established a for-profit company that operates in the private rental market to cross-subsidise their social housing operations (SHRA, 2017). This seems an attractive idea at first sight, although the demands of managing the commercial stock (such as tenants expecting high standards of maintenance and responsive services) could subvert the social housing function over time.

4.5.4 The number and capabilities of SHIs

The Social Housing Policy envisaged SHIs becoming the primary delivery agent for the sector. The number of SHIs has grown significantly in recent years, which shows the growing interest in the sector. The growth of SHIs may also be a consequence of more concerted efforts by the SHRA and government to streamline the registration process and transform the sector. However, less than one third of all accredited SHIs actually manage social housing stock at the moment. Four of the 22 SHIs that are managing stock are municipally owned entities (MOEs). The growth in accreditation of SHIs does not therefore suggest increased capacity to delivery. Accreditation becomes less meaningful if the SHI is unable to access funding and develop social housing stock. Among some SHIs there is a perception that the accreditation approach employed by the SHRA "does not ensure that new entrants are viable and sustainable" (SHRA, 2017, p. 55), which defeats its initial purpose of enabling access to funding and projects. Most SHIs are struggling to access funding or they lack the capacity to get projects off the ground. Others operate on a small scale and struggle to reach a critical mass (SHRA, 2017; DPME, 2016).

Until recently, SHRA has focused more on its regulatory mandates compared to building the capacity of newly-established and existing SHIs. The organisation acknowledged that "the nature of capacitation and funding of SHIs to date has not resulted in the sector meeting its unit delivery targets" (SHRA, 2017, p. 18). There is growing recognition that for a SHI to become financially sustainable it takes years of experience and support. Therefore, expectations about SHIs need to be managed recognizing the demanding nature of their endeavour. NASHO has argued that SHIs go through different stages of development, during which they have different needs and require different forms of support. The organization recommends a nuanced capacity development strategy, which offers greater support to emerging SHIs while enabling more established SHIs to get greater access to commercial funding (NASHO, 2016). Furthermore, it is recommended that strategic partnerships and alliances are established between government, new and established SHIs, and the private sector to enable skills and knowledge transfer.

Although the need for capacity building was amply acknowledged in the Social Housing Policy, specifically explaining a shift in emphasis on developing the capacity to run projects and to link ongoing support to performance, only limited achievements have been made since then. SHRA is exploring new support mechanisms for the sector, which include seed funding, interest free capital, support in accessing land, and funding and technical expertise. The fundamental objective should be to assist SHIs to reach a point where they are financially viable and able to generate capital surplus, which can be invested in new social housing development projects.

4.5.5 Support from local government

Local government has a crucial role to play in supporting the growth of social housing. The Social Housing Act says municipalities should create an enabling environment, help to establish SHIs, provide financial incentives and assist SHIs to access bridging finance (SHRA, 2017). Local government can also expedite the delivery of projects by making land available, simplifying administrative procedures and speeding up approvals. SHRA suggests that comprehensive municipal rental housing policies are established to create an investment framework for SHIs. Municipalities also need to align their urban restructuring and housing objectives across their IDP, SDF and BEPP.

Unfortunately, local government commitment and capabilities differ widely across the country. Some municipalities lack the expertise and wherewithal to support SHIs in developing projects. The metros and some of the larger municipalities are better equipped to assist, but not to the extent that most SHIs really need. The provision of land is probably the biggest challenge. Municipalities (and other public bodies) are under increasing financial pressure and face a tough trade-off between using whatever surplus property they own to maximize the sales receipts in order to subsidise service delivery, and providing it at a discounted price for social housing. SHRA states that "well located, public and SOE owned sites are still being held or sold on the open market without considering their utility for social housing or development inclusive of social housing" (SHRA, 2017, p. 100). While the legislative framework (such as GIAMA) exists for public land to be prioritized for social housing, progress depend on local political leadership, commitment and partnerships with the social housing sector. At the moment, the “lack of a consistent local government approach to the sector is an area of frustration for many SHIs” (SHRA, 2017, p. 116).

5. Conclusions

Social housing is prevalent in many countries, although its specific nature, extent and impacts on poverty and inequality vary considerably. There are many definitions of social housing, but essentially it is a non-market form of housing, which is subsidized by the state to make decent (often rental) accommodation available to eligible low- and middle-income households. Many institutional versions of social housing exist, which differ in the form of tenure provided (ownership/rental), the type of organization that develops and manages the stock (state, not for profit, private sector), the key societal functions it aims to serve (welfare/developmental model) and the criteria used to target beneficiaries (residual/universalist model). While some countries have reduced social housing to a small sector that caters for the poorest and most marginalized groups, it constitutes an important segment of the housing system in other countries.

Several governments in the global South have expanded their social housing programmes to respectable sizes in recent decades. In SA, social rental housing has played a subordinate role to ownership programmes for poor households. Nevertheless, there has been growing policy and political support in recent years, partly because of wider efforts to make SA cities more compact, equitable and productive. Social housing has the explicit objective of contributing to social, economic and spatial transformation. In addition, it aims to improve the functioning of the housing sector as a whole by attracting private investment and providing affordable rental accommodation to low and middle-income households, and hopefully enabling them to progress into the private housing market in due course.

The institutional and regulatory environment has shaped the provision and impact of social housing in many ways. Prior to the Social Housing Act, the sector suffered from a policy vacuum that resulted in ad hoc projects encountering serious challenges of funding, financial sustainability and long-term management of the stock. The development of a dedicated social housing framework from 2005 onwards improved the institutional environment of the sector considerably, but the government’s failure to adjust the subsidy amount and income levels to inflation resulted in faltering delivery. In addition, the sector experienced weak oversight, mismanagement and limited capacity building by the regulating authority. Significant legislative changes and sector interventions implemented in 2017 corrected some of these shortcomings and contributed to renewed energy and investment confidence by social housing institutions and the private sector. The present moment offers unprecedented opportunities for the sector to grow and achieve its wide-ranging policy objectives. However, there are important structural processes and political pressures that could derail the programme and threaten the long-term sustainability of the model. To realise the potential of social housing, the following considerations deserve greater attention.

<u>Prioritising location</u>

The original policy intentions gave priority to social, economic and spatial restructuring. They recognised that the location of housing is critical to the reduction of poverty and inequality.

