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THE DELIVERY OF LOW-COST HOUSING IN THE HILLSIDE VIEW INTEGRATED DEVELOPMENT PROJECT IN THE FREE STATE

By

Nozipho Belina Molikoe
Student Number: 21817512

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Supervisor: Dr T Masiya

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DEDICATION

To my late father, Charles Randi Khumalo, and my late brother, Bhekabentungwa Eisenhower Khumalo, this dissertation is in your honour.

Your love to me was boundless and knew no limits.

You are both adored and greatly missed. Thank you for being a kind and caring father and brother. Thank you for everything.

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All the glory and honour be to God the Almighty who guided me when I felt like giving up. Moreover, when it seemed impossible to complete this dissertation.

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To my sons, Morena and Reaboka Molikoe for understanding when I could not always help when you needed my assistance and for always being an extra pair of hands.

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To my colleagues at the Free State Department of Human Settlements as well as all the participants; thank you for your time and valuable insight.

ABSTRACT

The purpose of the study was to analyse the delivery of low-cost housing by the Free State Department of Human Settlements using the Hillside View Integrated Development as a case study. The study identified factors which affected the provision of low-cost housing in Hillside View Integrated Development. The study further sought to highlight to the Free State Department of Human Settlements the factors and challenges related to the implementation process which impeded the achievement of the agreed upon targets. The study adopted the case study design which investigated the delivery of low-cost housing in the Hillside View Integrated Development in the Mangaung Metropolitan Municipality. To collect data, semi-structured interviews were carried out from various participants, for example, policy implementers (senior government officials), housing beneficiaries, a developer, and the estate agent. Furthermore, secondary data was utilised to confirm the targets achieved by the Department of Human Settlements for the 2014-2019 MTSF period.

The study revealed that although the post-apartheid state had planned to deliver low-cost housing opportunities since 1994 for South Africans, the housing backlog has continued to outpace delivery. Furthermore, based on the gathered data, this study revealed that the delivery of low-cost housing in the Free State Department of Human Settlements has been marred by multiple challenges.

The Free State Department of Human Settlements (hereinafter, the FSDHS) did not achieve the 2014-2019 Medium Term Strategic Framework (MTSF) targets based on the following key performance areas; Construction of top structures (Braking New Ground (BNG) houses, Military Veterans, Finance-Linked Individual Subsidy Programme (FLISP), Land Restitution Programme (LRP) and Individual subsidies); Installation of serviced sites (sewer, water connections infrastructure) and the delivery of title deeds. On a positive note, the FSDHS met the following 2014-2019 MTSF targets; procurement of land suitable for human settlements and the development of community residential units.

The extensive reviewed literature also revealed that the delivery of low-cost housing by government remains an evasive target due to, amongst other things, the high rate of unemployment, ever increasing demand for urbanisation and inward migration, population growth, and the right to decent housing as enshrined in the Constitution.

LIST OF ABBREVIATIONS

ABT	Alternative Building Technology
AGSA	Auditor-General of South Africa
BNG	Breaking New Ground
COGTA	Cooperative Governance and Traditional Affairs
CRU	Community Residential Unit
DHS	Department of Human Settlements
DMV	Department of Military Veterans
DORA	Division of Revenue Act
EPHP	Enhanced People Housing Programme
FLISP	Finance-Linked Subsidy Programme
FSDHS	Free State Department of Human Settlements
GEAR	Growth Employment and Redistribution
HDA	Housing Development Agency
HSDG	Human Settlements Development Grant
IDP	Integrated Development Plan
IGR	Intergovernmental Relations
IRDP	Integrated Residential Development Programme
LRP	Land Restitution Programme
MEC	Member of Executive Council
MFMA	Municipal Finance Management Act
MILVETS	Military Veterans
MINMEC	Minister, Members of Executive Council and Mayors
MTEF	Medium-Term Expenditure Framework

MTSF	Medium-Term Strategic Framework
NDHS	National Department of Human Settlements
NDP	National Development Plan
NHFC	National Housing Finance Corporation
NHBRC	National Home Builders Registration Council
NGO	Non-Governmental Organisation
NPM	New Public Management
NPO	Non-Profit Organisation
OECD	Organisation for Economic Co-operation Development
SACN	South African City Networks
SALGA	South African Government Association
SAMVA	South African Military Veterans Association
SASAS	South African Social Attitude Survey
SHRA	Social Housing Regulatory Authority
SMP	Spatial Master Plan
SPLUMA	Spatial Planning and Land Use Management
SSA	Sub-Saharan Africa
STATSSA	Statistics South Africa
RDP	Reconstruction and Development Programme
UN	United Nations

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CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

This study analysed low-cost delivery of housing by the Department of Human Settlements in the Free State province. The Hillside View Integrated Development was utilised as a case study. Central to this study is an inquiry into the factors that affected the delivery of low-cost housing in the Hillside View Integrated Development. Since the delivery of housing is a concurrent function between national, provincial and local government spheres, the various roles played by the responsible government agents are also expounded on. This chapter provides a background to the research problem, outlines research objectives and questions, and presents the theoretical statement which underpins the study. It also identifies the problem statement, explains the ethical considerations adhered to, followed by the limitations and delimitations of the study.

1.2 BACKGROUND

Lack of adequate housing is a global concern for many nations. Nkambule (2020) who quotes Tissington (2019), defines adequate housing as a shelter that provides safety and security, that is inclusive of amenities such as health and educational institutions, job opportunities and access to transport within acceptable distances. Housing is described as a collection of activities that results in private and public residential environments that are liveable, viable and constant for the citizens (Department of Human Settlements, 1994a). All the citizens of the world have the right to safe and decent shelter. The General Assembly of the United Nations (UN) adopted this right in 1948 (UN Human Rights, 1948). The Habitat Agenda, which was agreed at the UN conference, further acknowledges housing access as a fundamental human right (United Nations, 1996).

Despite the commitments and expectations, Taruvinga and Mooya (2016) argue that developing nations across the African continent face difficulties in providing low-income communities with strategically located land suitable for low-cost and integrated housing. Most of these nations still struggle with the provision of housing (Obioha, 2021).

Inadequate housing is considered a multifaceted epidemic because various causal factors contribute towards its manifestation. Rapid urbanisation, economic instability, humanitarian crises, political unrest, and conflicts, among other things, have all had a significant impact on how the world's housing situation is currently (Environmental Health Perspectives, 2003).

Inadequate housing is still a conspicuous problem in Sub-Saharan Africa. Large African populations require adequate, and decent housing. Various African countries lack adequate resources to prioritise and implement policy strategies to provide the citizens with suitable housing. The global urban slum is 29.2%, while Sub-Saharan African (SSA) is 53.6% (Obioha, 2021). The World Bank (2015) sheds light on the housing challenges faced by many African states in addressing the housing crisis. The latter in many countries is as a result of rapid urbanisation and growing informal settlement populations.

The report Stocktaking of the Housing Sector in Sub-Saharan Africa (SSA), reported that Africa may have an approximate population of 1.2 billion settled in urban areas by 2050. This translates to 4.5 million new residents in the urban settings year on year. Most residents cannot afford minimum decent housing, and many do not qualify for the mortgage to finance their homes. The rate and cost of urbanisation has outpaced income in the SSA as in other regions of the world (World Bank, 2015). Each country has to manage its housing crisis differently. Although there is a difference in a country's circumstances to provide housing, none of the 15 countries in the SSA have met the needs of their citizenry, and they experience a backlog of over 1 million units per country.

Many countries throughout the world have implemented various policies and strategies to deliver housing. Various adopted housing policies are facilitated by public and private role players, and partially apportioned into subsidies and owner contributions. The primary focus of global policy targets lower income populations and the missing middle to enable equitable access to decent and affordable housing (Obioha, 2021). Various housing policies across the globe adopt a mixture of subsidy and commercial housing approaches to address a rapidly growing need for safe and decent accommodation, with increased access to housing for the population, with reduced construction costs but of a decent quality (Organisation for Economic Co-operation Development (OECD), 2020).

The lack of housing as a result of the apartheid regime remains a disconcerting reality in South Africa, despite government having constructed 3.3 million low-cost houses. The housing backlog continues to soar (Marutlulle, 2021). While the Constitution of the Republic of South Africa (hereafter referred to as the Constitution) (Constitution 1996) enshrines the right to adequate housing, South Africa has continued to grapple with this challenge. Furthermore, the Constitution prescribes that in order to achieve the liberal realisation of the right to adequate housing government must provide the financial resources (Constitution, 1996). The year 2022 marked 28 years of a democratically elected government. However, the provision of decent homes remains one of the major service delivery challenges in South Africa. In post-apartheid South Africa, low-cost housing has been a critical priority; however, the state appears to have failed to meet its targets.

The environmental and social sustainability of housing efforts and their impact on human health are becoming more of a concern, notwithstanding the fact that there have been numerous achievements (Goebel, 2007). Legodi (2020) argues that South Africa is referred to as the “protest capital”. The inability by the state to provide services including the delivery of low-cost housing are the primary reasons for these protests. Sabela and Isike (2018) confirm that the lack of provision of housing and basic services resulted in ever-increasing violent community protests nationwide as well as in informal settlements.

In response to the socio-economic challenges experienced by the previously marginalised communities, in 2009 the government introduced the National Housing Code and other low-cost housing programmes, namely; Individual Subsidy Programme, Social Housing Programme, Community Residential Units (CRU), Finance-Linked Subsidy Programme (FLISP), Land Restitution Programme (LRP), Upgrading of Informal Settlements, Enhanced People’s Housing Process (EPHP), and Integrated Residential Development Programme (IRDP) (Department of Human Settlements, 2009).

Premised on systems theory, this study examined the delivery of low-cost housing by the Free State Department of Human Settlements. The Hillside View Integrated Development was utilised as the case study. The study contributes to the existing body of knowledge of the performance of the IRDPs, that is, socio-economic development, as well as enhancement of the general understanding of the delivery of low-cost

housing in the Free State. The elements would be elaborated in chapter two of the study.

1.3 CENTRAL THEORETICAL STATEMENTS

The delivery of low-cost housing is a multifaceted process which involves several disciplines, capacities and capabilities, stakeholders and policy-making by the three spheres of government. Given the complexity of the delivery of housing, there are multiple and often competing theoretical approaches, paradigms and frameworks that guide parameters within which the delivery is undertaken in various contexts (Gibb and Marsh, 2019).

This research utilised the systems theory as a theoretical framework to understand factors which influenced the delivery and provision of low-cost housing. The Hillside View Integrated Development was utilised as a case study. Literature on housing delivery systems acknowledges and concurs that the delivery of housing is system-based, and is comprised of factors from several fields, including the role players who impact the outcomes (Gibb and Marsh, 2019). Ramovha (2022) quotes Meadows (2008) and defines the system theory as interlinked processes aimed at achieving a similar objective. In light of the above, this study considered the fundamental principles of the systems theory applicable to the provision of low-cost housing. The provision of housing occurs within a dynamic system and a practical, interdependent process which interacts with inputs, activities, role players, and feedback systems and networks, which individually, and collectively influence the envisaged outcomes (Gibb and Marsh, 2019).

Furthermore, the nature of the Hillside View Integrated Development provides relevant grounds for the utilisation and application of the systems theory. The reason for the latter is that the implementation of the Hillside View Integrated Development offers more than just housing. It also accelerates the creation of integrated human settlements and required land uses, housing types, and price ranges. It fosters social, economic, and spatial integration, and is positioned in a strategic location.

Ludwig von Bertalanffy, an early systems theorist, presented the idea of systems theory in the early 1950s, as a new science paradigm based on the premise that complex systems share organising principles which could be established and

modelled mathematically (Lai and Lin, 2017). The system is multifaceted and is comprised of interrelated elements which are open and interact with the environments (von Bertalanffy,1968). Similarly, Marcum (2014) quotes von Bertalanffy's system theory to argue that systems can be interrelated and integrated, and can be suitable in social and natural situations. This concept later found meaning across various disciplines. It became a universal theory which guided and formed the foundation of arguments by scholars who described each system across all scientific disciplines. Depending on the focus and context, the systems theory has various definitions. Von Bertalanffy (1972), who was a pioneer of the General Systems theory, defined a system as a set of interrelated elements. Components in the housing sector include three spheres of government, communities, financiers, best practice, developers, beneficiaries, which underlie the socio-economic positions of the communities. It is the interaction amongst these components that has a bearing on the quality of the delivery of housing (von Bertalanffy, 1972).

While the definitions of systems and systems thinking or theory vary widely in the reviewed literature, depending on the focus and context, it is impossible to develop a fully inclusive description of the two concepts. However, consensus among various scholars is that a system is complex and consists of interacting elements which are open and interact within their environments (Ramovha, 2022; van Assche, Valentinov and Verschraegen, 2019).

According to Gibb and Marsh (2019), the systems theory is predicated on the idea that many phenomena may be conceptualised as "systems" in the abstract. These can be described to understand the behaviour across various disciplines. Gibb and Marsh (2019) further highlight that those systems may be defined as a related set of elements, or a connected group of components with particular properties and attributes which interact to produce distinguishable outcomes. Lai and Lin (2017) share similar sentiments, and highlight that the systems theory at its core tries to explain the dynamic interactions and interdependence between system components, as well as the relationships between the system and its environment. Furthermore, a system is created by the patterns and structure of the relationships which emanate from an interaction with the components. Each system is unique due to the emergence of patterns and linkages. According to Ochieng (2018), a system is a group of

individuals using social, technological, or material resources to work toward a common objective.

Ramovha (2022) relates and explains a system with reference to its characteristics, for example, interconnectedness, interrelationships and dependencies among multiple components, as well as sub-systems which execute functions aimed to achieve a shared purpose. According to Gibb and Marsh (2019), the systems theory has long been centred on interconnectedness because it explains why simple cause-and-effect models can be deceptive and policies based on these are counterproductive. Complex patterns of interconnection and interdependency fundamentally affect how a system acts, and ultimately the realisation of its desired goals or intended outcomes.

Scholars have further described provision of affordable housing as a “wicked problem”. Ramovha (2022) contends that Rittel and Webber (1973) introduced the concept “wicked problem” to discuss difficult issues related to policy and to identify a problem which is very difficult to solve. Le Roux (2011) describes a “wicked problem” as an issue that is not only complex, but when fixing one aspect of it, it generates other unexpected problems. Since there are multiple perceptions of and interests in wicked problems, these are difficult to define and are connected to an issue which has multiple causal relationships. In the housing sector, these issues are connected intricately to, *inter alia*, social, utility, and soft services, skills, private sector, resources constraints, urbanisation and migration.

Each wicked problem is distinct in its core. Despite similarities, there could be overriding differences with problems being attended to at that point. Marutlulle (2021) identifies the following concerns that directly affect government initiatives to address housing challenges: population growth; urbanisation; migration; corruption; economic constraints; inadequate financial management at municipal and provincial government levels; lack of access to financing; and a shortage of appropriate land for low-cost housing. According to the Auditor-General of South Africa (AGSA) (2022), Metsimaholo Local Municipality in the Free State which was expected to commence a project to install 4 000 sewer connections, suffered a two-year delay due to poor planning, and as a result new connections to the houses could not be completed. The lack of penalties has bred a climate of impunity and total disdain for the law among municipal officials at all levels (AGSA, 2022).

In the delivery of housing, Gibb and Marsh (2019) argued that these wicked problems are demonstrated over concerns with, *inter alia*, market failure, inconsistent and evolving housing policy, policy fragmentation with other stakeholders involved in housing delivery such as planners, developers, financiers, and the lack of community participation. There are resource constraints, and urbanisation and general migration continue to make the delivery of low-cost housing a persistent challenge.

In systems theory, the housing sector is interdependent on major systems, for example, transport, education, and social security. Gibb and Marsh (2019) further contend that low-cost housing is highly segmented in that it is comprised of various submarkets which differ according to the quality of the dwelling, as well as per country, area, and neighbourhood. This was reported according to a study on the relationship between the housing industry and selected significant sectors such as transportation, education and social security.

According to Kordova, Frank and Miller (2018), systems thinking highlights the importance of the different components to the system as a whole and allows one to understand a system beyond its component parts. It can, therefore, be argued that systems thinking is a theory which holds that most social problems are as a result of a number of interconnected problems within a social system. Furthermore, solving any issue requires an investigation into the system as a whole in order to identify its underlying causes. Such investigation needs to be followed by changes to the system as a whole.

This study adopted a systems approach to comprehend the interconnectedness of the roles by role players in the complex system to deliver low-cost housing in Hillside View Integrated Development in Bloemfontein. An earlier indication of the systems theory concept in housing presented itself in the town planning, or urban planning theories. In town planning, other human-centred concepts have since been incorporated in consideration of key elements such as location of housing, socio-economic factors, technology, applied housing model, political considerations and the economic infrastructure. These elements directly impact on the lifestyle quality of the housing beneficiaries (Gibb and Marsh, 2019). Other factors, such as the role player’s abilities and capacity, are also are also critical in the development of a working system theory for a successful housing development programme.

Gibb and Marsh (2019) further state that other capabilities and capacities also consider the network transport system, basic human amenities, industry, labour and leisure which are often captured in quantitative variables and have a bearing on the qualitative perception of what the recipients deem the quality of life. In the housing system theory, other compelling components play a critical role; for example, public policy community in formulating an enabling environment in a specific system and model design. External business and private role players are critical in participating in a system-managed provision of services, for example, those provided by the banks, government subsidy administrators, municipal land acquisition, bulk services electricity, community networks and building contracting services (Gibb and Marsh, 2019).