Recent evaluations suggest that poorly located social housing projects generate limited developmental outcomes for people and neighbourhoods. The indiscriminate application of restructuring zones, and more recently the inclusion of social housing in mega-projects outside these zones, seem to suggest that a process of 'spatial drift' is underway. Political pressures to scale up and fast-track delivery risk undermining the fundamental objectives of providing affordable rental accommodation in areas of economic and social opportunity. More concerted efforts may be required to address these tendencies and ensure that projects are better placed to contribute to urban economic development and upward social mobility of tenants.

Conducive investment environment

SA's social housing is based on a public-private partnership model. While social housing institutions and the private sector are envisaged to play a leading role in delivering social housing units, government support in the form of grants, discounts and planning concessions, preferential land treatment and capacity development are essential to ensure the enduring growth of the sector. Austerity and the pressure to tighten government spending threaten this model, risk pricing out low income households and minimizing the social and community value add of projects. Although recent sector reforms addressed certain shortcomings and reinvigorated the programme, they fell short of putting the necessary conditions in place for sustainable growth. In the current uncertain situation, it is difficult for non-profit organisations and private companies to scale up delivery significantly. The government could help by linking grant funding to inflationary increases and reviewing income bands regularly in order to improve investor confidence. Provincial and local government could do more to create an enabling environment by coordinating spatial plans with infrastructure investments and streamlining regulatory approvals to reduce the costs. SHIs will continue to depend on government funding, so continuing support from development finance institutions such as the NHFC and GPF will remain vital.

Capacitated and well-performing institutions

Scaling up delivery and improving the social, economic and spatial impacts require strong inter-sectoral collaboration, public-private partnerships and investment in building capable institutions. There has been important progress in strengthening the sector regulator SHRA, which has regained credibility among public and private stakeholders. There appears to be scope for SHRA to enhance its capacity building activities and to differentiate these according to the variable needs of different SHIs. Partnerships with NASHO, HDA and other stakeholders could enhance the leadership role of the organisation.

The performance of SHIs is fundamental to the successful future of social housing. Effective institutions depend on leadership, political support and adequate skill-sets and resources to carry out their functions. The provision of social housing faces complex social and governance challenges as it confronts difficult choices between different objectives and inevitable resistance from certain interest groups. Overcoming these challenges is impossible without strong and experienced individuals with good negotiating skills and a passion for the sector and its mission.

Active local government and political support

Social housing also relies on active local government and political support. Municipalities have important tools and instruments available that can assist SHIs in identifying, planning and executing successful projects. They may include inclusionary housing policies, financial incentives, public land, simpler planning approvals and strategic organisational support. Local government's mandate for integrated planning and spatial transformation makes it vital for social housing. Local governments can help to avoid projects that simply perpetuate urban sprawl, social segregation and economic inefficiency. Actively helping to release well-located land is perhaps the most important contribution they can make to urban integration and social advancement.

Systematic review and evidence-based policy innovation

The social housing programme needs to adapt itself to the changing social, economic and political environment and the dynamic situation on the ground in different cities and towns. Greater commitment to evidence-based research should help. There are several gaps in knowledge about social housing that have not received much attention. One of the most obvious is the dearth of studies on the impacts of social housing on individual households, especially their economic circumstances, social mobility and citizenship. There is also little evidence of the impact of social housing on the surrounding neighbourhood, including the attraction of complementary public and private investment to spur area-wide revitalisation. Location is widely believed to play a crucial role in influencing the social, economic and spatial impacts of housing, but more systematic research is required to substantiate the qualitative and quantitative effects of different kinds of projects in different situations. Going beyond limited snapshot assessments of impact is also important to capture the dynamic effects over time, recognising that households and places follow complicated trajectories subject to diverse local and external influences. This requires setting up research frameworks and systems to collect longitudinal evidence that traces changes over extended periods of time.

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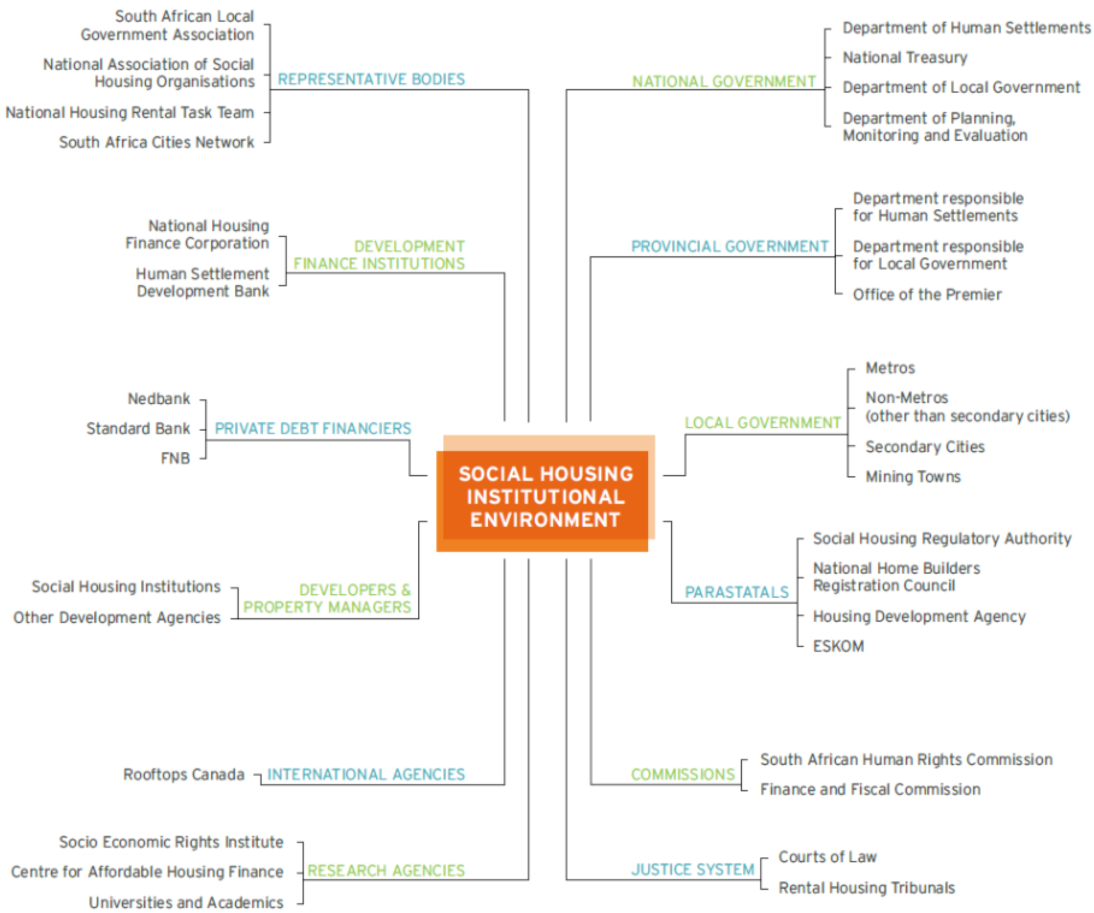
Appendices

Appendix 1: Institutional environment of social housing sector in South Africa



Source: SHRA 2017, p. 53

Appendix 2: Funding stream and institutional arrangement

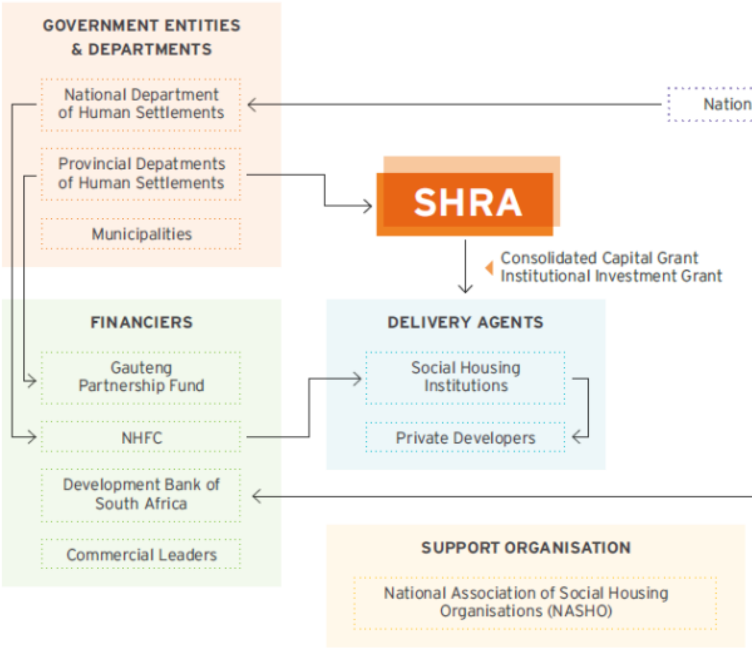


Figure 7: Social Housing Funding Channels

Source: Adapted from Department of Human Settlements, 2016[78]

Source: SHRA 2017, p. 51

Appendix 3: HDA and SHRA updated database

ID	Project Name	SHI	Year Completed	Longitude	Latitude	Street	Suburb	City	Area typology	Units delivered	Units planned	Source
6	Ocean View	Hlalanathi	1111	27.8229	-33.0553	XV43+F4 East London		Buffalo City	Greenfield mega-project	0	603	SHRA
7	Steve Biko Mumford	QHAMA	2018	25.6217	-33.9581	44 Strand St, Port Elizabeth Central, Port Elizabeth, 6001		Nelson Mandela Bay	Core city	60	160	SHRA
8	Walmer Cosmo	Own Haven	2018	25.5544	-34.009	Cnr Glendore Road and Victoria drive		Nelson Mandela Bay	Greenfield mega-project	145	485	SHRA
10	Sunnyridge Project	MBLC Housing	1111	27.8531	-33.0387			Buffalo City	Outer suburbs	0	853	SHRA
13	John Street	Imizi	1111	25.3865	-33.7702	33 Cradock St, Uitenhage Lower Central, Uitenhage, 6230		Nelson Mandela Bay	Core city	0	385	SHRA
24	O'Reilly Road	Norvena	2016	28.0517	-26.1899	O'Reilly Rd, berea, johannesburg		Johannesburg	Core city	291	0	SHRA
25	Akasia	The Housing Hub	2018	28.1183	-25.6719	14 3rd Ave Heatherview Akasia		Tshwane	Outer suburbs	400	0	SHRA
26	Devland	Innovative Strategic Investments Property	1111	27.9364	-26.2841	Devland, Soweto, 1811		Johannesburg	Established township	0	715	SHRA
27	Delville Social Housing	EDC	2017	28.1795	-26.2295	ELSBURG ROAD, Delville		Ekurhuleni	Inner suburbs	100	0	SHRA
28	Fire station	EDC	2017	28.1682	-26.2216	President St & Linton Jones St, Germiston South (Industries E A), Germiston, 1401		Ekurhuleni	Core city	150	0	SHRA
29	Devland/Golden Highway	JOSHCO	2017	27.9244	-26.2887	4138 Fender Street, Devland, Soweto, 1811		Johannesburg	Established township	258	186	SHRA
31	Plein Street	JOSHCO	1111	28.0419	-26.2	Plein St & Joubert St, Johannesburg, 2000		Johannesburg	Core city	0	210	SHRA
33	Helderwyk Ext 8	Salamax	1111	28.3102	-26.27	46 Tandelsberg St, Witpoortjie 117-Ir, Brakpan, 1541		Ekurhuleni	Outer suburbs	0	903	SHRA
34	Townlands	HCT	1111	28.1745	-25.7398	755H+C5 Pretoria		Tshwane	Core city	0	1200	SHRA
35	Westomaria Borwa	Golden West	1111	27.6614	-26.3354			Rand West	Established township	0	582	SHRA
37	Mogale Junction	Arrow Creek	2018	27.7665	-26.1012	66 Commissioner St, Krugersdorp CBD, Johannesburg, 1734		Johannesburg	Core city	770	820	SHRA
38	Germiston Ext. 4	NOMDA	1111	28.161	-26.2061	Don st, Driefontein 87-Ir, Germiston		Ekurhuleni	Core city	0	201	SHRA
41	Soweto City	The Brown Group Investments (TBGI)	1111	27.9245	-26.2543	Chris Hani Rd, Klipspruit 318-Iq, Johannesburg, 1809		Johannesburg	Established township	0	507	SHRA
42	Carnival City	Instratin Properties	1111	28.3083	-26.2583			Ekurhuleni	Outer suburbs	0	888	SHRA
43	Garankuwa	Toro property Management	1111	28.0141	-25.5623	10 Lucas Mangope Road, Mabopane, Gauteng		Tshwane	Established township	0	1592	SHRA
50	Mohlakeng	The Housing Hub	1111	27.6878	-26.228	QPJ3+H7 Randfontein		Rand West	Established township	0	1080	SHRA
52	Kempton Village	YGA Property Investments	1111	28.2291	-26.109	Kempton Park Cbd, Kempton Park, 1619		Ekurhuleni	Core city	0	312	SHRA
54	Clayville	EHC	1111	28.1811	-25.9791	Olifantsfontein 410-JR, Tembisa, 1683		Ekurhuleni	Established township	0	452	SHRA
56	Sondela Village Phase 1	Let's Care	2018	28.4747	-26.2947	164 Clydesdale Rd, Daggafontein, Springs, 1559		Ekurhuleni	Grey zone	246	0	SHRA
61	Hamptons	FMHC	2018	30.9568	-29.8847	Bellair, Durban, 4094		eThekwini	Inner suburbs	410	20	SHRA
62	Hampshire	FMHC	2017	30.8491	-29.8343	Hampshire place, pinetown, 3610		eThekwini	Outer suburbs	180	0	SHRA
63	Hilltops	FMHC	2017	30.9531	-29.8825	52 Bedford Ave, Bellair, Durban, 4006		eThekwini	Inner suburbs	240	0	SHRA