1.4 PROBLEM STATEMENT

The study examined the provision of low-cost housing and utilised the Hillside View Integrated Development in Bloemfontein in the Free State as a case study. Nyakala, Ramoroka and Ramdass (2021) argue that post-1994 the South African government has faced significant difficulties in providing affordable housing, which can largely be associated with the consequences of apartheid colonial and era discriminatory practices. The low-income housing sector faces a number of uncertainties and challenges, including contractor wilful non-compliance with specifications, substandard building material, lack of communication during the construction phase, accidents, competitive construction methods, and the use of inappropriate construction equipment. According to Phuhlisani (2017), the provision of shelter continues to be a crucial, symbolic component of helping the impoverished realise a meaningful existence. The provision of housing restores the dignity of the underprivileged who were denied a rightful place to live, and respectable standards of living under the apartheid regime.

The 1994 Housing Policy and Strategy was created with the goal to reform the racially and financially divided built environment, as well as the institutional and financial framework it had inherited from the previous administration. New delivery systems were being established simultaneously to manage the housing backlog. The South African democratic government has since provided approximately 4 million houses

post 1994; however, multiple backlogs still remain (Nokulunga, Didi and Clinton, 2018). Despite these efforts by the democratically elected government, the housing delivery backlog stood at 211 472 as at 31 March 2022 in the Free State province. The highest backlog in the province was 44 580 houses in the Mangaung Metropolitan Municipality (Department of Human Settlements, 2022). The Free State province, which has the second lowest population in the country of 2.7 million (Statistics South Africa, 2011), has the second highest backlog of serviced sites after the Gauteng province (Department of Human Settlements, 2019a).

Masiya, Davis and Mangayi (2019) refer to the South African Social Attitude Survey (SASAS) study conducted in 2016, and argue that central to the public protests is the lack of provision of low-cost housing, electricity, water and sanitation. Of the 12 areas of service delivery identified in the study, dissatisfaction in relation to the provision of low-cost housing was extremely high. Only 34% of the participants were satisfied nationally with the provision of low-cost housing. The inability of municipalities to provide adequate low-cost housing has contributed to an increased number of public protests (Morudu, 2017). Meyer (2014), Sabela and Isike (2018) also confirmed that the lack of essential services and provision of housing has increased violent protests nationwide. The housing backlog is increasing, which in turn is resulting in a sporadic rise in informal settlements and land invasions in certain urban areas as people continuously seek economic opportunities.

At the National Housing Forum that took place at Botshabelo (Free State) in October 1994, the National Housing Forum brought together a diverse group of stakeholders from the corporate, political, and civic sectors. One of the goals was to agree on a new non-racial housing strategy that would serve as a basis to deliver housing (Department of Human Settlements, 2017).

The Breaking New Ground (BNG) policy (2004), which advocates Integrated Housing Development as a measure to reduce the housing backlog, is rooted in how spatial planning and settlements are reorganised. BNG promotes conducive and liveable spaces, and promotes cultures where all South African citizens can enjoy an improved standard of living. Scheba, Turok and Visagie (2021) assert that social housing determines a thriving urban sprawl by incorporating low-cost housing in areas which were previously inaccessible to low-income earners. Such housing planning

influences life choices and prospects, and changes in residential location can help enhance socio-economic outcomes.

In response to increasing challenges in the provision of low-cost housing, the South African government introduced numerous housing options, *inter alia*, IRDP. The latter uniquely aims to make provision for the procurement of land, provision of stands for a range of land uses, including, educational and healthcare facilities, commercial, recreational, as well as residential stands for high-income, middle and low-income groups. (Department of Human Settlements, 2009). Mnisi and Karam (2020) concur that IRDP provides suitable land for human settlements for low, middle and high income members of the community, which is inclusive of bulk infrastructure such as water, electricity and sewer, as well as access to educational and health facilities.

In this context, this study sought to examine factors which affect the performance of the IRDP with specific focus on implementing the Hillside View Integrated Development in the Free state. There has been limited, if any, research or analysis on the provision of Integrated Housing Development as a remedy to eliminate the housing backlog. Existing studies revealed that researchers generally concentrate on end-user levels of satisfaction with regard to the provision of housing and challenges related to construction and alternative building technology (Amoah, Kajimo-Shakantu and van Schalkwyk, 2019).

Minimal data, if any, is available or has been analysed on the provision of Integrated Housing Development as a solution to alleviate the housing backlog. Mabuya and Scholes (2020) highlight the temperature (heat/cold) in various low-cost houses, that is, the pre-apartheid and BNG houses and the shacks. However, the focus has generally been on the BNG houses compared to alternative options such as lean construction techniques as well as climate adaptable homes. Limited information is available on Integrated Housing Development as a government housing strategy (Chakwizira, 2019). The limited literature review confirmed that the implementation of the Integrated Housing Development "mixed-income" housing strategy, if applied correctly, can be the solution to social housing challenges faced globally. It was envisaged that the study would contribute not only to the academic body of knowledge, but lessons could also be learnt to support policy makers in the formulation of new policies, explore alternative building technologies to alleviate the housing backlog, as

well as enhance the general understanding of the delivery of low-cost housing in the Free State.

1.5 RESEARCH OBJECTIVES AND QUESTIONS

The purpose of this study was to examine the delivery of low-cost housing by the Free State Department of Human Settlements. The Hillside View Integrated Development was utilised as the case study. The study was guided by the following research objectives and questions.

1.5.1 Research objectives

The study aimed to:

- Examine the provision of low-cost housing in South Africa;
- Investigate factors which affect the provision and delivery of low-cost housing in the Free State province;
- Examine the legislative framework which influences low-cost housing service delivery in the Free State province;
- Provide recommendations to enhance the delivery of low-cost housing in Hillside View Integrated Development, Free State province.

1.5.2 Research questions

- How was low-cost housing provided in South Africa?
- Which factors affected the delivery of low-cost housing in the Free State province?
- Which legislative frameworks influence the delivery of low-cost housing in Hillside View Integrated Development in Free State province?
- How can the delivery of low-cost housing be enhanced within the Hillside View Integrated Development and in the entire Free State province?

1.6 RESEARCH METHODOLOGY

According to De-xin (2018), methodology refers to theoretical framework or the foundation around which the research philosophical framework is built. The study emphasised the research methodologies, approaches and designs that are covered in detail in the research methodology chapter. The chosen research technique outlines the benefits and drawbacks of each strategy and design, while also taking into account how well it may be applied to the chosen subject.

1.6.1 Research approach

This study adopted a qualitative research approach to gather, collate and analyse data on factors which affect the delivery of low-cost housing in the Free State, with specific reference to the Hillside View Integrated Development. The adopted research methodology was based on the openness and flexibility, the qualitative approach offers, as well as the interaction between the researcher and the participants. Unlike quantitative research, which relies comprehensively on numbers and statistics and provides numeric accounts of patterns, qualitative research is more ideographic, context-specific, and descriptive. It allows for an extraction of meaning, in-depth descriptions and details from datasets. Furthermore, it offers openness and flexibility to research, and allows the researcher to probe the emergence of new categories of information from gathered responses (Leedy and Ormrod, 2021).

Research could be approached by utilising a positivist, interpretive or critical approach paradigm. Deductive and inductive research options are presented in the choice layer of the research onion. When designing the research, a simple but crucial decision must be made. The deductive option typically results in the selection of a quantitative approach or procedures (Saunders et al., 2016).

A qualitative method or approach is the result of an inductive choice. Combinative research designs which combine both is possible. Included in the design are the techniques and methodology. Several researchers reported that they had only utilised one method, while others used several methods. A single (mono) method could be

either qualitative or quantitative, but a multi-method approach could be either qualitative, quantitative, or a combination of both (Saunders et al., 2016).

Creswell and Creswell (2018), define a qualitative research inquiry as an investigative procedure to comprehend a social or human issue through the utilisation of words to construct a complex, comprehensive, specific perspectives in a natural environment. This suggests that understanding, rather than interpretation, is the aim of a qualitative research inquiry, as it is naturalistic observation rather than regulated calculation. With qualitative research, researchers can construe and make sense of what they observe of the social occurrences in specific contexts (Creswell and Creswell, 2018). Qualitative research aims to develop new theories and concepts and to meticulously document and analyse problems or phenomena from the perspective of the study's topic or population (Haradhan, 2018).

According to Strydom and Delport (2011), understanding rather than interpretation is the aim of a qualitative research inquiry, as it is naturalistic observation rather than regulated calculation. With qualitative research, researchers can construe and make sense of what they see and the social occurrences in specific contexts.

The adoption of a qualitative approach enabled the researcher to identify problems that are scientific, and to make more positivistic inquiries which are sometimes disregarded. Through a qualitative approach, the researcher was able to identify policy bottlenecks and challenges experienced by housing beneficiaries during the construction of houses, as well as their opinions on factors which influence the delivery of housing. The advantage of qualitative research in this study was to rely on the voices, experiences, thoughts, and perspectives of those most directly connected with, or impacted by, service delivery in the provision of low-cost housing to acquire an in-depth understanding of the subject matter, rather than attempt to generalise.

According to Haradhan (2018), qualitative research offers the researcher the advantage of being an insider in the research process due to his/her close involvement and interaction with the study participants. This, as Haradhan (2018) asserts, allows the researcher to identify subjects, issues and observations which are often missed and discounted by the scientific, and positivistic enquiries. In light of this perception, the research qualitative methodology was found adequate for the study.

Qualitative research allows for a detailed understanding of the variables the participants express related to an impact of the delivery of low-cost housing in the Free State province, specifically the Hillside View Integrated Development. The researcher adopted a qualitative approach because it was simple to draw conclusions from the qualitative questions of opinions, perceptions, voices, and experiences related to the provision and delivery of affordable housing.

Moreover, the qualitative approach's flexibility, openness and descriptive nature enabled the researcher to consider and engage with the complexities, details and sensitivities of delivery of low-cost housing in the Hillside View Integrated Development. The approach allows for methods to gather data, and analysis of explanations, and formulation of arguments are feasible and the context in which data is generated is considered (Bryman, 2016). Furthermore, since qualitative research allows one to probe (Leedy and Ormrod, 2021), the researcher could pose further questions based on the feedback from the participants. The researcher could also clarify any misunderstandings or misinterpretations of the questions posed, and had an opportunity to acquire additional inputs into responses related to the provision of low-cost housing, as expressed by the participants. As a result, it enhanced the quality of the acquired data through an extensive exploration of the gathered data.

Haradhan (2018) further highlights that qualitative studies give social analysis a human face. In this study, the interview sessions were viewed by selected participants as a platform to acquire assistance or intervene on issues they had been struggling with in relation to the delivery of low-cost housing.

While the study revealed selected strengths in adopting the qualitative research methodology, there are limitations and disadvantages. Haradhan (2018) highlight that a major criticism of the qualitative research approach of sufficient reliability and validity. It is difficult to apply valid criteria and traditional reliability to qualitative data because of its subjective nature and single-context origins. To ensure that quality and reliable data are enhanced, the researcher documented detailed field notes; recorded the interview conversations with the participants' consent, and transcribed these verbatim. The researcher was also able to obtain in-depth comprehension and insight into the participants' opinions, perceptions and experiences. Moreover, the primary and secondary sources were triangulated to ensure integrity of the findings and cumulative validation thereof. The choice of data instruments, in this instance a semi-

structured interview schedule, and the arrangement of questions within the schedule were also critical to ensure that correct data was gathered and aligned with the research questions and objectives of the study.

Further disadvantages of qualitative research, as stated by Haradhan (2018) as well as Creswell and Creswell (2018) include the impact of the researcher, that is, the participants may not divulge information to an outsider or the researcher's bias influences the findings as well as the time it takes to conduct and analyse qualitative studies. Rapport was established with the participants prior to the commencement of the study, details thereof was also discussed, and surety was granted for all ethical considerations. The participants were afforded an opportunity to pose questions, so that the researcher could clarify any misunderstandings. Lastly, while it is time-consuming to conduct qualitative research, a sample size of 30 participants was manageable to analyse and process the data.

1.6.2 Case study design

A case study design was followed to establish a comprehensive understanding of the processes involved in the delivery of affordable housing. The Hillside View Integrated Development in the Free State was used as a case to investigate and explore factors that influenced the delivery of low-cost housing. A researcher in a case study examines a single entity phenomenon (the case) that is time- and activity-constrained. Case studies are commonly used as data collection tools in a qualitative research. Throughout this procedure, the researcher acquired comprehensive data using a range of data gathering approaches over a considerable amount of time (Bryman, 2016). For this reason, a case study research design was appropriate to acquire concrete, contextual, in-depth information about the subject matter and investigate the primary features, interpretations, and consequences (McCombes, 2020).

A case study is designed to maximise comprehension of a specific occurrence, rather than generalise. What can be learnt from the one specific case is underscored (Creswell and Creswell, 2018). Furthermore, Creswell and Creswell (2018) highlight that in a case study, the context, the challenges and the lessons learned should all be highlighted. Consequently, it is a thorough discussion of each instance and its analysis. Furthermore, both Bryman (2016) and Haradhan (2018) concur that a case

study is a comprehensive analysis of the uniqueness and complexity of a specific policy, system, institution or initiative in real life.

Yin (2014) postulates that a case study explores a current occurrence in its actual setting, particularly when the restrictions between the context and the phenomenon are not unambiguously well-defined. The case study design was considered appropriate for this study. The research questions sought to understand why and how certain factors affect the delivery of houses in the Free State. The Hillside View Integrated Development programme was utilised as the case study. The study's emphasis was on current occurrences, and the researcher had no control over behavioural events. A case study design in this research enabled a comprehensive investigation of the factors that affected the delivery of services and provision of low-cost housing in Hillside View Integrated Development. The researcher was able to apply various methods, in contrast to single research techniques which provide a snapshot, for example, surveys. The application of a range of methods provided the space and time to fully grasp the subject at hand and to lay the groundwork and create a solid foundation from which to investigate the elements which influence the provision of affordable housing.

The adoption of a case study design helped to limit bias in the study. Case studies are advantageous in that they record a variety of viewpoints, as opposed to the singular perspectives which interviews or survey results provide. A case study design increases the possibility of broadly understanding the subject matter from an array of views and therefore limits the possibility of bias (Bryman, 2016).

In the setting of this study, a case study methodology allowed the researcher to interact deeply with the procedures for providing affordable housing. Hillside View Integrated Development is a mixed development project inclusive of various housing programmes, for example, 300 bonded houses. Housing bonds are administered through Finance-Linked Individual Subsidy Programme (FLISP) to qualifying low to middle income home buyers; 532 Breaking New Ground (BNG) houses; 18 houses for the Land Restitution Programme (LRP); and 50 homes for Military Veterans (MILVETS).

A detailed understanding was acquired of what led to the project's delay for six years. The project was praised as a potential benchmark and game-changer in the provision of low-cost housing. A timely resolution of the challenges would have limited the impact.

1.6.3 Population and sampling

In qualitative research, it is often difficult to gather data from the selected geographical area. The reason is that the process can be relatively expensive and is generally not feasible given the range and scope of research projects. Thus, sampling is essential in these situations. According to Bryman (2016), sampling is a technique used in qualitative research. A subset of the population known as the sample for a specific research question or study is selected and utilised. Taherdoost (2016) contends that both probability and non-probability strategies can be used for sampling. Taherdoost (2016) asserts that any object in the population has an equal chance of being included in the survey when employing probability sampling when defining probability and non-probability sampling. Non-probability sampling is popularly used in qualitative case study research because the sample sizes are generally small and real-life situations are investigated.

Bryman (2016) purports that any object in the population has an equivalent chance to be included in the survey when using probability sampling. Furthermore, the definition of non-probability sampling considers the selection of the participants, is based on convenience, and allows for easier access to gather data (Shaheen, Pradhan and Ranejee, 2019). One of the criticisms of using non-probability is that the sampling cannot be utilised to generalise the findings of the case study.

This study used the purposive sampling technique to select the participants. Shaheen, Pradhan and Ranejee (2019) argue that purposive sampling is premised on the idea that information-rich samples should be selected to acquire a comprehensive understanding of the phenomenon being researched. A total sample of 30 participants, including senior government officials, developer, estate agent, ward councillor and housing beneficiaries, which includes all housing programmes within the Hillside View Integrated Development, was selected through non-probability sampling.

A list of occupied houses was obtained from the developer and a purposive sampling technique was utilised to select the beneficiaries. The use of a purposive sampling technique enabled the careful selection of the participants, which was based on judgement, cognisance of the key question, and the aim and objectives of the study.

Bryman (2016) and Creswell and Creswell (2018) argue that while a researcher or expert's judgement is utilised to select cases in a purposive sampling technique, it does so for a stated reason and with a specific purpose. Moreover, according to Creswell and Creswell (2018), the purposive sample enables the researcher to utilise discretion, but it also includes components which are typical of the majority of the population's traits and traditional attributes. As a result of their knowledge or interest, it is assumed that the selected participants would significantly advance the research project.

For the sample size, policy implementers profile and other stakeholders, the researcher distributed a sample as illustrated in Table 1.1. The government respondents consisted of seven officials from the Department of Human Settlements, namely; Chief Director in the Project Management Unit; Director in the Planning Unit; a Director responsible for Informal Settlements; a Director responsible for Finance-Linked Subsidy Programme; a Director responsible for Beneficiary management; and a Director in the Legal Services who is responsible for Title Deeds, and a National Department of Human Settlements official responsible for the implementation of policy.