64	Westgate Grange	Msunduzi	2018	30.3751	-29.6578	89RG+VW Pietermaritzburg		Pietermaritzburg	Inner suburbs	952	0	SHRA
65	Polokwane Ext 76	PHA	1111	29.4037	-23.877	Marabe St, Polokwane		Polokwane	Established township	0	240	SHRA
68	Frischgewaagd Farm (NW)	Gaboweni Housing	1111	27.0864	-25.5241	Farm Boshoek 286, S Shaft Rd, Krugersdorp, 1739		Krugersdorp	Greenfield mega-project	0	801	SHRA
69	Flamwood	Innovative Strateghic Investments Property	2018	26.6924	-26.8393	92-106 Monica Ave, Flamwood, Klerksdorp, 2571		City of Matlosana	Inner suburbs	1168	0	SHRA
76	The Block	Urban Status Rentals	1111	18.6508	-33.9205	Peter Barlow dr and Bester Roads, bellville		Cape Town	Outer suburbs	0	416	SHRA
77	Heideveld	DCI Holdings	1111	18.5451	-33.9654	Waterberg Rd, Heideveld, Cape Town, 7764		Cape Town	Outer suburbs	0	180	SHRA
78	Goodwood Station	DCI Holdings	1111	18.5461	-33.9145	Station Rd, Townsend Estate, Cape Town, 7460		Cape Town	Outer suburbs	0	1055	SHRA
79	Regent Villas	Povicom	1111	18.5766	-34.0268	Regent Street, Weltevreden Valley, Mitchells Plain		Cape Town	Established township	0	104	SHRA
205	Walmer Link	Imizi Housing Association	2012	25.5793	-33.9897	Victoria Dr and Buffelsfontein Rd	Walmer	Nelson Mandela Bay	Established township	347	0	HDA
206	New Drommadaris	Communicare	2011	18.4883	-33.9004	Corner of Stanberry St and Koeberg Rd	Rugby	Cape Town	Inner suburbs	219	0	HDA
207	Albatros Flats	Communicare	1990	18.5293	-33.9282	1 Albatross Way	Thornton	Cape Town	Outer suburbs	81	0	HDA
208	Ascot Square	Communicare	1990	18.5055	-33.8688	Corner Koeberg Rd and Keurboom Rd	Milnerton	Cape Town	Inner suburbs	20	0	HDA
209	Bagatelle	Communicare	1990	18.4656	-34.0954	Crofton Street	Lakeside	Cape Town	Inner suburbs	1	0	HDA
210	Charles Court	Communicare	1990	18.5364	-33.9205	Corner Oak Ave and Ficus Rd	Thornton	Cape Town	Outer suburbs	26	0	HDA
211	Cyprus Grove	Communicare	1996	18.5387	-33.9233	Corner Mimosa Cres and Sipres Ave	Thornton	Cape Town	Outer suburbs	30	0	HDA
212	Dennehof	Communicare	1990	18.5394	-33.9224	Corner Denneboom Ave and Sipres Ave	Thornton	Cape Town	Outer suburbs	20	0	HDA
213	Elm Court	Communicare	1992	18.5297	-33.9219	11 Rooikrans Rd	Thornton	Cape Town	Outer suburbs	79	0	HDA
214	Mimosa Flats	Communicare	1990	18.5377	-33.9244	Corner Mimosa Cres Poplar Ave	Thornton	Cape Town	Outer suburbs	17	0	HDA
215	Range Court	Communicare	1981	18.5294	-33.9261	2 Rifle Range Rd	Thornton	Cape Town	Outer suburbs	38	0	HDA
216	Straton Court	Communicare	1990	18.463	-34.0099	58 Durban Rd	Wynberg	Cape Town	Inner suburbs	73	0	HDA
217	Te Waterhof	Communicare	1990	18.537	-33.92	Corner Ficus and Oak Avenues	Thornton	Cape Town	Outer suburbs	30	0	HDA
218	Viking Court	Communicare	1990	18.5402	-33.9266	43 Tecoma Crescent	Thornton	Cape Town	Outer suburbs	28	0	HDA
219	Brooklyn Houses	Communicare	1940	18.4777	-33.9116	Various	Brooklyn	Cape Town	Inner suburbs	196	0	HDA
225	Creswell House	Communicare	1976	18.4573	-33.9744	3 Springs Way	Newlands	Cape Town	Inner suburbs	55	0	HDA
226	Dreyersdale Park	Communicare	1990	18.4595	-34.0565	Dreyersdal Road	Bergvliet	Cape Town	Inner suburbs	106	0	HDA
227	Goedehoop Flats	Communicare	1977	18.4802	-33.907	84 Justin Street	Brooklyn	Cape Town	Inner suburbs	100	0	HDA
228	Huis Alleyne Yeld	Communicare	1990	18.5832	-33.9501	26 Lenton Drive	Bishop Lavis	Cape Town	Outer suburbs	69	0	HDA
229	Kent Durr	Communicare	1994	18.5336	-33.864	8 Nassau Street	Bothasig	Cape Town	Outer suburbs	165	0	HDA
230	MacMillian House	Communicare	1995	19.2262	-34.4226	Corner Prellewitz Rd and Hospital St	Hermanus	Hermanus	Core city	50	0	HDA

231	Mez Wallach	Communicare	1990	18.4659	-34.0953	Corner Main Rd and Crofton Rd	Lakeside	Cape Town	Inner suburbs	107	0	HDA
232	Montclair Place	Communicare	2004	18.6295	-34.0214	Montclair Drive	Mitchells Plain	Cape Town	Established township	72	0	HDA
233	Musgrave Place	Communicare	1995	18.4619	-34.0307	Old Kendal Rd	Diep River	Cape Town	Inner suburbs	369	0	HDA
234	Reyger Court	Communicare	1991	18.4793	-33.9115	2 River Street	Brooklyn	Cape Town	Inner suburbs	240	0	HDA
235	Riverside Flats	Communicare	1990	18.5357	-33.9207	Corner Ficus Rd and Plane Ave	Thornton	Cape Town	Outer suburbs	48	0	HDA
236	Rosehaven Place	Communicare	1991	18.6485	-33.8277	41 Queen Street	Durbanville	Cape Town	Inner suburbs	58	0	HDA
237	Sawas House	Communicare	1990	18.5129	-33.9359	Cedar Ave	Pinelands	Cape Town	Inner suburbs	54	0	HDA
238	Wellesley Court	Communicare	1990	18.4636	-34.0093	56 Durban Rd corner Londsdale RD	Wynberg	Cape Town	Inner suburbs	59	0	HDA
239	Welverdiend Flats	Communicare	1990	18.4707	-33.9665	4 Rouwkoop Road	Rondebosch	Cape Town	Inner suburbs	115	0	HDA
240	Yates Lodge	Communicare	1990	18.4685	-34.1022	27 Main Road	Muizenberg	Cape Town	Inner suburbs	10	0	HDA
241	Zorgvliet Flats	Communicare	1990	18.4806	-33.9091	4 Steenbras Street	Brooklyn	Cape Town	Inner suburbs	30	0	HDA
242	Sakabula Flats	Communicare	1990	18.5537	-33.9134	27 Sakabula Circle	Ruyterwacht	Cape Town	Outer suburbs	60	0	HDA
243	Riverton Mews Houses	Communicare	9999	18.5594	-33.9177	Various	Ruyterwacht	Cape Town	Outer suburbs	454	0	HDA
244	Norwood Gardens Houses	Communicare	9999	18.553	-33.9193	Various	Ruyterwacht	Cape Town	Outer suburbs	54	0	HDA
245	Drommedaris Flats	Communicare	1993	18.4878	-33.9002	8 Stanberry St	Rugby	Cape Town	Inner suburbs	73	0	HDA
246	Klarinet	Emalahleni Housing Association	2016	29.2132	-25.8228	Flamingo Avenue and Turtle Crescent	Blesboklaagte 296-JS	Emahlahleni	Established township	104	0	HDA
247	Fleurhof Views	Madulammoho Housing Association	2012	27.902	-26.1904	Helpmekaar St and Main Reef Rd	Fleurhof	Johannesburg	Grey zone	286	0	HDA
248	Jabulani Views	Madulammoho Housing Association	2013	27.8561	-26.2524	Ndlozi Lane	Jabulani	Johannesburg	Established township	300	0	HDA
249	BG Alexander	Madulammoho Housing Association	2008	28.0501	-26.1934	311 Smit St	Hillbrow	Johannesburg	Core city	400	0	HDA
250	New Europa House	Madulammoho Housing Association	2005	28.0494	-26.1934	63 Claim St.	Hillbrow	Johannesburg	Core city	73	0	HDA
251	Allenby House	Madulammoho Housing Association	2009	28.0497	-26.1951	45 Claim St	Joubert Park	Johannesburg	Core city	119	0	HDA
252	El Kero House	Madulammoho Housing Association	2008	28.0492	-26.1931	34 Pieterson & Claim St.	Hillbrow	Johannesburg	Core city	170	0	HDA
253	New Regent House	Madulammoho Housing Association	2006	28.0522	-26.1893	15 Soper Rd.	Berea	Johannesburg	Core city	58	0	HDA
254	Resdoc House	Madulammoho Housing Association	2008	28.0453	-26.1907	27 Esselen St.	Hillbrow	Johannesburg	Core city	64	0	HDA
255	Cornelius House	Madulammoho Housing Association	2000	28.0504	-26.2093	28 Cornelius St	Marshalltown	Johannesburg	Core city	81	0	HDA
256	Scottsdene Rental Estate	Madulammoho Housing Association	2016	18.7203	-33.868	Goede Hoop Ave	Scottsdene	Cape Town	Outer suburbs	500	0	HDA
257	Acacia Park	Msunduzi Housing Association	2004	30.395	-29.6355	Oribi Road	Pietermaritzburg	Pietermaritzburg	Core city	300	0	HDA
258	Municipal Units	Msunduzi Housing Association	2002	30.3464	-29.6106	Gardens Road	Pietermaritzburg	Pietermaritzburg	Inner suburbs	55	0	HDA
261	Milner Court	Own Haven Housing Association	2012	25.6019	-33.9356	23 Milner Ave	Sydenham	Nelson Mandela Bay	Core city	10	0	HDA