Officials helped to provide a detailed understanding of the various programmes and challenges related to the performance of the programmes. Their participation was critical because they provided the administrative aspect of the programme, for example, beneficiary registration and allocation processes. The project management unit focuses on the project's technical aspects, such as construction progress and monitoring. One senior official responsible for housing from the Mangaung metropolitan municipality was included in the sample because the municipality was responsible for the supply chain processes, acquisition of suitable land, installation of bulk services and authorised the land availability agreement with the developer. The developer, estate agent, ward councillor and the beneficiaries of the various Hillside View Integrated Development programmes also formed part of the sample. The developer was able to provide a first-hand account of events related to the actual site. The developer was critical in facilitating the site visits and interviews and provided a

list of occupied houses from which the sample was selected. During the data collection process, the ward councillor was no longer available for the interview session despite multiple efforts to secure an appointment with him.

Table 1.1 Policy implementers, and other stakeholders sample size and profile

Participants	No. of interviews conducted	No. of Males	No. of Females
NDHS	1	1	0
FSDHS	6	2	4
Mangaung Metro	1	1	0
Developer	1	1	0
Estate Agent	1	0	1
Ward Councillor	0	0	0
Total	**10**	**5**	**5**

Source: Molikoe, N. (2021)

Table 1.2 provides a breakdown of the sample size and profile of Hillside View Integrated Development beneficiaries who participated in the study. The beneficiaries were expected to provide information related to their understanding of government policies; waiting period from the time of application to occupying the house; level of participation during the construction process (stakeholder engagement); fairness of the process; and the satisfaction level on the quality of the houses. Further expectations included factors which they perceived influenced the slow delivery of provision of low-cost housing in the Hillside View Integrated Development.

Table 1.2 Beneficiary sample size and profiles

Subsidy Type	No. of interviews conducted	No. of Males	No. of Females
BNG	5	2	3
FLISP	5	2	3
Military Vets	5	3	2
Land Restitution Programme	4	3	1
Total	**19**	**10**	**9**

Source: Molikoe, N. (2021)

1.6.4 Instruments and methods of data collection

This study utilised both primary and secondary sources of data. Lune and Berg (2017) distinguish between two types of data collection, namely: secondary and primary. The former refers to first-hand data gathered from participants through interviews, observations, and questionnaires, while the latter is data that already exist or have been gathered for purposes other than the research itself. This can include policy documents, literature and databases, or any other data in documented formats, for example, published articles, journals, books and departmental documents (presentations), which can complement primary data sources. This study utilised semi-structured interviews to obtain primary data from a sample which was comprised of 30 participants, including one national and six provincial (Free State) Department of Human Settlements officials, one senior municipal official ,19 Hillside View Integrated Development beneficiaries, a ward councillor, one housing developer, and one estate agent. The researcher's intimate knowledge helped to select the population target and utilise an easier approach to access gathered data.

Leedy and Ormrod (2021); Creswell and Creswell (2018); and Lune and Berg (2017) consider interviews in qualitative research as general conversations to gather information. Semi-structured interviews are acknowledged in the literature as one of the primary qualitative research methods. It is generally agreed that semi-structured interviews can yield valuable insight into people's lived experiences, opinions and perceptions, as expressed in their own words. This method of data collection enables interaction and discussion of the interpretation of statements and accounts. In this context, semi-structured interviews were used to comprehend which factors affected the delivery and provision of low-cost housing in the Hillside View Integrated Development. Lune and Berg (2017) highlight that this approach often entails a conversation between the researcher and the participant, which is supported by a customisable interview methodology and additional follow-up questions, probes, and comments. The technique enables the researcher to acquire open-ended data, investigate the participant’s thoughts, feelings, and opinions on a certain topic, as well as investigating private and occasionally delicate matters. In this way, semi-structured interviews were considered suitable to get the participants' perspectives of the delivery and provision of low-cost housing in Hillside View Integrated Development.

The utilisation of semi-structured interviews further enhanced the quality and reliability of the data gathered through interviews so that rich and in-depth descriptive information is gathered, compared to data collected through quantitative research methods (Bryman, 2016). The semi-structured interviews produced detailed descriptive data which helped to guide high-calibre analysis and provide recommendations. The face-to-face approach to gather data through semi-structured interviews enabled profound engagement between the researcher and the respondents. Any misunderstanding of the research question was clarified, and responses were probed to acquire further insight. For example, the open-ended questions encouraged the participants to reflect on challenges and experiences pertaining to the provision of low-cost housing, and concentrate on how they perceive, describe, feel and recall situations and interpret them. This led to an in-depth exploration and description of the feelings, behaviour, and interpretation of experiences. Consequently, additional in-depth information was gathered on the subject.

Like any other research methodology and data collection technique, semi-structured interviews have substantial shortcomings and concerns. According to Bryman (2016), the sensitive nature of this data collection technique raises the possibility of an outsider-insider effect in which participants occasionally find it challenging to divulge information in its entirety to an outsider or someone they do not know. In this study the researcher had to establish a rapport with the participants before explaining the specifics of the study, and acquire their voluntary consent and agreement. The participants had an opportunity to clarify misunderstandings and pose questions, while the researcher could probe for further insight.

1.6.5 Data analysis and interpretation

The study utilised the thematic analysis approach to analyse the responses from the Hillside View Integrated Development interviews. Kiger and Varpio (2020); and Clarke and Braun (2015) describe thematic analysis as a technique to methodically detect, organise and interpret patterns of meaning (themes) in a dataset. Bryman (2016) argues that thematic analysis describes and organises data in great depth and further analyses various facets of the selected subject matter. Thematic analysis, according to Kiger and Varpio (2020), is a method for representing data, choosing codes and

creating themes. Both entail the analysis of collected data. A unique distinctive feature of thematic analysis is its adaptability, which may be applied to a wide range of study topics, designs, and sample sizes, as well as within a wide range of theoretical and epistemological frameworks. The data analysis process involved transcribing; that is, each recorded interview was transcribed verbatim; themes were identified from the transcripts; data was coded, and themes with the same meaning were grouped and analysed to extrapolate data through a thematic checklist, followed by writing up a report. Relevant themes from the semi-structured interviews were identified, categorised and analysed according to the identified research questions and objectives, and in relation to the guiding theoretical framework of the study. Thematic coding with a checklist enabled the researcher to code the data comprehensively under a particular theme identified from the transcripts. It enhanced the ability to generate discussions logically and analyse and interpret information and data under specific themes. The utilisation of verbatim quotes from transcripts strengthened the findings in the report. Thematic analysis allows the research to make sense of collective or individual meaning of the datasets. Thematic analysis takes a large dataset and groups it into themes or clusters according to similarities to derive meaning from the data. It can also be utilised to identify repeated or common themes. The technique is also useful to analyse people's perceptions, opinions and lived experiences. Although thematic analysis is deemed a demanding process (Bryman, 2016), it was found useful to explore the depth of qualitative data. Hence, it was appropriate for this study.

1.6.6 Limitations and delimitations

This study was confined to the Free State province. Hence, it cannot be applied throughout South Africa. Based on the delimitation of the study, only one developer’s views were gathered. This observation may not provide a general sense of the majority of the service providers (contractors and consultants) in the Free State province. Language was also a barrier because the questionnaires were drafted in English. Consequently, these were translated into SeSotho or IsiXhosa because of the low literacy level of the majority of the housing beneficiary participants. The data transcription was time consuming and had to be managed carefully. Furthermore, the study did not examine the quality, for example, the physical conditions of the houses,

but only relied on primary information as stated by the participants, and secondary data. The other limitation was the unwillingness of the beneficiaries to participate in the study either because of fear of victimisation or dissatisfaction with the entire housing process.

The use of semi-structured interviews to gather data was time-consuming. Selected respondents did not understand the questions as a result of the language barrier and increased emotions due to poor service delivery. Also, certain aspects were omitted in the translation of the interviews.

In terms of delimitation, the study was confined to the Hillside View Integrated Development within the Free State province. The reason was to ensure manageability of the task at hand. Furthermore, while the 2014-2019 government's Medium-Term Strategic Framework reflects 12 priorities, this study concentrated on outcome 8, *i.e.,* sustainable human settlements and improved quality of household life. The Department of Human Settlements has over 15 housing assistance programmes however, the study only focused on one programme which is the Integrated Residential Development Programmes (IRDP) (housing units and serviced sites).

1.6.7 Ethical implications

Ethical research guidelines often pose three major concerns: consent, confidentiality and trust (Ryen, 2011). In line with the university policy, consent was sought from the Free State Department of Human Settlements to utilise the departmental data, and from the developer to access the construction site. In addition, approval from the Department of Free State Human Settlements was acquired to utilise the Hillside View Integrated Development as the case study. Furthermore, the researcher engaged with the research participants individually in their own space to gather data. The participants' rights and integrity were protected. Only their initials were utilised when quoting or referring to the findings.

Regardless of the type of research conducted, Kang and Hwang (2021) hold that researchers must confirm that they recognise and protect the rights and wellbeing of the research participants. The ethical principles of honesty, integrity, responsibility, transparency, and the application of professional standards must be upheld by

researchers. In line with the letter of approval from the developer, the developer was granted the right of reply based on poor quality related findings reported.

1.6.8 Codes and consent

According to Kang and Hwang (2021), participants in studies that combine observational and interview-based data collection methods respondents must be well aware of the study's purpose. Informed consent serves as the ethical foundation for doing qualitative research. Bryman (2016) highlights that consent implies that the participants have the right to be aware that they are being studied, and informed of the researcher’s intentions. The participants may be removed from the study at any time when they no longer want to participate. Similarly, Kang and Hwang (2021) highlighted that researchers bear the responsibility to ensure that the participants provide consent to participate in the study. The minimum requirement for consent is for the participants to be knowledgeable about the study being conducted, and what they consent to. The participants in this study were requested to sign an informed consent form, or provide verbal consent in cases where the respondents were from a specific group of people, e.g., elderly who are illiterate.

According to Ryen (2011), consent implies that study participants have the right to be aware that they are being studied and be informed of the researchers intention. The participants can be excused from the study at any time when they no longer intend to be part thereof. Study participants may be required to sign an informed consent document or provide verbal consent in cases where the subjects are, e.g. minors or patients or a specific group of people (Ryen, 2011). Fleming and Zegwaard (2018) identifies “consent” and “informed” as key components during data collection. Consent may be interpreted as a contractual agreement between the participant and the researcher. Participants should be completely informed of what is required of them, how their information will be used or any other implication in their lives.

1.6.9 Participation

Bryman (2016), and Kang and Hwang (2021) underscored voluntary participation as a key ethical consideration in social sciences research. Bryman (2016) contends that research participants should be free to decline to participate, and should be permitted to withdraw at any point should they wish to. Kang and Hwang (2021) also highlighted that the participants should contribute willingly to the study and decide whether to participate or not. The respondents in this research were informed of the details of the investigation. Participation was voluntary and no incentives were provided for participation.

Flick (2015) argues that research participants must be notified that participation is voluntary. The participants should also be notified of their right not to participate in the study should they wish to withdraw during the data collection process without being questioned.

1.6.10 Risk mitigation strategy

According to Olsen (2011), critical factors must be considered prior to and during the data collection process. Failing to discuss specific concerns may place the participants' rights in jeopardy. The researcher ensured that the study subjects were neither harmed nor at risk. The interviews were conducted in a secure environment (in the comfort of their homes and at the government offices).

1.6.11 Confidentiality

Researchers must follow the ethical guidelines of privacy and confidentiality when conducting research. The distinction between confidentiality and anonymity is crucial because they are sometimes used synonymously in research. According to Kang and Hwang (2021), upholding confidentiality in research refers to the researcher being conscious of the participant's identity, but takes apposite precautions to conceal the person’s details. The researcher applied caution to ensure that the study participants remained anonymous. The interviews took place in a secure environment and the participants identities were secured during and after the interviews. In order to ensure anonymity, the 29 interviewed participants were labelled in numerical sequence and

initials were utilised to identify each respondent. Neither the names nor the participants' details were identified in the report.

1.7 SIGNIFICANCE OF THE STUDY

In an attempt to investigate factors that affect the delivery of low-cost housing, it was envisaged that this study would contribute towards mechanisms to enhance the delivery of housing and develop a process to provide relevant low-cost housing delivery and take cognisance of the lived realities of the people. Overall, this study advanced new knowledge on factors which affect the delivery of housing in the Free State. It makes a contribution to the broader body of knowledge, and debates in literature and academia related to the provision and delivery of low-cost housing. While the context was the Free State, the findings could also be utilised to inform challenges associated with the delivery of housing; provide lessons in alternative contexts of a similar nature and inform policy debates and practice related to low-cost housing issues. The conclusions and recommendations provide an avenue to assist and guide debates related to the provision and delivery of low-cost housing, and to inform the formulation of policies at the three spheres of government. It is hoped that the study's recommendations will provide policymakers with a better understanding of how to enhance the relevant housing delivery policies and legislation so that those in need thereof can benefit. It is also envisaged that the research findings will contribute towards enhancing government processes, and encourage integrated planning among all the three spheres of government, and stakeholders such as the private sector, as well as the housing beneficiaries in the delivery of low-cost housing.

1.8 STRUCTURE OF THE STUDY

This study consists of five chapters as outlined below.

Chapter One: Introduction

This chapter introduces the research topic and provides the background to the study. It further discusses the problem statement which is substantiated from the reviewed literature. Furthermore, the research objectives and research questions are identified,

followed by an overview of the adopted research methodology, research process, data collection methods, data analysis, and challenges to gathering data. The significance of the study is also highlighted. Lastly, the structure and the research design is presented, including a literature review relevant to the selected study.

Chapter Two: Low-cost housing service delivery in South Africa

This chapter discusses the provision of low-cost housing and presents the role of the state, the market and civil society. The application of the systems theory highlights the complexities of formulating and implementing public policies. Furthermore, the housing initiatives implemented by government post-1994 are discussed, as well as the identification of factors which affect the delivery of low-cost housing. Lastly, the Free State Department of Human Settlements 2014-2019 Medium Term Expenditure Framework (MTEF) performance is measured against the targets and outcomes.

Chapter Three: South Africa's Low-cost housing policy and legislative framework

Chapter three discusses relevant government policies and legislative frameworks during the apartheid era, and those adopted post-1994. Reference is made to the Reconstruction and Development Plan (RDP); White Paper on Housing, Growth Employment Redistribution Strategy (GEAR); Breaking New Ground (BNG); Housing Code of 2009, National Development Plan (NDP); Housing Act, 1997 (Act 107 of 1997); Intergovernmental Relations Act, 2005 (Act 13 of 2005); Social Housing Act 2008 (Act 16 of 2008), Military Veterans, 2011 (Act 18 of 2011), and 2014-2019 Medium Term Strategic Framework (MTSF).

Chapter Four: Hillside View Integrated Development – A case study

This chapter presents a detailed discussion of the findings as gathered from the Hillside View Integrated Development in Mangaung Metropolitan Municipality, Bloemfontein. Furthermore, factors which might have contributed to the slow delivery of houses by various subsidy programmes, namely: BNG, Military Veterans, Land

Restitution Programme and Finance-Linked Individual Subsidy Programme within the Hillside View Integrated Development are presented.

Chapter Five: Recommendations and conclusion

Chapter five captures an overview of the findings of the Hillside View Integrated Development. The chapter further outlines lessons learned followed by conclusions. The chapter summarises the recommendations on how the government can enhance the provision of low-cost housing in future projects of a similar nature and size.

1.9 CONCLUSION

This chapter provided a broad overview and background to the study. The chapter discussed the central theoretical statement and identified the problem statement which was supported by the reviewed literature. Furthermore, the chapter discussed the research questions and objectives followed by the research process, data collection techniques, data analysis, and methods of interpretation. The significance of the study and its contribution to policy and practice on the provision and delivery of housing, research and academia was also highlighted.

The next chapter discusses and explains the roll-out of the housing policies implemented by government after 1994, and includes relevant housing theories.

CHAPTER 2: LOW-COST HOUSING SERVICE DELIVERY IN SOUTH AFRICA

2.1 INTRODUCTION

Chapter 1 provided the purpose, context and background of the study, and presented the central theoretical and problem statements. It also outlined the research questions, objectives, and chapters which provide the outline of the study.

This chapter gives an overview of the housing context, and the implementation of housing initiatives implemented over the past 28 years in South Africa post-1994, together with an analysis of their performance. The South African Constitution of 1996 recognises appropriate housing as a fundamental human right. The provision of adequate housing is seen as fundamental to support people's physical and mental health, and to allow them some possibility of living in safety, peace, and dignity.

Since human rights are interrelated and indivisible, it is impossible to isolate the right to appropriate housing from other rights such as access to clean water, sanitisation, education, and healthcare (Chenwi, 2008 quoted in Mashiane and Odeku, 2021).

The right to housing is intrinsically related to general changes in the economy, labour markets, migration, demographics, and other areas which have an impact on the availability of housing. The provision of adequate housing is jeopardised by the failure to realise these rights and provide socioeconomic goods and amenities. The question arises whether the South African post-apartheid housing policy reflected this intention to give effect to these human rights as entrenched in the Constitution?