262	Park Towers	Own Haven Housing Association	2010	25.61	-33.9632	16 Rink St	Port Elizabeth Central	Nelson Mandela Bay	Core city	136	0	HDA
263	Reservoir Mews	Own Haven Housing Association	2012	27.8968	-32.9972	Belgravia Crescent	Milner Estate Lennox Estate	Buffalo City	Inner suburbs	429	0	HDA
264	Southernwood	Own Haven Housing Association	2011	27.9081	-33.0014	83 St Georges Rd	Southernwood	Buffalo City	Core city	249	0	HDA
265	Talana Court	Own Haven Housing Association	2012	25.6159	-33.9635	44 Pearson St	Central	Nelson Mandela Bay	Core city	12	0	HDA
266	Haven Hills South	Own Haven Housing Association	2004	27.8457	-33.0107	21 Magalies Rd	Egoli	Buffalo City	Inner suburbs	258	0	HDA
267	Skyview	Own Haven Housing Association	2006	27.9069	-33.0006	58 St Georges Rd	Southernwood	Buffalo City	Core city	64	0	HDA
268	Eriko Court	Own Haven Housing Association	2005	27.9073	-33.0017	St Georges Rd	Southernwood	Buffalo City	Core city	8	0	HDA
269	Kenwick Close	Own Haven Housing Association	2010	27.8906	-33.0013	28 Kenwick Rd	Braelyn	Buffalo City	Inner suburbs	31	0	HDA
270	Gonubie Palms	Own Haven Housing Association	2010	27.9763	-32.9461	Shadow Park Rd	Gonubie	Buffalo City	Outer suburbs	141	0	HDA
271	St. Georges Mansions	Own Haven Housing Association	2009	27.8971	-33.0034	NULL	NULL	Buffalo City	Core city	10	0	HDA
272	Lagoon View	Own Haven Housing Association	2010	23.0828	-34.0511	Casino St	Rykmanshoogte	Knysna	Inner suburbs	112	0	HDA
273	Gilead	Yeast City Housing	2011	28.1913	-25.7366	50 De Waal St	Pretoria Central	Tshwane	Core city	15	0	HDA
274	Leyds	Yeast City Housing	2013	28.2095	-25.7488	350 Leyds St	Arcadia	Tshwane	Core city	27	0	HDA
275	Salvokop	Yeast City Housing	2012	28.187	-25.7623	1 Koch St	Salvokop	Tshwane	Core city	88	0	HDA
276	Sediba	Yeast City Housing	2003	28.1852	-25.7458	173 Bosman St	Pretoria Central	Tshwane	Core city	45	0	HDA
277	Tau Village	Yeast City Housing	2010	28.1916	-25.7422	279 Struben Street	Pretoria Central	Tshwane	Core city	114	0	HDA
278	Burgers Park	Yeast City Housing	2003	28.1928	-25.7523	288 Burgers Park Lane & Visagie St	Pretoria Central	Tshwane	Core city	16	0	HDA
279	Kopanong	Yeast City Housing	2003	28.1931	-25.7561	292 Scheiding St	Pretoria Central	Tshwane	Core city	62	0	HDA
280	The Potters House	Yeast City Housing	2003	28.1931	-25.7526	288 Burgerspark Lane	Pretoria Central	Tshwane	Core city	24	0	HDA
281	Living Stones	Yeast City Housing	2002	28.1928	-25.7523	251 Visagie St	Pretoria Central	Tshwane	Core city	27	0	HDA
282	Litakoemie	Yeast City Housing	1998	28.1929	-25.7523	287 Visagie St	Pretoria Central	Tshwane	Core city	31	0	HDA
283	Hofmeyr House	Yeast City Housing	2000	28.194	-25.7539	460 Lilian Ngoyi St	Pretoria Central	Tshwane	Core city	56	0	HDA
284	Rivoningo	Yeast City Housing	2005	28.1915	-25.7367	281 Mosca St	Pretoria Central	Tshwane	Core city	20	0	HDA
285	Tswelelang	Yeast City Housing	2009	28.1921	-25.7571	38 Loop St	Pretoria Central	Tshwane	Core city	11	0	HDA
286	0	Z-Remove	2006	25.5814	-33.9887	Victoria Rd	Walmer	Nelson Mandela Bay	Established township	406	0	HDA
289	Tashmeera Garden - multiphase	Z-Remove-Moko Phoenix	2014	31.0255	-29.7052	NULL	NULL	eThekwini	Established township	1242	0	HDA
292	Emerald Sky - multiphase	SOHCO	2011	27.8621	-32.9957	Emerald Sky, Leighton Rd	Rosedale, Amalinda	Buffalo City	Inner suburbs	840	0	HDA
295	Amalinda Village	SOHCO	2005	27.8776	-32.9968	Corner Brookmead Terrace & Amalinda Main Rd	Amalinda	Buffalo City	Inner suburbs	598	0	HDA
296	Valley View	SOHCO	2009	30.9349	-29.8747	37 Charles Winser Rd	Hillary	eThekwini	Outer suburbs	157	0	HDA

297	River View	SOHCO	2010	30.9612	-29.8648	50 Bramcote Rd	Ridgeview	eThekwini	Grey zone	330	0	HDA
298	Port View	SOHCO	2008	31.0169	-29.8625	30 ? ├ç ├┤ 34 Diakonia Avenue	CBD	eThekwini	Core city	142	0	HDA
300	Steenberg Phase- multiphase	SOHCO	2013	18.4648	-34.0765	Steenberg Social Housing Project, Military Road	Steenberg	Cape Town	Outer suburbs	600	0	HDA
303	Moshoeshoe Eco Village	Sol Plaatje	2002	24.7385	-28.7271	NULL	Galeshewe	Kimberly	Established township	478	0	HDA
304	noname	Z-Remove	2006	27.8725	-26.2982	Corner of k43 Klipspruit Valley Rd. And Pimville Dlamini Link Rd.	Kliptown	Johannesburg	Established township	478	0	HDA
305	Roodepoort	Johannesburg Social Housing Company	2010	27.8669	-26.1623	Nefdt St and Kerk St	Roodepoort	Johannesburg	Core city	432	0	HDA
307	Fleurhof Junction	Johannesburg Social Housing Company	2016	27.9086	-26.19	Corner of Main Reef Rd and Helpmekaar Rd	Fleurhof	Johannesburg	Core city	793	252	HDA
308	Bonvista	Johannesburg Housing Company	2009	28.0472	-26.188	19 van der Merwe Street	Hillbrow	Johannesburg	Core city	95	0	HDA
309	Brickfields	Johannesburg Housing Company	2005	28.0342	-26.2001	Gwigwi Mrwegi St cnr Gerald Sekoto St	Newtown	Johannesburg	Core city	345	0	HDA
310	Carr Gardens	Johannesburg Housing Company	2002	28.0234	-26.205	1 High Street	Fordsburg	Johannesburg	Core city	211	0	HDA
311	Cresthill	Johannesburg Housing Company	2008	28.0475	-26.1929	15 Pietersen Street	Hillbrow	Johannesburg	Core city	148	0	HDA
312	Dorchester	Johannesburg Housing Company	2010	28.0468	-26.1877	121 Twist Street	Hillbrow	Johannesburg	Core city	64	0	HDA
313	Douglas Village	Johannesburg Housing Company	1997	28.0683	-26.2011	6 Wilhemina Street	Troyeville	Johannesburg	Core city	76	0	HDA
314	Elangeni	Johannesburg Housing Company	2002	28.0495	-26.2081	79 Albert Road	Marshalltown	Johannesburg	Core city	168	0	HDA
315	Gaelic	Johannesburg Housing Company	2008	28.0472	-26.188	19 van der Merwe Street	Hillbrow	Johannesburg	Core city	74	0	HDA
316	Garden Mansions	Johannesburg Housing Company	1999	28.0683	-26.2011	6 Wilhemina Street	Troyeville	Johannesburg	Core city	23	0	HDA
317	Hlanganani	Johannesburg Housing Company	2010	27.925	-26.0224	6 Burkina Faso Street	Cosmo City	Johannesburg	Greenfield mega-project	281	0	HDA
318	Jeppe Oval	Johannesburg Housing Company	1997	28.069	-26.2062	27 Browning Street	Jeppestown	Johannesburg	Core city	240	0	HDA
319	Lake Success	Johannesburg Housing Company	2003	28.0467	-26.1934	10 Pietersen Street	Hillbrow	Johannesburg	Core city	145	0	HDA
320	Landrost	Johannesburg Housing Company	2001	28.0483	-26.1996	88 Plein Street	Hillbrow	Johannesburg	Core city	240	0	HDA
321	Legae Garden	Johannesburg Housing Company	2005	28.0331	-26.2036	Gerard Sekoto Street	Newtown	Johannesburg	Core city	192	0	HDA
322	Lethabong Mansions	Johannesburg Housing Company	2013	28.0504	-26.2019	117 Pritchard Street	Hillbrow	Johannesburg	Core city	132	0	HDA
323	Newtown Urban Village	Johannesburg Housing Company	2014	28.0229	-26.2085	3 High Rd	Fordsburg	Johannesburg	Core city	350	0	HDA
324	New Hampsted	Johannesburg Housing Company	2003	28.0483	-26.1966	22 Twist Street	Hillbrow	Johannesburg	Core city	32	0	HDA
325	Op de Bergen	Johannesburg Housing Company	9999	28.0687	-26.2014	47 Op de Bergen Street	Troyeville	Johannesburg	Core city	3	0	HDA
326	Parkzight Mansions	Johannesburg Housing Company	1999	28.0683	-26.2011	6 Wilhemina Street	Troyeville	Johannesburg	Core city	26	0	HDA
327	Phumulani Garden	Johannesburg Housing Company	2006	28.0336	-26.2	Gerald Sekoto Street	Newtown	Johannesburg	Core city	178	0	HDA
328	Rondebosch	Johannesburg Housing Company	2006	28.0776	-26.1604	11 Peterson Street	Hillbrow	Johannesburg	Core city	78	0	HDA
329	Roseneath	Johannesburg Housing Company	2012	28.0476	-26.1877	22 Goldreich Street	Hillbrow	Johannesburg	Core city	56	0	HDA