2.2 THE SOUTH AFRICAN APPROACH TO LOW-COST HOUSING DELIVERY THROUGH THE IRDP

The terms low-cost and affordable housing terms are utilised interchangeably to describe government subsidised housing. Czischke and van Bortel (2018) quote Oxley (2012) who states that affordable housing refers to housing which is distributed outside the market dynamics, and is based on need rather than financial capacity. Low-cost housing is defined in the context of South Africa as a residence for households with a combined monthly income of less than R3 500 (Taruvinga and Mooya, 2016).

Jenkins and Smith (2001), and Ratshitanga (2017) argue that South Africa is amongst the upper middle-income countries which adopted a tripartite approach in the provision of low-cost housing namely: the state, market and civil society. Section 26 of the Constitution stipulates the right to housing as follows:

- Every South African citizen has a right to access adequate affordable housing;
- The state must, within the financial constraints of its resources, enact appropriate legislation and other measures to achieve the growing realisation of this right;
- No citizen may be evicted from their home or have their home demolished without a court decision that has been reached after carefully considering all the relevant evidence.

One of the most important human rights is the right to decent housing; this right extends beyond the provision of land, bricks and mortar. The provision of a house should offer security, clean environment and peace. The right to adequate housing cannot be separated from other basic services such as the provision of water, sanitation, access to healthcare facilities and education. Access to appropriate housing is a right, not a luxury, according to the Constitution and other strategic interventions implemented by the post-1994 democratic government (Constitution,1996). As a result, all citizens, regardless of their social standing, are entitled to the right to adequate housing. However; the provision of decent human settlements in South Africa has been impeded by a variety of factors.

Complex challenges brought about by apartheid spatial designs, increased rate of urbanisation, uncoordinated institutional arrangements, poorly skilled and capacitated delivery agents and corruption in the housing delivery value chain, followed by the cost and quality of housing units (Smedle-Thompson, 2017). The provision of the IRDP in the delivery of low-cost housing takes place within the confines of public policy and public administration. Understanding the responsibility of government in the provision of low-cost housing is crucial. Shuid (2009) asserts that over the course of time, various governance systems have emerged and some of these, including economic systems, have evolved differently to ensure access to shelter for low-income citizens.

Le Roux (2011) posits that South Africa lacks three basic principles when addressing a wicked problem, namely: participative principle; principle of continuity; and the

holistic principle (Le Roux, 2011). The participative principle means that all stakeholders have an interest in housing and participate in the formulation of a housing policy. These entities could include social movements, professional associations, non-government organisations and local government. While South Africa's context is defined by a myriad of stakeholders, there is no material institutional base through which these non-government organisations could be seen to influence the human settlements policy (Le Roux, 2011).

Premised on systems theory, Figure 2.1 below illustrates the interconnectedness of the components of the IRDP housing delivery system, that is constituted of several individual parts, namely: state; non-government organisations; and private sector, as well as the approach adopted in the delivery of low-cost housing in South Africa.

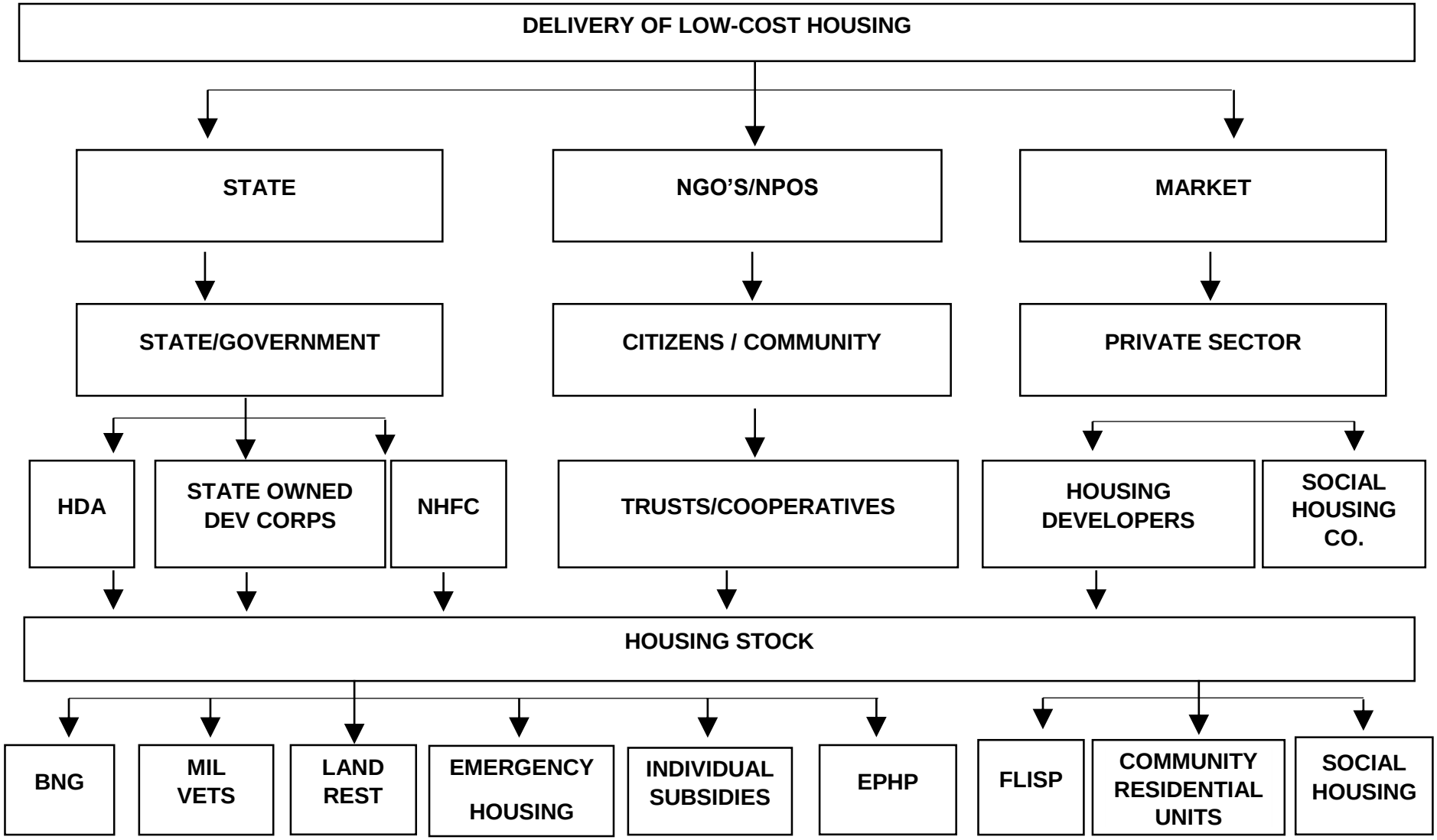

Figure 2.1: Structure: Delivery of low-cost housing. Source: Adapted from Shuid (2011)

2.2.2 Role of the state in the provision of IRDP

According to Shuid (2011), the question of the role of the state versus market has been debated since the end of the 1940s. The debate has been framed principally between the neo-liberal ideology and central state planning. The former ideology believed in the functioning of an invisible hand or the market to regulate access to goods and services at the right price (Shuid, 2011). The latter ideology believes in the power of central planning as propagated by the Marxist ideology. Post-World War II policies underscored the welfare ideology which considered the state as having a moral and political obligation to provide a cushion to the most vulnerable members of society.

Shuid (2011) further argues that in the mid-1970s it became clear that the state could not sustain the delivery of houses, and this needed to be undertaken by the private sector. The economic crisis of 1976 caused a significant slowdown in social expenditure as well as a change in the dominant philosophy. A body of neoliberal ideology started to have a substantial and new impact on how government institutions functioned. This view posited that government should enable private sector players to take a lead in this sector.

According to Ratshitanga (2017), government remains central in the realisation of the constitutional right which is the delivery of decent housing to the previously marginalised communities; however, other stakeholders, such as the civil society and private sector organisations, are also critical in the provision of affordable housing. Well (2014) concurs that the demand for housing in South Africa can never be eradicated without the inclusion and participation of the private sector. In the South African context, national, provincial and local municipalities play a critical role in the IRDP. The national department is responsible for policy formulation, monitoring and funding (allocation of conditional grants).

The approach illustrated in Figure 2.2 describes the responsibilities of the state, market, and society, and highlights key issues in the housing theory in developing countries. The state has played a vital role in subsidising access to housing through a one-time capital subsidy under the new housing strategy. The subsidy served as the foundation for greater household and private sector housing investment, which was aided by related policy instruments and institutions (Jenkins and Smith, 2001). The

government of unity committed itself to a community-driven development process by encouraging and promoting initiatives from members of community or local organised social groups that aimed to equip and empower people to drive their own economic empowerment, develop physical environments, and fulfil the basic needs through its policies and strategies (Department of Human Settlements, 1994a).

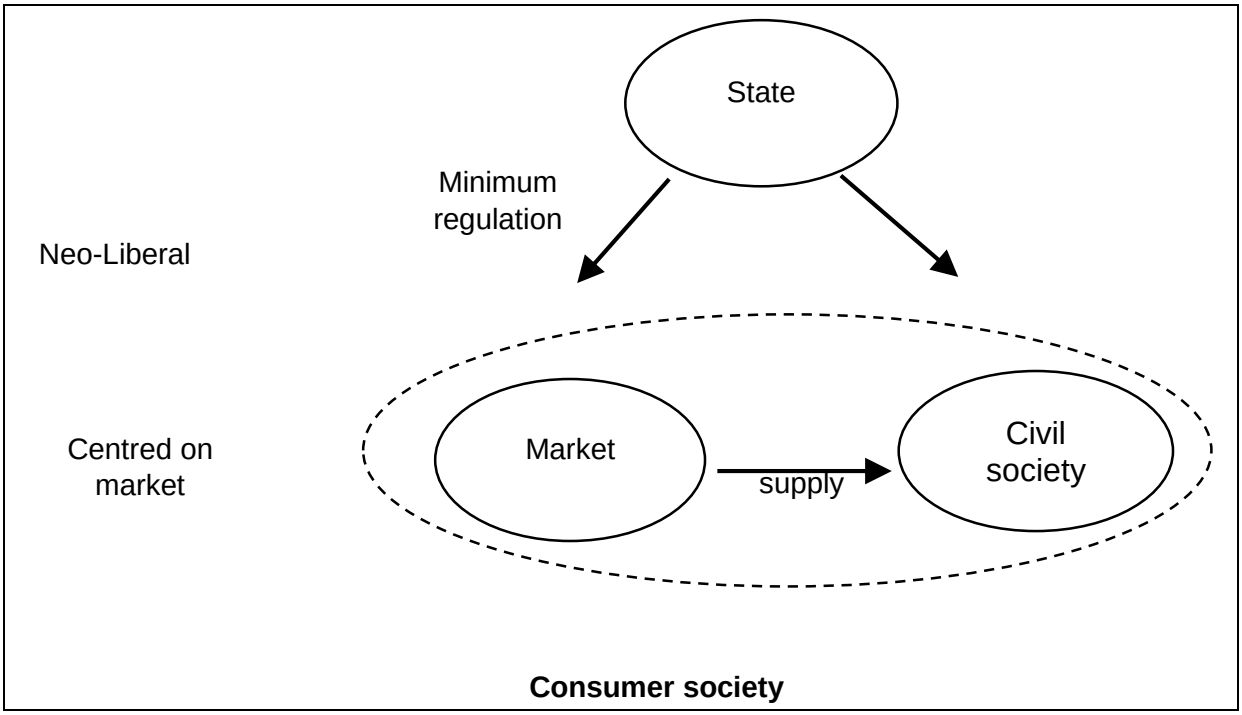

Figure 2.2: Roles of state, market and civil society

Source: Adapted from Jenkins and Smith (2001)

2.2.2.1 Role of national government

The national government's primary responsibility is to formulate a housing policy which consists of guidelines and requirements to provide adequate housing through various National Housing Programmes, create a housing subsidy scheme and allocate grants to develop housing (Philander, 2017). The Minister and Members of Executive Councils (MEC) responsible for the provision of low-cost housing and mechanisms to enhance its delivery have access to entity organisations such as the Housing Development Agency (HDA) which is mandated to locate, procure, install bulk infrastructure (internal services) and release state, community and privately owned land for human settlements, as well as community development; strengthen the capacity of state institutions responsible for the provision of low-cost housing; and

assist government institutions with project management services for housing related projects. The National Housing Finance Corporation (NHFC) assumes the role of fund and risk manager and source funding from various institutions to implement the Finance-Linked Individual Subsidy Programme (FLISP). The National Home Builders Registration Council (NHBRC) provides protection to new home owners against construction defects, and monitors non-compliance with the Housing Consumer Protection Measures Act, 1998 (Act 95 of 1998) (Department of Human Settlements, Annual Report, 2021).

2.2.2.2 Role of provincial government

Provincial MECs responsible for human settlements in consultation with relevant stakeholders must expedite and encourage the provision of adequate housing. The MEC must adopt housing development policies; manage various housing programmes; and provide capacity to municipalities (National Housing Act, 1997) (Act 107 of 1997). Provincial departments administer and approve the subsidy processes and manage housing related projects; as well as facilitating the accreditation process requests from municipalities (National Treasury, 2003).

2.2.2.3 Role of local government

Local government is mandated to facilitate that communities in their areas of jurisdiction are provided with decent housing within the legislative frameworks and policies. Municipalities must identify suitable land with sanitation, water and electricity connections, and adopt plans to ensure access to adequate human settlements (National Treasury, 2003). Municipalities should, as part of their integrated development planning process, ensure that communities have access to decent housing; determine the goals to deliver housing; identify suitable land for human settlements; and manage conflicts which arise during the development of the housing project (National Housing Act, 1997) (Act 107 of 1997).

According to Cohen (1997), municipalities are strategically located to identify housing requirements because municipalities are the most accessible tier of government. Sithole and Mathonsi (2017) posit that the delivery of low-cost housing is the responsibility of both the national and provincial departments; however, municipalities

remain strategically placed to address the 2.3 million low-cost housing backlog. The delivery of houses by municipalities can be implemented through the accreditation process. Whilst the legislative assignment of delivery is proposed, two challenges have been identified namely: reluctance by both the national and provincial spheres to devolve power to municipalities; and the lack of required capacity in municipalities.

2.2.3 Role of civil society in the provision of RDP

Jenkins and Smith (2001) argue that negotiation with the state to upgrade human settlements, as well as formulation of policy, could take place through civil society organisations (see in Figure 2.3 below). Negotiations to upgrade settlements involve community-based organisations and/or non-governmental organisations at a higher level. Second-tier civil society organisations negotiate with politicians with regard to the strategies to allocate land at the city level.

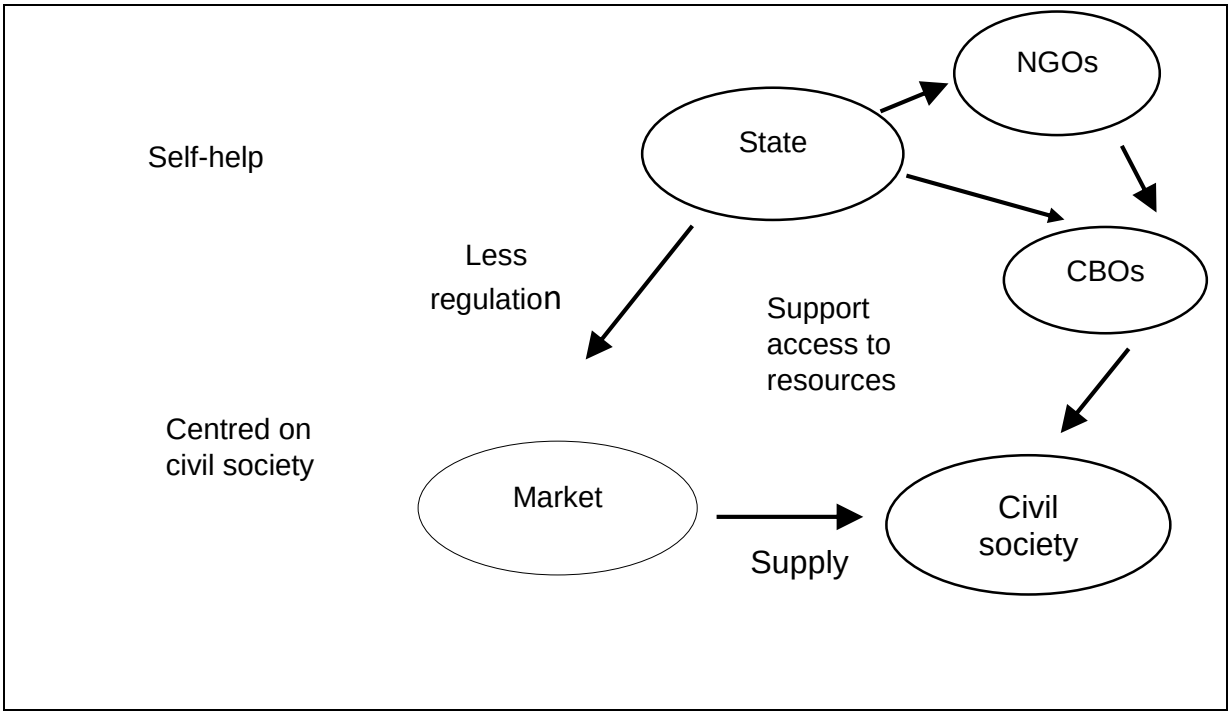

Figure 2.3: Role of civil society

Source: Adapted from Jenkins and Smith (2001)

In 1994, the government of unity committed itself to a community-driven development process by encouraging and promoting initiatives which arise from communities or local organised social groups aimed to equip and empower people to drive their own

economic empowerment, develop physical environments, and meet basic needs through its policies and strategies (Department of Human Settlements, 1994a).

To recognise the role of civil society in the implementation of low-cost housing, in 2009 the National Department of Housing introduced the Enhanced People Housing Programme (EPHP) (Department of Human Settlements, 2009). The major goal of the EPHP Programme was to improve the living conditions at both the family and community levels through communal participation, collaboration and engaging in partnerships to source additional funding. The programme encourages and empowers members of the community to actively contribute to and take part in the home building process, and furthermore, to take ownership of the process rather than simply being passive recipients of housing. It was further directed at households with no sources of income because it would be a significant poverty alleviation objective (Department of Human Settlements, The National Housing Code, 2009). Fieuw and Mitlin (2018) further highlight the role of civil society in the implementation of low-cost housing using the EPHP as a poverty reduction strategy in the urban areas.

Ntombela, Nokukhanya and Jili (2020) argue that the role of municipalities in the provision of low-cost housing is to ensure that information related to housing programmes is available and disseminated to the general public. Furthermore, it is also to provide land suitable for human settlements with basic infrastructure such as water, sanitation and electricity. According to Tissington (2012), accredited municipalities are responsible for the implementation of all housing programmes in their area of jurisdiction.

2.2.4 Role of the market in the provision of IRDP

The provision of adequate low-cost housing in South Africa is the responsibility of the state, private sector and civil society; however, the state remains ultimately responsible for the provision of the low-cost housing (O'Malley, 1994). Myeni and Mvuyana (2017) contend that the role of the private sector in the provision of adequate housing was established at the National Housing Forum. The business sector made its presence known at the meeting. The participation of the private sector was also clearly documented in the housing policies adopted post 1994.

Mpehle (2015) who cites Rust (2006) posits that the role of commercial banks is critical in the delivery of adequate housing. Government engagements with financial institutions led to a financial commitment of R42 billion which was invested in the delivery of low-cost housing. Private sector driven programmes include: Financial-Linked Individual Subsidy (FLISP); and Social Housing to fill the gap. According to Maluleke et al. (2019), FLISP was introduced to provide financial assistance to South African first-time home buyers. These are individuals who earn between R3 501 and R15 000 per month. They are excluded from the RDP subsidy, but do not earn sufficient to qualify for a mortgage bond.

2.3 THE SOUTH AFRICAN LOW-COST HOUSING CONTEXT – IRDP HOUSING INNITIATIVES

The Reconstruction and Development Programme (RDP) policy framework was formulated by the first democratically elected South African government in 1994. The policy aimed to create a democratic, racially and sexist-free nation, and reverse the immense disparities that were due to the oppressive apartheid regime. The policy framework comprised six principles which included sustainability and integration (Reconstruction and Development Plan,1994).

Subsequent to the approval of the RDP policy and the National Housing policy in 1994, and the National Housing Act, 1997 (Act 107 of 1997), the government embarked on a massive social housing programme to alleviate the housing backlog. The housing deficit was projected at 1.2 million. The Census report of 1996 confirmed that 1.5 million families were living in non-formalised settlements (The Presidency, 2014).

The execution of the RDP housing policy has not been without criticism. Bailey (2017) argues that the low-cost houses lacked proper infrastructure, provided no amenities, for example, schools and clinics, and were distant from economic opportunities. However, great strides were reported under the RDP which saw the government provide a total of 2.8 million completed housing units and 876 774 serviced sites (Department of Planning, Monitoring and Evaluation, 2014).

2.3.1 Integrated residential development programmes and low-cost housing

The Integrated Residential Development Programme (IRDP) and Mixed-Housing are often utilised interchangeably when describing combined housing developments. Lukhele (2014) defines mixed-income housing in a South African context, and refers to human settlements that associate market related prices and government subsidy housing units for people within an income bracket that is above-moderate to very low. An income bracket of R3 500 per month qualifies a beneficiary for a full government subsidy and a range averaging from R3 501 and R10 000 per month is referred to as the “gap market subsidy” which is available for households within this income range.

The introduction of the comprehensive plan for the development of sustainable human settlements, which was approved in September 2004, brought about a significant change in the policy (Department of Human Settlements, 2009). Amongst the changes was the introduction of the Integrated Residential Development Programme (IRDP) which promotes the establishment of integrated human settlements in well located areas with easy access to urban services such as employment opportunities. Its goal is to foster social togetherness. For both low, middle and high income groups, the IRDP allows the acquisition of land and the service of diverse stands such as commercial and residential. The development is undertaken in three phases namely: town planning; installation of infrastructure; and construction of top structures (Department of Human Settlements, 2017).

Furthermore, the NDP also advocates that the development of integrated human settlements in South Africa should be transformed into habitable spaces. Moreover, the citizens should be settled in close proximity to their place of work (National Planning Commission, 2013). Well (2014) uses a “40x40x40x40” dimension to describe the housing crisis in South Africa. The government has been constructing 40-square-metre houses for people which is comprised of an approximate 40% unemployment rate; reside 40 kilometres from their place of employment and spend 40% of their income on transportation.

Ratshitanga (2017) concurs that the biggest shift occurred in 2004 when the government introduced the Comprehensive Strategy for the Development of Integrated Sustainable Human Settlements, which they termed Breaking New Ground.

In response to the challenges identified in the spatial planning environment, Spatial Planning and Land Use Management (SPLUMA) was promulgated in 2013. The intention was to legislate the single integrated planning system, redress socio-economic issues in South Africa and mandate municipalities with spatial planning matters (Phosho et al., 2021). The guiding principles for spatial transformation in line with SPLUMA include: integration; non-racialism; and sustainability. SPLUMA policy is implemented through the IRDP, also referred to as BNG, (Moffat et al., 2021). The provision of integrated human settlements included: identification of suitable land; location; housing typologies; access to economic opportunities; and necessary amenities. In 2014, the National Department of Human Settlements launched a Spatial Master Plan as a guide to provincial departments and local municipalities to meet the 2014-2019 MTSF targets. The SMP provides the criteria for investment and prioritisation in human settlements among municipalities, as well as principles of spatial development and its principles (Sithole and Mathonsi, 2017). Ramovha (2022) concurs that Integrated residential development is not limited to a roof over one's head, but also requires the provision of electricity, access roads, as well as other social amenities. However, the coordination of these organs of state remains a complex logistic.

2.3.2 Finance-Linked Subsidy Programme (FLISP)

According to Lemanski (2017), selected household groups in South Africa are considered "middle" in terms of their housing positionality. These households are collectively referred to as "gap" households because these are low-income and unable to acquire homeownership through either a government subsidy or private sector mechanisms. It is estimated that a quarter of South African homes fall into the "gap" category. Hoek-Smit and Cirolia (2019) estimate that 3.5 million households are within the "gap" market. During 2005, the government introduced FLISP as one of the housing initiatives. However, the programme was revised in 2012 to accommodate amendments to several policies. Initially, an estimated R42 million was committed by the Financial Services Charter (FSC) to support the implementation of the programme.

The 2014-2019 MTSF target was set by the former Minister, Sisulu at 70 000 FLISP subsidies (Hoek-Smith and Cirolia, 2019). A minimum of 2 793 subsidies were

achieved by the Department of Human Settlements between 2012 and 2015 (Hoek-Smith and Cirolia, 2019). During the 2012-2013 State of the Nation Address, the former President pronounced the revised FLISP initiative to support households through financial assistance in the form of a subsidy to secure home loans from privately owned financial institutions (Lemanski, 2017).

The Finance-Linked Subsidy Programme is also referred to as the Credit-Linked Subsidy. Qualifying applicants can submit an application for a subsidy which is connected to credit from a commercial institution if they can qualify for a mortgage bond (Department of Human Settlements, 2009). Despite having implemented the policy, the performance has remained extremely poor. The low intake of the initiative has been tarnished by various reasons which could be attributed to, amongst others, the following factors: minimal profit margins, and unacceptable government processes to acquire the required permits from the developer's perspective. Banks consider the risk of an increased number of defaulting clients as well as the cost associated with the administration. Municipalities hold that the housing demand can only be addressed through newly constructed houses, and due to budgetary constraints services cannot be increased if revenue cannot be guaranteed. According to NHFC (2022), beneficiaries earning a total household income of between R3 501 and R22 000 per annum (first time home buyers) may be eligible for a FLISP subsidy of between R28 000 and R122 000.

As from April 2022, further amendments were affected to expand the FLISP subsidy to non-mortgage financial institutions so that more community members have access to participate in the bond market. The subsidy may be utilised in combination with individual resources, employer assisted housing schemes, and unsecured housing loans (Department of Human Settlements, 2022).

2.3.3 Social housing programme

The Social Housing Act of 2008 (Act 16 of 2008) was enacted to encourage sustainable social housing, define the responsibilities of the national, provincial, and local governments with regard to social housing; establish the Social Housing Regulatory Authority (SHRA) to oversee whether all social housing institutions receive or have acquired public funds; allow other delivery agents to execute approved

projects with public funds; and provide statutory recognition (Social Housing Act, 2008). The primary responsibility of the SHRA is to invest in and regulate the social housing market. To do this, the authority controls all social housing institutions and social housing units, and provides capital grant subsidies to licensed social housing institutions (National Treasury, 2022).

Marais (2021) cites Marais, Sefika et al. (2014) and argues that spatial planning during apartheid prohibited black people from owning houses. Between 1950 and 1968, the apartheid regime built 6 000 rental homes within the Mangaung township; however, these properties became a liability for the state over time. Between 1985 and 1992, the state introduced policy reforms around the rental stock in Mangaung, which saw, *inter alia,* the apartheid government transfer properties to the inhabitants at no cost. Post 1994 the democratic government continued to implement the social rental policies which helped to modernise and revitalise the Mangaung township.

The OECD (2020) describes social housing as residential rental housing offered at below market prices in accordance with established guidelines, such as waiting lists or needs assessments. The social housing policy permits both public and private sector investment, and fosters initiatives for urban renewal, integration, and densification (Ratshitanga, 2017).

The social rental programme aims to provide low-income earners with rental or cooperative housing options at a scale, and in a physical form, that requires institutional management by authorised Social Housing Institutions. Capital grant funding is made available by government to accredited institutions to build and manage these properties. The programme provides low-income earners with access to work opportunities and various social amenities (Department of Human Settlements, 2009) (Department of Human Settlements, 2014).

2.3.4 Military veterans programme

The Military Veterans Housing Programme was established in terms of the Military Veterans Act 18 of 2011 (Act 18 of 2011) (2007). The housing programme was created to restore the dignity of Military veterans and ensure adequate access to housing for those who qualify under the Military Veterans Act, because the government recognises the significant role they had played in the history of South Africa (North West

Department of Human Settlements, 2020). The post-apartheid government recognises and honours the enormous contribution by the patriots who contributed towards South Africa's independence. The DMV is required by law to facilitate and provide 11 benefits to Military veterans. Amongst the benefits, one is the provision of adequate housing (Presidency, 2021). Housing benefits are provided to qualifying Military Veterans in terms of the Military Veterans Act 18 of 2011 (Act 18 of 2011), 2007).

The former Minister, Sisulu (Department of Human Settlements, 2015) declared the Military Veteran Housing Programme a national ministerial programme in 2015 and established a dedicated unit to prioritise the construction of approximately 5 000 houses by March 2016 (Department of Human Settlements, 2015).

A maximum subsidy not exceeding R175 000 is payable to a qualifying beneficiary who had never owned a house, receives a state pension, or remuneration (if employed), does not exceed R125 000 per annum (Department of Military Veterans, 2011).

The provision of houses to the Military veterans is a joint responsibility between the Department of Military Veterans (DMV), the National Department of Human Settlements and the FSDHS. The DMV's responsibility is to compile a list of veterans who qualify for a housing subsidy. Provincial departments are responsible for the construction, while the national department oversees the implementation of the programme in the nine provinces. The identification and allocation follow a vigorous verification process which is conducted by DMV. The provision of house to Military Veterans has also been tainted with challenges, for example, identification of eligible beneficiaries, lack of bulk installation by municipalities, and relocation of families (Parliamentary Monitoring Group, 2017).

The Military veteran's members are represented by the South African Military Veterans Association (SAMVA). They have held numerous engagements with government institutions on matters of concern including, *inter alia,* lack of decent housing, and home loan related matters (Presidency, 2021). The Department's performance in the Military Veterans Housing Programme did not meet expectations. This was as a result of issues with the Military veteran's database administered by the DMV (Department of Human Settlements, 2020). Housing opportunities of 2 899 were reported by the Department of Human Settlements for a period from 2016-17 to 2019-20, which is

equivalent to 58% as per the target set by the former Minister, Sisulu in 2015 (Department of Human Settlements, 2020). A number of challenges persist in the provision of houses for the MILVETS. The Military veterans programme for the 2020-21 financial year delivered only 137 houses across the nine provinces (Department of Human Settlements, 2021).

2.3.5 Land restitution programme

The Land Restitution Programme is legislated by section 25(7) of the 1996 Constitution as well as the Restitution of Land Rights Act 22 of 1994 (Act 22 of 1994). The Constitution grants individuals and community members who lost land ownership in 1913 as a result of racial discrimination laws or oppressive legislation concerning the right to land ownership, restoration or equitable reimbursement. In accordance with the Interim Constitution of the Republic of South Africa Act 200 of 1993, the Restitution of Land Rights Act 22 was published in 1994.

The Natives Land Act of 1913 sought to restrict non-white South Africans from purchasing and owning land. According to Mpehle (2015), economic, social and spatial disparities were inherited by the first democratically elected government in 1994. The government must ensure that affordable housing and social and economic opportunities are available to all residents, regardless of race or class, to limit the spatial imbalance and enable sustainable housing and infrastructure.

The objective of the Land Restitution Programme is to restore land ownership to beneficiaries who were evicted due to the racially discriminatory laws and practices. Land restitution houses are part of a scheme to recover land that was forcibly seized from its original occupants and owners. (Department of Human Settlements, 2016). The provision of adequate housing is provided for in line with the National Housing Code Programme under the Individual Subsidy Programme (Department of Human Settlements, 2009).

2.4 FACTORS INFLUENCING LOW-COST HOUSING DEMAND IN SOUTH AFRICA

Marutlulle (2021) identifies the following issues as having a direct effect on government's efforts to address the housing challenges: population growth; urbanisation; migration; corruption; economic constraints; lack of access to finance; lack of suitable land; and poor financial management at both provincial and local governments level.

2.4.1 Economic positions and high unemployment

According to Nokulunga, Didi and Clinton (2018), people from the rural areas frequently live in slums or squatter camps in metropolitan areas where they are in search of employment. Consequently, government is under tremendous pressure to alleviate the shortage of low-cost housing. Furthermore, the low-cost housing beneficiaries generate income from these homes because they lease these houses. This defeats the objective. However, the government still intends to eradicate informal dwellings by 2030 (Nokulunga, Didi and Clinton, 2018).

The fourth quarter of 2020 Labour Force Survey reported an increase in employed people of 333 000, or 15 million, and an increase in the unemployed people of 701 000, or 7.2 million, in comparison to the third quarter of 2020. The rate of unemployment significantly increased from 30.8% to 32.5% as a result of the change, which was substantially more in favour of the unemployed than the employed. To date, this is the highest since the inception of the Quarterly Labour Force Survey in 2008 (Statistics South Africa, 2020). According to the data released by Statistics South Africa for the second quarter of 2021, the unemployment numbers increased by 584 000 resulting in a total of 7.8 million being unemployed compared to the first quarter results (Statistics South Africa, 2021).

The Free State province for the first quarter of 2021 reported a 36.5% unemployment rate which is the second highest after the Eastern Cape at 47.1% for the same period. (Statistics South Africa, 2021).

The province's biggest economy drivers are agriculture and mining. Approximately 34% of total maize production of South Africa is harvested in the province. Furthermore, the province is the world's fifth largest gold producer. The gold mines shed multiple jobs as a result of a decrease in demand. Job losses fell from 56 000 in 2003 to 40 000 in 2011 in the Free State (Department of Human Settlements, 2019).

2.4.2 Right to decent housing: Constitution of 1996

The provision of adequate housing is mandated in section 26(1) of the Constitution as part of human rights; furthermore, section 26(2) of the Constitution stipulates that government has a legislative obligation to ensure that the human right is realised (Ubisi, Khumalo and Nealer, 2019). It should, for example, ensure that large numbers of people are provided with essential shelter and housing. If a state is unable to do so, it must demonstrate that it has made every attempt to deploy available resources to meet these minimum essential levels as a matter of priority.

Similarly, if it takes a regressive policy, that is, one that impairs the protection of the right to appropriate housing, serious concerns will be raised (Human Rights Commission, 2020). Ubisi et al. (2019) quote Mulondo (2009) to argue that housing is viewed as a financial and economic resource that can be considered to reduce poverty, enhance the socio-economic growth of society and improve the economy growth.

According to Dugard, Porter, Ikawa and Chenwi (2020), human right bodies are obliged to provide housing, food, water and sanitation. In the provision of housing, the state is responsible to ensure that legislation and policy frameworks are implemented to deliver housing. Furthermore, the state should be held accountable.