330	San Martin	Johannesburg Housing Company	1996	28.05	-26.1947	50 Claim Street	Hillbrow	Johannesburg	Core city	52	0	HDA
331	Smitshof	Johannesburg Housing Company	2004	28.0436	-26.194	1 Hospital Street	Hillbrow	Johannesburg	Core city	116	0	HDA
332	Smitshof Extension	Johannesburg Housing Company	2012	28.0436	-26.194	1 Hospital Street	Hillbrow	Johannesburg	Core city	54	0	HDA
333	Stanhope	Johannesburg Housing Company	2006	28.0455	-26.1999	60 Plein Street	Hillbrow	Johannesburg	Core city	108	0	HDA
334	Sylvadale	Johannesburg Housing Company	2001	28.0492	-26.1926	69 Claim Street	Hillbrow	Johannesburg	Core city	108	0	HDA
335	Tasnim Heights	Johannesburg Housing Company	1997	28.0498	-26.1963	34 Koch Street	Hillbrow	Johannesburg	Core city	25	0	HDA
336	Taylors Mansion	Johannesburg Housing Company	2012	28.0504	-26.2025	142 Pritchard Street	Hillbrow	Johannesburg	Core city	105	0	HDA
337	Towerhill	Johannesburg Housing Company	1996	28.0458	-26.1898	37 Kotze Street	Hillbrow	Johannesburg	Core city	123	0	HDA
338	Tribunal Gardens	Johannesburg Housing Company	2002	28.0213	-26.2012	17 Gillies Streets	Burghersdorp	Johannesburg	Core city	174	0	HDA
339	Ukhamba Mansions	Johannesburg Housing Company	2013	28.0515	-26.1886	7 Abel Road	Berea	Johannesburg	Core city	222	0	HDA
340	Uno Court	Johannesburg Housing Company	2011	28.0476	-26.1877	22 Goldreich Street	Hillbrow	Johannesburg	Core city	84	0	HDA
342	Hope City	Steve Tshwete Housing Association	2001	29.4414	-25.7826	Off R35	NULL	Middelburg	Inner suburbs	501	63	HDA
346	Hawaii	First Metro Housing Company	2000	31.0394	-29.86	29 Rutherford Street	South Beach	eThekwini	Core city	128	0	HDA
347	Carlean	First Metro Housing Company	2001	31.0142	-29.8623	93 Maud Mfusi Road	Durban Central	eThekwini	Core city	32	0	HDA
348	Esselen	First Metro Housing Company	2001	31.0139	-29.8626	26 Park Street	Durban Central	eThekwini	Core city	18	0	HDA
349	Westridge	First Metro Housing Company	2001	30.9482	-29.7763	Newlands West Drive	Newlands	eThekwini	Outer suburbs	89	0	HDA
350	Tabora	First Metro Housing Company	2000	31.0137	-29.8625	17 Park Street	Durban Central	eThekwini	Core city	43	0	HDA
351	Weltevrede	First Metro Housing Company	2001	31.0136	-29.8629	60 McArthur Street	Durban Central	eThekwini	Core city	31	0	HDA
352	Russell Mansions	First Metro Housing Company	2004	31.0158	-29.8605	496 Anton Lembede Street	Durban Central	eThekwini	Core city	143	0	HDA
353	Martinez	First Metro Housing Company	2000	31.0403	-29.8645	78 Hospital Road	Durban Central	eThekwini	Core city	44	0	HDA
355	Howell Heights	First Metro Housing Company	2010	30.9865	-29.8221	30 Howell Road	Springfield	eThekwini	Inner suburbs	291	0	HDA
357	Lakehaven SHP - multiphase	First Metro Housing Company	2016	30.9884	-29.7889	49 Centre Road	Hippo Road	eThekwini	Outer suburbs	584	0	HDA
358	Strathdon SHP	First Metro Housing Company	2009	31.0142	-29.8621	92/94 Maud Mfusi Street	Durban Central	eThekwini	Core city	24	0	HDA
360	Belgravia Valley - multiphase	Housing Association East London	2001	27.8958	-32.9994	Belgravia Crescent	Belgravia	Buffalo City	Inner suburbs	438	372	HDA
383	Morgens Village - multiphase	Cape Town Community Housing Company	2008	18.5897	-34.0409	NULL	NULL	Cape Town	Established township	330	0	HDA
386	Highlands Village	Cape Town Community Housing Company	2009	18.5871	-34.0351	NULL	NULL	Cape Town	Established township	320	0	HDA
387	Ga-Rena Rental Village	Polokwane Housing Association	2007	29.445	-23.8829	12 Renosterpoort St	Annadale Ext 1	Polokwane	Core city	508	0	HDA
388	Sunridge Flats	Mbombela Housing Association	2012	30.9767	-25.4782	Hendrik Potgieter	Sonheuwel	Mbombela	Core city	26	0	HDA
389	Troyeville	Cope Housing Association	2001	28.0707	-26.1981	Corner Beelaerts Ave and Cornelia St	Troyeville	Johannesburg	Core city	120	0	HDA

390	Cato Manor	Shayamoya Housing Association	2001	30.9647	-29.8615	8 Johannes Nkosi Ave	Wiggins	eThekwini	Inner suburbs	110	0	HDA
392	City Deep - multiphase	Johannesburg Social Housing Company	2015	28.0748	-26.2255	Heidelberg Rd and Marjorie Rd	City Deep	Johannesburg	Core city	849	0	HDA
393	Newtown Urban Village 2	Johannesburg Housing Company	2013	28.0229	-26.2084	NULL	Fordsburg	Johannesburg	Core city	350	0	HDA
394	Steenberg Ph2B	SOHCO	2015	18.4648	-34.0765	Steenberg Social Housing Project, Military Road	Steenberg	Cape Town	Outer suburbs	100	0	HDA
395	Esselen Street	Madulammoho Housing Association	2015	28.0452	-26.1907	19 Esselen Street	Hillbrow	Johannesburg	Core city	96	0	HDA
397	Belhar	Communicare	2015	18.6363	-33.9406	Symphony Way & Erica Dr	Belhar	Cape Town	Outer suburbs	629	0	HDA
398	Thembelihle	Yeast City Housing	2017	28.1822	-25.7436	Johannes Ramokgoase & Sophie de Bruyn St	Pretoria Central	Tshwane	Core city	734	0	HDA
399	Brandwag Multiphase	Free State Social Housing Association	2018	26.1894	-29.1034	Between Mc Hardy Ave, Krige and Van Der Riet Streets	Brandwag	Bloemfontein	Inner suburbs	715	402	HDA
401	Riverside Ridge	Madulammoho Housing Association	2015	27.9128	-26.206	Unnamed Road	Fleurhof	Johannesburg	Grey zone	252	0	HDA
402	Brickfields North	Johannesburg Housing Company	2014	28.0354	-26.1999	Carr St and Ntemi Piliso Street	Newtown	Johannesburg	Core city	375	0	HDA
403	Woodstock Hospital Site	City of Cape Town	2015	18.4489	-33.9313	Earl St	Woodstock	Cape Town	Core city	0	500	HDA
404	Pine Road	SOHCO	1111	18.445	-33.9299	Pine Road	Woodstock	Cape Town	Core city	0	220	HDA
405	Dillon Lane	SOHCO	1111	18.4472	-33.9295	Douglas Place, off 134 Victoria Rd	Woodstock	Cape Town	Core city	0	120	HDA
406	Foundry Road	Urban Status Rentals	1111	18.4653	-33.9281	122 Foundary Road	Woodstock	Cape Town	Core city	0	200	HDA
407	Salt River Market	City of Cape Town	1111	18.46	-33.9271	2 John St	Woodstock	Cape Town	Core city	0	300	HDA
408	Zonnebloem	City of Cape Town	1111	18.4276	-33.9327	Coblestone Rd/ Kuyper St	Zonnebloem	Cape Town	Core city	0	200	HDA
409	District Six	Z-Remove-City of Cape Town	1111	18.4343	-33.9321	NULL	District Six	Cape Town	Core city	0	500	HDA
410	Pickwick Street	City of Cape Town	2019	18.459	-33.9358	9 Copperfield Rd	Salt River	Cape Town	Core city	200	0	HDA
414	Turfontein	Johannesburg Social Housing Company	2018	28.0345	-26.251	NULL	Turffontein	Johannesburg	Inner suburbs	420	0	HDA
417	Bothasig Gardens (Ph2)	Communicare	2015	18.5342	-33.8634	NULL	NULL	Cape Town	Outer suburbs	120	0	HDA
417	Bothasig Gardens (Ph2)	Communicare	2015	18.5342	-33.8634	NULL	NULL	Cape Town	Outer suburbs	120	0	HDA
418	Montclair	Communicare	2015	18.6276	-34.0223	NULL	NULL	Cape Town	Established township	650	0	HDA
419	Musgrave Park	Communicare	2015	18.4619	-34.0299	NULL	NULL	Cape Town	Inner suburbs	180	0	HDA
420	Avoca Hills	First Metro Housing Company	2014	30.9998	-29.7577	250 Avoca Hills Drive	Avoca Hills	eThekwini	Outer suburbs	520	0	HDA
421	Willowdene	Imizi Housing Association	2017	25.5433	-33.9666	Willow Rd & 20th Ave	Fairview	Nelson Mandela Bay	Outer suburbs	400	0	HDA
422	Fairview Link	Imizi Housing Association	2018	25.5519	-33.9704	Corner Restitution Ave and Willow Rd	Fairview	Nelson Mandela Bay	Outer suburbs	512	0	HDA
423	AA House	Johannesburg Social Housing Company	9999	28.0449	-26.1985	20 Wanderers St	CBD	Johannesburg	Core city	215	0	HDA
430	Dobsonville Ext 2	Johannesburg Social Housing Company	2018	27.8552	-26.2283	Motseeme St, near 10957 Motseeme St	Dobsonville	Johannesburg	Established township	502	0	HDA
448	Hillside View	Freestate Social Housing Company	2018	26.2173	-29.1847	Corner Church and DM Selemena St	Blomanda/ Mangaung Ext 34	Bloemfontein	Established township	329	510	HDA

453	Riverlea	Toproot Properties	1111	27.9698	-26.2085	Cnr Bald Eagle Ave and Turkey Rd	Riverlea	Johannesburg	Inner suburbs	0	153	HDA
456	Pennyville	Toproot Property	2017	27.9483	-26.2148	Cnr New Canada Rd and Buffalo Rd	Pennyville Ext 1	Johannesburg	Grey zone	112	0	HDA