2.4.3 Ever increasing demand due to urbanisation and inward migration

Urbanisation is a phenomenon that both developing and industrialised nations are concerned about. The growth of formal and informal settlements, industrialisation, economic expansion and improved transportation systems are all effects of unchecked urbanisation. In Sub-Saharan Africa, informal settlements account for more than 90% of all urbanisation, and they are characterised by lack, unemployment, and

infrastructural decay, and uncontrolled sprawl of informal settlements (United Nations, 2015; UNHABITAT, 2016). Urbanisation results in changing consumption and production patterns, which raise carbon emissions and contribute to climate change. (UNHABITAT, 2016).

Urban areas are primarily in a development stage as a result of tremendous urbanisation. Urban regions, particularly in developing countries, are vulnerable to inner city degradation, housing pressure, and pollution as a result of rapid urbanisation. Cities in South Africa are not immune to urbanisation and its problems, migration, population expansion as a result of natural causes, and economic changes which promote both formal and informal urban growth have a significant impact (Magidi and Ahmed, 2019).

Mokoele and Sebola (2018) cite Roy (2009) who posits that by 2050 more than 75% of the population of the world is expected to live in urban areas. Developing countries account for more than 80% of the increase. These not only pose major demographic issues in terms of housing and expanding urban population, but also raise fundamental doubts about the country's potential to achieve long-term growth.

2.4.4 Population growth

According to the Community Survey (2016) report, the estimated population for the country was reported at approximately 56 million, with Gauteng province having the biggest population at 24.0% and the Northern Cape province at 2.1% of the entire country’s population. Of the 56 million population, only 13 million people lived in formal settlements; and 2.1 million in informal settlements (Chakwizira, 2019). The Free State province has the second lowest population at 5% (Statistics South Africa, 2016). Notwithstanding the low figures in the Free State province, Mangaung metropolitan municipality continues to experience urbanisation and over population. The latter is connected to economic growth as well as employment which result in a rise in informal settlements, degradation of the environment and poverty if inadequate housing is provided (Free State Department of Human Settlements, 2019).

2.4.5 Poor financial management at local government level

The Department of Human Settlements is responsible for the establishment and facilitation of a sustainable housing development process through collaboration with the provincial departments and municipalities (National Treasury, 2021). Municipalities play a critical role in the provision of low-cost houses because they create a conducive environment for its development. Municipalities are also responsible for the provision of suitable land, and installation of infrastructure, for example, water and sewage (National Treasury, 2015).

According to the Auditor-General of South Africa poor financial management by certain local governments has resulted in material financial losses. In the 2019-20 consolidated Municipal Finance Management Act (MFMA) Report, the AGSA noted the poor state of financial and performance management in local governments across South Africa's municipalities (Dlamini, 2021). Of the 257 municipalities audited for the 2019-20 financial year, only 27 obtained clean audits; 96 unqualified, 80 were qualified with findings; 7 adverse findings; 22 obtained disclaimed opinions; while 25 failed to finalise audits timeously (AGSA, 2021).

Flaws in planning emanate from poor project scoping in Matjhabeng Local Municipality in the Free State which has resulted in sewage overflow in the town. The construction of a waterborne sanitation project had a negative impact on the community's health (AGSA, 2018). Furthermore, of the R12,4 billion owed to ESKOM, the Free State accounted for R5,8 billion, followed by Mpumalanga at R2.6 billion, and the Eastern Cape at R1,2 billion (AGSA, 2021). Fruitless and wasteful expenditure grew to R3,47 billion in 2020 (AGSA, 2021).

The lack of electricity connections has resulted in significant delays in the provision of low-cost houses in the Free State province, for example, Hillside View Integrated Development, Schoonplaatz Land Restitution project and Ventersburg housing project (Free State Department of Human Settlements).

2.5 DELIVERY OF LOW-COST HOUSING – NATIONAL PERSPECTIVE

Government is responsible for the formulation of policies and legislation related to the rights and responsibilities of the citizenry and the delivery of government services. The

government, in ensuring that it delivers on the commitments, develops a monitoring tool or a document referred to as the Medium-Term Strategic Framework (MTSF). On 7 August 2014, government presented the MTSF for the 2014-2019 period. The framework is government's roadmap to enhance the lives of the citizenry by transforming both the society and the economy post 1994. The MTSF captures the democratically elected governments mandate. The guiding document in this regard is the 2030 NDP (Department of Planning Monitoring and Evaluation, 2014). These targets are achieved through the implementation of the IRDP amongst other available housing programmes (Department of Planning Monitoring and Evaluation, 2014).

Table 2.1 captures the low-cost housing targets against performance across the nine provinces from 2014 to 2019.

Table 2.1: National non-financial performance from 2014 to 2019 MTSF

Financial Years	Annual Delivery Targets		Delivery Performance		Variance Serviced Sites Performance	Variance Structure (Units) Performance
	Serviced Sites	Top Structure (Units)	Serviced Sites	Top Structure (Units)		
Eastern Cape	43 100	60 166	49 076	60 099	5 976	-67
Free State	36 651	24 825	22 190	21 304	-14 461	-3 521
Gauteng	60 758	130 736	43 636	72 786	-17 122	-57 950
KwaZulu-Natal	30 952	119 510	29 152	119 257	-1 800	-253
Limpopo	20 715	38 649	11 185	40 649	-9 530	2 000
Mpumalanga	29 852	42 733	27 792	38 275	-2 060	-4 458
Northern Cape	9 769	7 435	9 403	6 269	-366	-1 166
North West	23 416	55 064	24 940	42 409	1 524	-12 655
Western Cape	39 193	54 371	38 769	48 825	-424	-5 546
Total	**294 406**	**533 489**	**256 143**	**449 873**	**-38 263**	**-83 616**

Source: Adapted from National department of Human Settlements 2014-2019 Annual reports.

 # Disclaimer:

The researcher noted the calculation discrepancies between the non-financial figures published by the National Department of Human Settlements in the Annual report on the number of the serviced sites and top structures variance in Gauteng for the 2017/18 financial year; the error was communicated to the department. The error may have two implications for the study namely; the figures as indicated in Table 2.1 above may be disputed by either the affected parties i.e. (National Department of Human Settlements or the Gauteng Department of Human Settlements) as they differ from the published Annual Report. Secondly the Gauteng province deficits have been overstated in the Annual Report (serviced site 2 834 and top-structure 286) for the 2017/18 financial year.

Table 2.1 illustrates that the Free State Province has contributed 8.7% on the serviced sites and 4.8% on the housing units towards the country's low-cost housing targets. A total of R92,2 billion was allocated across the nine provinces over the MTEF period (National Treasury, 2014-2020), and 256 143 serviced sites were delivered compared to the original target of 294 406 across the country. Against the delivery target of 533 489 top structures a total of 449 873 housing units were constructed across all housing programmes nation-wide.

An overall deficit of serviced sites amounted to 38 263 and 83 616 respectively for the housing units. The Eastern Cape and North West provinces exceeded their serviced sites targets; achieving 114% and 107%, respectively. Only one province, namely Limpopo, achieved 105% for housing units (top structures).

2.6 DELIVERY OF LOW-COST HOUSING IN THE FREE STATE OVER THE 2014-2019 MEDIUM-TERM STRATEGIC FRAMEWORK (MTSF)

2.6.1 Outcome 8: Sustainable human settlements and enhanced household quality of life

The provision of integrated human settlements as envisioned in the comprehensive housing policy adopted in 2009 includes, amongst others, the identification of suitable land for development, provision of serviced stands (houses connected to water, sanitation and electricity), provision of housing units (top structures), transfer of title deeds to qualifying beneficiaries, as well as upgrading of informal settlements (Department of Human Settlements, undated).

Figure 2.4 below illustrates human settlements deliverable as outlined in the MTSF over a period of five years. Delivery targets were compared against the actual reported. The Free State Department of Human Settlements achieved 68% against the target of 1 933 for Social Housing, the FDHS delivered a total of 1 309 units. The Community Residential Unit programme target was exceeded by 377 housing units. The FLISP target recorded the poorest results at 5%. Title deeds pre and post 1994 were reported at 32% and 14%, respectively.

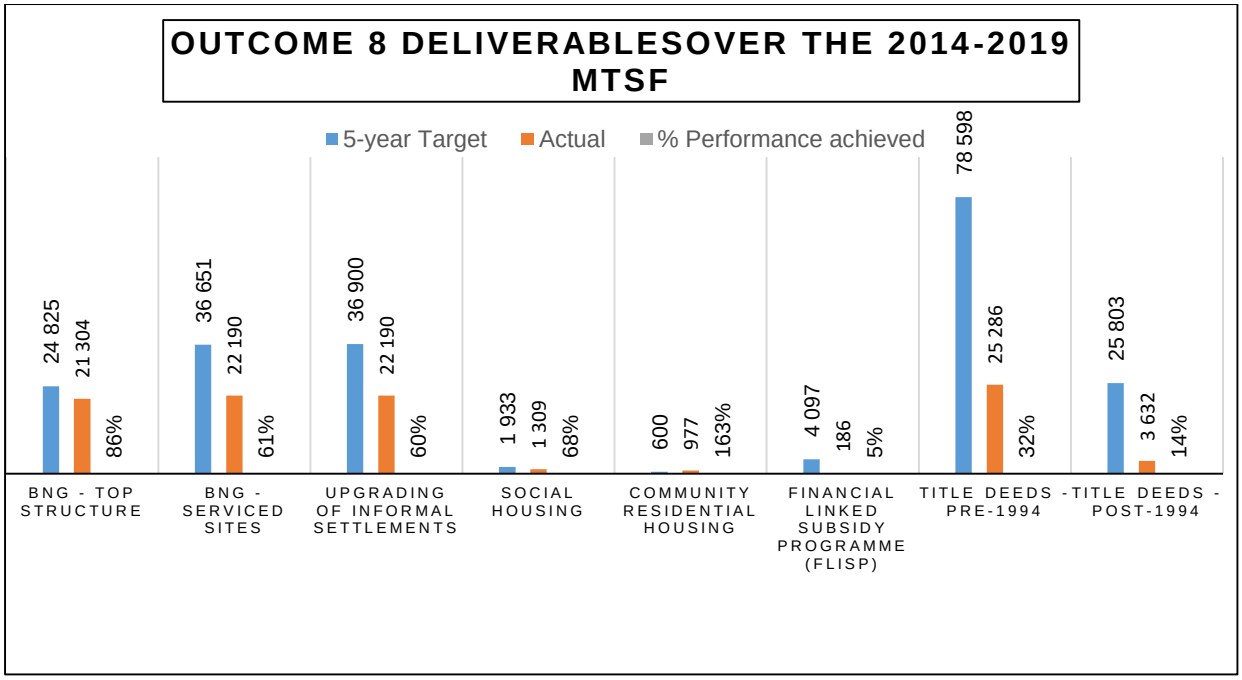

Figure 2.4: Outcome eight deliverables from 2014 to 2019 MTSF
Source: Adapted from National Department of Human Settlements progress report (June 2019b)

2.6.2 Historical background – Provincial perspective

The Free State province is located in the geographical centre of South Africa, bordered by the Eastern Cape, Gauteng, KwaZulu-Natal and Northern Cape, including Lesotho. The Free State province comprises five municipal districts namely: Mangaung Metropolitan; Lejweleputswa; Thabo Mofutsanyane; Fezile Dabi; and Xhariep (Free State Human Settlements Strategy, 2014). According to the 2011 Statistics South Africa report (2011), the Free State province has the second lowest population number of 2.7 million in the country and has recorded the lowest population size increase from 2001 to 2011, at an increase of 38 815, which represents a 1% increase. However, Gauteng province recorded a 31% increase over the same period.

Prior to December 2013, the provincial Departments of Human Settlements and Cooperative Governance and Traditional Affairs (CoGTA) were a single department. A decision was taken by the Provincial Executive Committee that the two departments be split (Free State Department of Human Settlements Annual report, 2013). The core mandate of the provincial department of Human Settlements was to provide habitable settlements for the citizens of the Free State (Free State Department of Human Settlements Annual report, 2013).

2.6.3 Provision of housing provision and current backlog: Provincial perspective

The delivery of low-cost housing in the Free State province is mandated by the provincial department of Human Settlements. The Municipal System's Act (Act 32 of 2000) mandates municipalities to develop an Integrated Development Plan (IDP). The National Housing Code introduced a model to align with the housing plans at the local level. Municipalities are required to include housing chapters in the IDPs, and compile housing delivery plans to articulate the demand, upgrade informal settlements, and identify suitable land for human settlements (Free State Department of Human Settlements Strategy, 2014a).

The National Housing Act makes provision in section 10(2)(a) for municipalities to apply to the provincial MEC to be accredited to administer one or more housing programmes (Housing Act, 1999, Act 107 of 1999). The accreditation of municipalities serves two objectives namely: enhance, coordination and accelerate the delivery of low-cost housing, and increase expenditure patterns (Department of Human Settlements, 2011).

The framework further outlines the three levels of accreditation. The levels may be described as follows: Level 1 includes subsidised budget planning (draft a business plan) and beneficiary management (project identification and assessment). Level 2 consists of a full programme to manage and administer all housing programmes. Level 3 is the assignment of more than one housing programme, which includes disbursements and financial reporting (Department of Human Settlements, 2011). Mangaung metropolitan municipality is the only municipality in the Free State that has achieved a level 2 accreditation (Free State Department of Human Settlements 2020).

The delivery of low-cost housing takes place over eight critical and interlinked stages as illustrated in Figure 2.5.

Step 1: **Housing needs register.** The process commences with the qualifying beneficiaries who are required to register for various housing needs in the Housing Needs register. This process is championed by municipalities. These housing needs

are captured in the national database system referred to as the Human Settlements National Housing Needs Register.

Step 2: **Land identification.** The Housing Development Agency (HDA) is one of the entities which reports to the Minister of Human Settlements. The agency identifies suitable land for human settlements together with the municipalities, and the agency is required to conduct feasibility studies, property evaluations as well as negotiate with private land sellers.

Step 3: Bulk services audit and verification. It is the responsibility of the municipality to install the infrastructure. The role of the provincial department is to confirm whether the infrastructure has been installed.

Step 4: **Township establishment.** The process consists of: procurement of town planning service providers for the identified land for development; community engagement through public participation; conducting feasibility studies; and submitting applications to the Surveyor General. Subsequent to the approval being received from the Surveyor General, the township registers can be opened, followed by the proclamation of the land for development.

Step 5: **Internal services**. Procurement of professional service providers to sketch internal services designs and install services where required.

Step 6: **Beneficiary management.** The municipalities are mandated to select qualifying beneficiaries who are selected from the National Needs Register. Once selected, the beneficiaries are screened and verified.

Step 7: **Top structure.** Professional services (consultants and contractors) are procured followed by the awarding of contracts. Furthermore, projects are registered with the National Housing Builders Registration Council (NHBRC), followed by the construction of the actual housing unit. Conveyancers are appointed who release the deeds of sale of approved beneficiaries and register the title deeds.

Step 8: **Title deeds.** Once the homes are built, the title deeds are handed to qualifying beneficiaries.

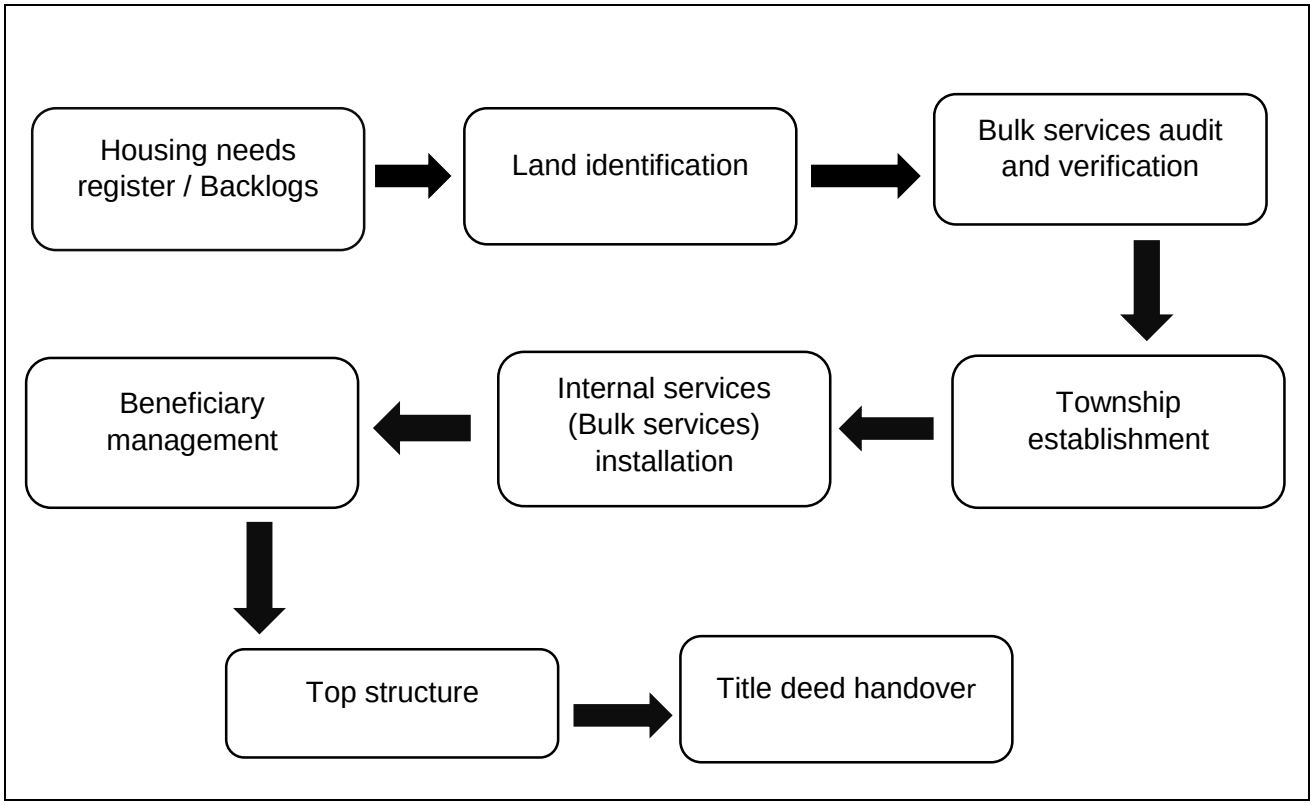

Figure 2.5: Human settlements low-cost housing delivery chain

Source: Adapted from Free State Department of Human Settlements (2017)

Table 2.2 below captures the housing delivery targets for the FSDHS versus housing deliveries over the 2014-2019 MTSF period. Over the period of five years, the province has delivered a total of 21 304 housing units across various housing programmes versus a target of 24 825. This represented a performance of 86%, while infrastructure delivery recorded a performance of 61% over the same period. Included in the infrastructure is the provision of water, electricity and sanitation. These services are provided in consultation with other government stakeholders, for example, Departments of Water and Sanitation, as well as Energy, electricity distributors and the municipalities. Informal settlements were estimated at 143 in 2014 (Multi-year Development Plan, 2014b). Informal settlements as at October 2021 reported an increase to 179 Informal settlements for the five districts in the province (Free State Human Settlements, 2014a).

The goal of “eradicating” informal settlements by 2014 was not met since the Upgrading of Informal Settlements Programme (UISP) was launched in 2004 as part of the Breaking New Ground (BNG) strategy. The government, driven by the Millennium Development Goals (MDGs), set out to offer homes with essential amenities, for example, water, sanitation, and electricity to 400 000 households who reside in informal settlements through the UISP. However, the human settlements sector fell short of this goal (Dintsi, Mbanga and Smallwood, 2020).

The delivery of low-cost housing programmes is financed through the Human Settlements Development Grant (HSDG). Provinces are allocated funds annually, and are gazetted through the Division of Revenue Act (DORA). Over the 2014-2019 MTEF period, the Free State department was allocated a total of R5,5 billion (Division of Revenue Act, 2014-2019). Of the total R5,5 billion, R78,5 million was surrendered to the national revenue due to non-expenditure and R57,7 million was approved as rolled-over funds (Free State Department of Human Settlements, 2019).

i) The delivery of serviced sites and housing units – Free State province

A serviced site is defined as a measured parcel of property that has access to water and sanitation, is registered with the deeds registration office or is included in a municipal land use plan (Department of Human Settlements, 2018). The provision of a serviced site is an approach implemented by the National Department of Human Settlements in the provision of adequate housing. The objective was to provide communities with the opportunity to construct their own houses and extend their homes (Department of Human Settlements, 2018).

A top structure is defined in accordance with the norms and standards as a constructed house with a 40 square metre floor area, two bedrooms, a bathroom, and a kitchen, (Department of Human Settlements, 2009).

Table 2.2 illustrates the provincial low-cost housing targets against the performance from 2014 to 2019.

Table 2.2: Provincial non-financial performance from 2014 to 2019 MTSF

Financial Years	Annual Targets		Delivery Performance		% Serviced Sites Performance	% Top Structure (Units) Performance
	Serviced Sites	Top Structure (Units)	Serviced Sites	Top Structure (Units)		
1 April 2014 - 31 March 2015	5 834	5 150	5 692	5 313	98%	103%
1 April 2015 - 31 March 2016	3 686	4 819	4 106	4 781	111%	99%
1 April 2016 - 31 March 2017	7 449	5 026	2 816	4 036	38%	80%
1 April 2017 - 31 March 2018	6 848	5 225	6 661	3 479	97%	67%
1 April 2018 - 31 March 2019	12 834	4 605	2 915	3 695	23%	80%
Total	**36 651**	**24 825**	**22 190**	**21 304**	**61%**	**86%**

Source: National Department of Human Settlements 2014-2019 Annual reports

ii) Acquisition of land for human settlement development

The Housing Development Agency (HDA) has been designated by the National Department of Human Settlements to expedite the delivery of strategically located land which the government had set aside. The agency is required to help provincial governments and municipalities to execute their constitutional mandates for land, planning, identification, and evaluation for human settlements development, as well as to ensure that the MTSF targets are met. The problem of over population in most of the informal settlements within the Free State province is not prevalent because the majority of community members reside on state-owned land (Free State Department of Human Settlements, 2014-2019). Against the 2014-2019 MTSF period to acquire 1 000 hectares of land suitable for development, the province exceeded it targets by acquiring a total of 1 164 hectares of land (Free State Department of Human Settlements, 2019).

iii) Title deeds transferred to qualifying beneficiaries

The MTSF estimated a backlog of 900 000 title deeds which were supposed to have been finalised by 2019. The target for the newly constructed housing units was estimated at 560 000. Therefore, three deliverables between pre-1994 backlogs, post-1994 and current title deeds had to be categorised. The pre-1994 target was estimated at 2 200, post-1994 target 62 475; and the current was calculated at 63 501. A total of

2 202 was achieved, while the deficit was reported to be 20 529 (Free State Multi-Year Housing Development Plan, 2014-2019).

iv) Informal settlements upgraded

According to an analysis of the most recent data, the Free State Province is home to at least 143 informal settlements. The estimated number of households planned to be eradicated stood at 36 900 and only 22 190 households were upgraded to formal structures during the 2014-2019 period. The majority of these communities are found in populated areas like the Mangaung and Fezile Dabi municipalities. Inevitably, the majority of informal settlements are located in the Mangaung Metropolitan Municipality. The DFSH recorded a deficit of 124 informal settlements which represent 14 710 households which could not be upgraded to formal housing structures for the period under review (Free State Department of Human Settlements, 2019).

2.7 CONCLUSION

The primary objective of policy formulation is ultimately to address a particular identified need. However, the success thereof lies in the correct monitoring and implementation of public policies. Furthermore, effective participation by all the relevant stakeholders, for example, government, beneficiaries and investors is critical and will determine either the success or failure. Strengthening intergovernmental relations between the three spheres of government cannot be overly-emphasised.

From 1994 until March 2023 the delivery of low-cost housing has declined due to a number of factors. Therefore, the government needs to explore alternative delivery mechanisms so that the housing backlog is not exacerbated further. The Department of Human Settlements recorded an overall deficit of 83 616 housing units across the nine provinces. A deficit of 3 521 was reported in the Free State province which accounted for 4.2% of the total deficit in the country over the 2014-2019 MTSF period (Department of Human Settlements, 2014-2019). There is little doubt that governance has changed the way public administration is perceived as a narrative of public affairs. Therefore, government public policies must be amended continuously to remain relevant and address the basic needs of the communities, and the poor in particular.

The democratic dispensation has enacted a number of transformative initiatives aimed at redressing past housing injustices. However, it is perplexing that those charged with delivering have failed to ensure a high-quality service. It can be inferred that the weak are rendered powerless and, in certain instances, remain homeless for various reasons, for example, the lack of capacity, inadequate infrastructure and unavailability of suitable land for human settlements.

CHAPTER 3: SOUTH AFRICA'S LOW-COST HOUSING POLICY AND LEGISLATIVE FRAMEWORK

3.1 INTRODUCTION

Chapter 2 described the role of the state, market and civil society in the delivery of low-cost housing. The legislative framework and policies prior to and post the 1994 elections were outlined. The chapter also analysed the delivery of low-cost housing by the national and provincial targets against the achievements which focused on the five-year MTSF period. The analysis assessed the performance of the Free State province which was delivered at a cost of over R5 billion.

This chapter presents the implementation of the housing policy pre-1994, followed by the key amendments in policy over the last twenty years; as well as reflecting on several ideological approaches that appeared to have informed government approach to delivering housing. The chapter concludes by reflecting on the current strategy followed by the housing sector in general and specifically by the Free State Department of Human Settlements.

3.2 THE DEVELOPMENT OF LOW-COST HOUSING POLICY IN SOUTH AFRICA

Thomas (2010) contends that the provision of low-cost housing during the apartheid regime emanated from the discovery of minerals in the nineteenth century in South Africa. This necessitated the recruitment of cheap black African labourers as well as the insistence of racial separation. The first housing policy was enacted in 1920, Housing Act 1920 (Act 35 of 1920). Policies and legislation passed by the apartheid government were utilised to enforce racial segregation and curb access to urban areas. In 1923 the Native Urban Areas Act was promulgated to exercise control over the migration patterns of African people, and restricted rights to property (O'Malley Archives, undated).

One of the first significant pieces of segregation legislation approved by the Union was the Native Land Act of 1913 (Act 27 of 1913), which formalised the systematic expropriation of the land and cattle owned by black people, which further marginalised

and impoverished them. The Act designated 87% of the land to white settlers and only 13% to the majority black people. Africans could not purchase, own, lease, or utilise land except in areas demarcated for them (Department of Performance Monitoring and Evaluation, 2014).

During apartheid, African labourers settled in urban squatter camps which were later referred to as “locations” or “townships”. These areas were over-populated, riddled with diseases and considered a threat to “whites”. The homes were very small, 40m^2 in size (matchbox) (Thomas, 2010). Mabuya (2020) concurs and posits that the matchbox houses were between 36m^2 and 40m^2. The National Party in 1951 promulgated the Prevention of Illegal Squatting Act. The objective of the latter was to penalise unlawful occupation of private and public land and buildings, and was accompanied by sanctions (Strauss, 2019). Pottie (2003) argued that the increase in industries required more labour, which came with its own challenges. The Housing Act of 1957 (Act 10 of 1957) was subsequently tabled to repeal housing legislation which was implemented from 1920 to 1948.

According to Pottie (2003), from 1948 to 1994, there were three distinct phases in which the housing policy was implemented in South Africa. Initially, most of the apartheid government homes were provided by the state and community participation was not permitted. The allocations were based on race which further exacerbated the spatial disparities. However, the encroachment of black people into white communities could not be contained. The year 1983 saw a revision of the urbanisation policy to fragment further non-white political power. This system gave limited political voice to Indian and coloured communities in South Africa. In 1986, influx control legislation gave rise to more Africans moving into the cities. Consequently, the state introduced serviced schemes and sites. Between 1990 and 1994, the site and serviced schemes continued and the country started witnessing movement of Africans into areas previously designated for only white communities. The influx also brought about the introduction of informal settlements as a form of accommodation (Pottie, 2003).

Gilbert (2002) further points out that South African citizens have been benefiting from the housing subsidies over a long period of time, which the former apartheid government had designed to co-opt various racial groups. Mabin (2020) argues that South Africa’s history can be traced back to the beginning of the 20th century, with the passing of the Housing Act in 1920. The Act created South Africa’s first national

scheme for low-cost housing, with the creation of a fund “to make available for mortgages of public moneys for the building of houses” (Mabin, 2020). In terms of this Act, municipalities could access money to help fund housing at a cheaper interest rate than would be available from any bank. This fund thus created South Africa’s first housing subsidy system.

Combined with the homeland system, the administration of this policy was not only inefficient, but also convoluted. Apartheid aided the development of urban secondary industries and increased the demand for low-cost African labour, as well as initiatives to strengthen influx control policies and maintain the low-wage migrant labour system. Jones (2020) quotes Sankie-Mthembi-Mahanyele who highlighted that by the early 1990s, there were seven Departments of Housing and 13 statutory funds through which housing related funding was administered. Furthermore, there were four provincial authorities, as well as sixty national and regional corporations involved in housing delivery. This racially based planning and ideology became administratively complex and untenable because it was based purely on political considerations.

The Group Areas Act of 1950, on the other hand, gave the government the right to confine residence of certain racial groups. This allowed the government to evict non-whites or mixed-race districts at will. For blacks, coloureds, and Asians, "townships" were established. A number of countries enacted sanctions during the 1980s which resulted in a slump for the South African economy. The recession occurred as a result of black Africans protesting against the apartheid policies (Larson, undated).

Larson (2017) cites Makhulu (2015) and asserts that legislation that was passed during the apartheid regime includes the Passes and Co-ordination of Documents Act 67 of 1952. This law restricted the non-white Africans, blacks in particular, from residing in urban areas and restricted movement for the black people who were labourers for the white people. Africans had to occupy land along the periphery of the urban areas.

The ground breaking forum was widely referred to as “The Housing Forum”. The position was held by the first democratic minister of the Department of Housing, Joe Slovo in October 1994. Various stakeholders, such as non-governmental negotiating forums including corporates, development, civic and political organisations converged to deliberate the “Housing Action Plan on “Housing the Nation”. The purpose of the

forum was to forge public-private partnerships to eradicate the estimated 1.5 million housing backlog inherited from the apartheid government and maintain the provision of decent housing by delivering a minimum of 200 000 housing units per annum (Department of Human Settlements, 1994b).

The 1996 Republic of South Africa Constitution was developed in keeping with the 1994 Botshabelo Housing Accord which was signed in October 1994 and secured official backing for the new housing policy and strategy from a number of significant parties. The agreement states that although the private sector would secure subsidies on behalf of the recipients of housing, acquire and maintain land and, where practical, build cheap homes, the government would provide the framework and assist in the delivery of housing (Khan and Ambert, 2003). According to Phago (2010) and Mshumpela (2020), both the Botshabelo Housing Accord and the National Housing Fund provided the basis for the foundation of the White Paper on Housing which was adopted in 1994.

3.3 LEGISLATIVE FRAMEWORK INFLUENCING THE DELIVERY OF LOW-COST HOUSING THROUGH THE IRDP IN SOUTH AFRICA

In order to give underprivileged populations access to appropriate housing, South Africa developed a number of legislative and policy frameworks after 1994. The policy framework that affected the IRDP programme is covered in this section. The Republic of South Africa's 1996 Constitution, which declares the supply of adequate housing to be a fundamental human right, is one of the laws and policies that are taken into consideration in this section. In addition, housing was recognised as a component of the right to an adequate standard of living in both the International Covenant of Economic, Social, and Cultural Rights of 1966, and the Universal Declaration of Human Rights of 1948 (Chirwa, 2018). Schedule 4A of the Constitution lists the housing function as a concurrent national and provincial legislative competence (Constitution of South Africa). The National Housing Act of 1997 (Act 107 of 1997) sought to make it easier to create enduring human settlements. The basis for the relationships between the three branches of government is set out in the Intergovernmental Relations Act, 2005 (Act 13 of 2005).

The Reconstruction and Development Programme was formulated as a socio-economic policy framework to navigate the transition process post 1994. The

introduction of the GEAR programme envisioned the alleviation of poverty and inequality through economic stimulation, while the Housing White paper outlined the housing policy and the strategy. The BNG programme was implemented as a comprehensive plan for the Integrated Residential Development Programme and the National Housing Code simplified the implementation of various housing programmes by providing the acceptable norms and standards. The above programmes and legislation are discussed in detail below.

3.3.1 Constitution of the Republic of South Africa, 1996

Section 26(1) of the South African Constitution stipulates that everyone has a right to adequate housing. This right is further enunciated in the Bill of Rights which states that everyone has inherent dignity and may not be arbitrarily evicted. Chapter 2 of the Constitution further obligates the state to protect, respect, encourage and fulfil the rights contained in the Bill of Rights (Constitution, 1996). The right to affordable housing is recognised as a fundamental human right in both the US Constitution and international human rights treaties. Housing provides refuge from the elements, a place to unwind, an opportunity to start a family, and a place to eat. The right to appropriate housing supports people's ability to live in peace and dignity in a secure environment, as well as their ability to preserve decent physical and mental health.

In the Western Cape, influx control had been enforced harshly, whereby government policy favoured the exclusion of Africans from white areas. In practical terms, this meant preference to the coloured community. In housing terms, this meant freezing the provision of family housing for African communities from 1962 (Saflii.org.za). This freeze was extended to other parts of the Cape Peninsula in 1968. The net effect of these measures was overcrowding, squatter settlements and forced removals. At the inception of 1994 there was an estimated backlog of 100 000 units in the Cape Peninsula (South African Legal Information Institute, undated). There were cases of private land invasions. The landmark judgement in the Grootboom case followed litigation for relief at the Constitutional court for the massive housing shortages. The Court held that the state was obliged to implement an acceptable policy, and, more critically, within its means, which would ensure housing throughout (Fitzpatrick and Slye, 2003). While this may happen progressively, it did not mean that there should

not be substantive effort on the part of the state to ensure the realisation of these constitutional rights.

In contrast to the provisions of the Bill of Rights, in a case of South African Human Rights Commission and Others versus City of Cape Town and Others, human rights were undoubtedly violated during an unlawful eviction. On 1 July 2020 the nation witnessed a forced removal of a shack occupant which was posted on social media and various media houses. The incident took place during the national state of disaster as declared by the President. The first, second and third applicants challenged the eviction and the demolition of shacks or similar structures without a court order. In a judgment delivered in the Western Cape Division High Court on 25 August 2020, the judge upheld that the evictions were unlawful because the City of Cape Town had not acquired the court order for the evictions, which was in violation of section 23(1)(b) of the Disaster Management Act 57 of 2000, and Regulations 19, 36(1) and 53(1) of the alert levels 2, 3 and 4.

The South African Police Services must ensure that evictions are executed lawfully and protect the citizen's dignity. Furthermore, the judge ordered that the evictees building material be returned to the rightful owners, as well as the personal items which were confiscated during the evictions be returned, and lastly, monetary compensation to be paid to the victims. These unlawful evictions took place between 9 April and 13 July 2020 which included the following informal settlements: Emfuleni, Zwelethu, Ocean View, Ethembeni, Empolweni and Hangberg (Hout Bay). It was established in the court judgement that the following sections of the Constitution be discussed, section 12(1)(d), 26(3), 38(d) (e) and 39(2) including the South African Human Rights Commission and Others v City of Cape Town and Others (8631/2020) [2020] ZAWCHC 84; 2021 (2) SA 565 (WCC) (August 2020).

3.3.2 National Housing Act, 1997

The National Housing Act 107 of 1997 (Act 107 of 1997) established fundamental guidelines to develop housing across all levels of government. The Act established a South African Housing Development Board and specified the roles of national, provincial and local government in relation to the development of housing. The Act also provided for the continuation of provincial boards, now known as provincial

housing development boards, as well as funding national housing programmes. The Housing Act repealed certain apartheid era laws, for example, the Influx Control Act of 1986 and the Housing Amendment Act, (National Housing Act 107, 1997).

The 1994 White Paper's principles were legally enshrined in the Housing Act, which prescribes the roles and responsibilities for all levels of government (Tissington, 2011). The Act outlined the role of national government, that is, establish a sustainable housing programme thorough effective policy formulation. Furthermore, it was expected to monitor the implementation of various housing programmes including the IRDP through a raft of Codes. Provincial Housing Departments were expected to give practical expression to policy by allocating housing subsidies to municipalities. Municipalities are expected to avail land within a legislative framework towards the development of housing within their respective jurisdictions. In terms of section 10(A) of the Act, owners or beneficiaries of the subsidised houses are prohibited from selling/renting these homes to third parties for a period of eight years from the date of the acquisition.

3.3.3 Intergovernmental Relations Act, 2005

Intergovernmental relationships are "mutual horizontal and vertical relations and interactions between governmental institutions" (Reddy, 2001). Intergovernmental relations play a significant role and are central in public administration. Control and coordination, division of responsibilities, the apportionment of authority for the efficient and effective management of the processes is a priority. In this regard, national, provincial and local governments are expected to discharge their functions towards the delivery of social and economic development services. This idea has found expression in the rolling out of the housing policy that has seen the state take responsibility for the provision of low-cost housing.

Chapter 3, section 41 of the Constitution outlines cooperative governance and intergovernmental relations. A set of principles is provided for in the Constitution to guide continuous interaction between all three spheres of government. Intergovernmental relations include the coordination of public policies amongst the spheres of government (Malan, 2005). The Intergovernmental Relations Act No.13 of 2005 (Act 13 of 2005) was formulated to provide a framework for national, provincial

and local government to encourage and enable intergovernmental relations for the three spheres of government.

Kahn, Madue and Kalema (2016) argue that the inability of the government to commit to its citizens was caused by a lack of coordination across the three realms of government. The coordination of the three realms of government's operations and functions is crucial for the delivery of affordable housing as a result of their shared responsibility.

According to Mashiane and Odeku (2021), the idea of cooperative government and intergovernmental relations dictates that different branches of government should cooperate to build homes for the South Africans in need. Intergovernmental collaboration aims to rapidly and efficiently offer suitable homes for the populace. The progressive realisation of suitable housing refers to having access to it as soon as possible and within a reasonable amount of time. The Department of Human Settlements is not the only agency in charge of providing affordable housing. Other state organs are also involved in the delivery (Ramovha, 2022).

Dlamini and Reddy (2018) contend that local government must ensure that important needs, such as low-cost housing projects, are given top priority during the planning and budgeting processes. According to the National Treasury, local governments' contribution to the provision of affordable housing has been under appreciated. The municipality's involvement may have encouraged the supply of more housing units (Manuel, 2007c). Almost all nine provinces displayed notable under-expenditure. This could be due to a lack of livable land. Intergovernmental relationships, according to Baatjies (2009), are what link the state's service-providing apparatuses together. It is based on the knowledge that cooperation and participation among diverse stakeholders are necessary to achieve shared progress and integrated sustainable development. The provision of low-cost housing may suffer from a lack of intergovernmental ties, lack of human capacity, and meddling from the government (Kahn, Madue and Kalema, 2016).

Baatjies further argues that development takes place at local government. Therefore, municipalities play a significant role. Moreover, the duplication of effort does not produce the desired outcomes. The establishment of intergovernmental structures creates a conducive environmental for the spheres of government to engage on

strategic national policy matters and direction. The Spatial Planning and Land-use Management Act (SPLUMA), 2013 was promulgated to deliver low-cost housing. The National Spatial Development Framework (NSDF) was established as the formal communication platform to align with the three spheres of government and the delivery of housing.

According to Ntliziywana (2017), the government has been required to re-evaluate its theoretical stance since 2006 as a result of the municipalities' continued dysfunction. This signaled the return of the Weberian model, which characterised central planning in the manner of apartheid and a bureaucratic approach to service delivery. In addition to recommending that such operations be carried out by units closest to the point of service delivery, and that managers from those units be given the reins, New Public Management's (NPM) role has been to minimise government excesses. Managerialism was a concept that gave managers power and discretion over organisational and personnel concerns. Managerialism comprises the ideas and decentralisation of decision-making powers to managers (allow managers to manage), as well as taking cognisance of the principles to limit managerial power and independence (Ntliziywana, 2017). Weak inter-governmental relations is identified as a contributory factor in the inadequate provision of basic services such as housing (Morudu, 2017).

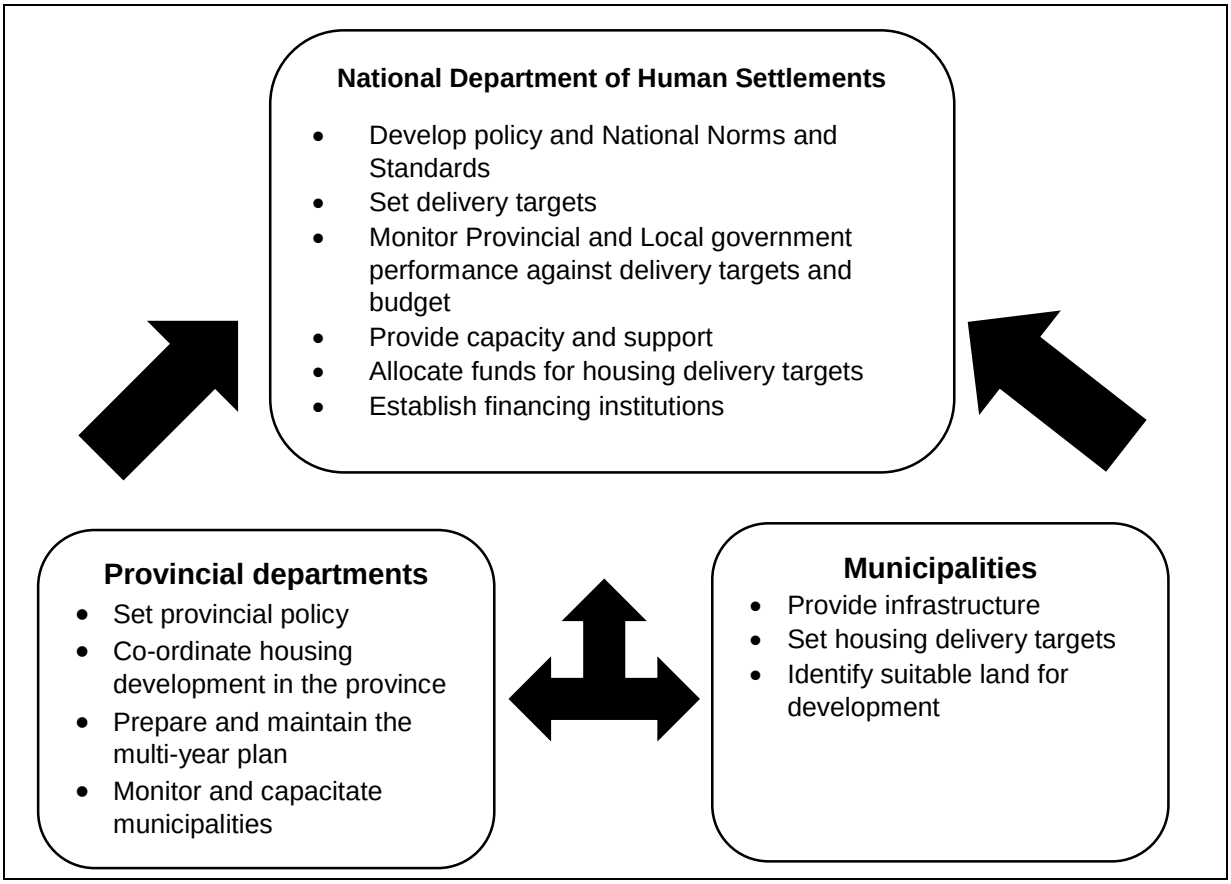

Figure 3.1: Roles and responsibilities of the three spheres of government

Source: Intergovernmental framework for the provision of low-cost housing in SA, Author's iteration. Molikoe, N (2021).

A member of Cabinet must create Intergovernmental Relations (IGR) forums in accordance with their responsibility, according to section 9(1) of the Intergovernmental Relations Act. In this regard, the MINMEC was set up by the Minister of the Department of Human Settlements for discussion regarding the entire delivery of affordable housing. It is made up of nine members of the Executive Council (MEC), mayors who represent large cities, as well as people from the Local Government Association and organisations that answer to the Minister (SALGA). The provision of affordable housing is a contemporaneous role across the three domains of government, therefore the effectiveness of interaction greatly depends on the dedication and participation of the members.

The purpose of this committee is to create synergy and strategise the implementation of sectoral policies in the provision of low-cost housing, including the IRDP. The committee is supported or advised by a sub-committee referred to as Technical

Minister, Members of Executive Council and Mayors (MINMEC) committee. This sub-committee is comprised of administrative staff (Director-General, Heads of Department, Deputy Director General, and Chief Directors). Edwards (2008) highlighted several shortcomings and limitations namely; attendance at meetings was poor in particular among the low-ranking officials; and the majority of attendees were from the national department. Consequently, the disparity among attendees neither promoted decision-making nor possible consensus. Edwards (2008) further stated that to ensure long-term and successful engagement between the spheres of government, measures should have been implemented to monitor the influence and performance of intergovernmental relations forums.

3.4 POLICIES INFLUENCING THE DELIVERY OF LOW-COST HOUSING IN SOUTH AFRICA

3.4.1 Reconstruction and Development Programme

In preparation for the first democratic elections which took place on 27 April 1994, the African National Congress made public a document which needed to be utilised as the policy framework. This document was the government of unity's principal policy (Lor, 1997). Wessels (1999) refers to the RDP as “the instrument for political, economic and social transformation”. Social transformation refers to reversing poverty levels and inequality in that citizens should be included in the decision-making process when it comes to housing, land reform, job creation and social welfare. Economic transformation could be translated as access to financial markets and granting citizens a mortgage bond, or gathering assets in the form of a housing unit structure (Wessels 1999).

In Chapters 2 and 4 of the RDP policy document, which discuss the provision of basic services as well as the development of the economy (Reconstruction and Development Programme, 1994), the provision of low-cost housing is discussed. Basic services are defined as the provision of water and sanitation (Department of Human Settlements, 2018). The plan received criticism for falling short of the government's pledge to build 1 million affordable housing units over a five-year period (Sobantu, Zulu and Maphosa, 2019).

According to Gelb (2017), housing specialists criticised the government for focusing on meeting the goal rather than on the dependability and quality of the homes manufactured under the RDP. Lor (1997) suggests that the RDP office's 1996 abolition by Cabinet was the result of these shortcomings.

Where there was a dearth of infrastructure and social facilities, houses were built under the RDP strategy on the outskirts of towns and cities (Bailey, 2017).

3.4.2 Housing White Paper, 1994

The White Paper on Housing was adopted by the Department of Housing in 1994 (herein referred to as the White Paper). This was the first attempt to replace the old racialised housing environment, construct socially and economically integrated human settlements, and manage housing provision in a comprehensive and more coordinated way. The ambitious desire of the new ruling party was to deliver 1 million fully subsidised housing units in line with the RDP, and the White Paper sought to offer a framework for doing so. The enormity of the housing backlog, institutional frameworks, policy framework, planning and land concerns, and the building industry were among the several barriers to the supply of affordable housing that were cited in the White Paper. The most important barrier to the supply of affordable housing was identified as being affordability (White Paper, 1994). Potential funding sources for building homes were mentioned as being government, the private sector, foreign aid and households.

The White Paper further identified existing backlogs in housing. To eliminate the backlog during a ten-year timeframe, an estimated 200 000 households would need to be accommodated per year (White Paper, 1994). The underlying strategy to deliver housing during the early days of democracy was the realisation that it was only by mobilising and harnessing the full diversity of resources, innovation, energy and initiative of individuals that a significant outcome could be made by various stakeholders to address the housing backlogs (Department of Housing, 1994a).

The Mortgage Indemnity Scheme (MIS) was proposed in the White Paper. The government aimed to indemnify financial institutions for losses within specific limits, where normal contractual rights arising from mortgage loans could not be exercised.

The White Paper also recommended the creation of the Home Builder Warranty Fund, which would allow the government to provide financial assistance to new contractors that lacked resources and adequate track record. The White Paper also argued for the disposal of publicly owned land that was considered an asset in the provision of affordable housing. In summary, the White Paper called for:

- Stable low-cost housing environment;
- Establish institutions to support housing and accredit contractors, housing credit, subsidies; and
- Dispose land and the housing development process (White Paper, 1994).

3.4.3 Growth, Employment and Redistribution Strategy (GEAR)

After 1994, the government launched a number of initiatives aimed at making it a priority to supply low-income populations with suitable housing, including the Reconstruction and Development Programme and the Growth, Employment and Redistribution Strategy (GEAR) (Fuller Housing Centre Report, 2014). GEAR was developed in order to reconstruct and reshape the economy in line with the RDP's goals (Stavrou, 2000). According to Streak (2004), the establishment of GEAR had poverty and inequality reduction as an objective. One of GEAR's major shortcomings, however, was that it reduced on funding for essential services like housing. However, the policy was complemented for macroeconomic outcomes. It was implied that the reduction in employment would grant financial access to poor communities to participate in the acquisition of housing and make communities financially viable. The implementation of the RDP was criticised and considered a failure because it could not deliver on the promise to the poor community members in need of adequate housing (Chakwizira (2019); Human Rights Commission (2015).

The RDP policy was subsequently replaced with the GEAR adopted in 1996. Mosala, Venter and Bain (2017) concur that the failure of the RDP led to the introduction of the GEAR. Stravrou (2000) argues that the acceleration of the provision of housing for the poor, redress of apartheid spatial frameworks, land release suitable for human settlements, and access to fund low-cost housing were amongst the strategies GEAR aimed to support through economic growth and reconstruction. The Fuller Housing

Report (2014) highlights the introduction of neo-liberal macro-economic policies such as GEAR as contributory factors that limited the delivery of low-cost housing, a factor which was exacerbated by poverty and high unemployment.

3.4.4 Breaking New Ground, 2004

During the first decade of democracy, government established policy goals which aimed to redress the inequities of the oppressive racist apartheid regime. A decade later, the provision of the low-cost housing strategy required amendments. Cabinet enacted a Comprehensive Plan for the Environment in 2004, and introduced the BNG policy to move into developing human settlements (Department of Human Settlements, 2009).

A detailed analysis of the Housing Programme was conducted a decade after its inception in 1994 to determine the outcomes and to better understand the country's socio-economic outcomes. Cabinet approved the Comprehensive Plan for the Creation of Sustainable Human Settlements in September 2004; as a result of this the BNG policy was adopted. The BNG aimed to accelerate the provision of low-cost housing; provide integrated and sustainable human settlements; create net worth for the citizens by providing a housing structure and a comprehensive well-organised housing market. Policy strategy moved from redressing the apartheid segregated mindset to creating an integrated human settlement, and encouraged beneficiaries to participate actively in the economy through property markets i.e., acquire security of tenure (Department of Human Settlements, 2017).

The strategy also informed the key changes in the Housing Code from being prescriptive and comprehensive, which at the time included programmes to develop hostels, programme for bulk infrastructure, and upgrade informal settlements. This extended discount benefit scheme led to the adoption of the 2009 Housing Code which was more flexible with a clear policy intent and anticipated to respond to the evolving settlement dynamics, household behaviour, changing economic and livelihood opportunities and the dynamism of institutional and financial reform. The BNG Housing Strategy essentially collapsed the subsidy system and created three categories of income levels.

By removing the present three subsidy bands from the existing instrument, all households which earned less than R3 500 would be able to receive a uniform amount. This strategy would address housing bottlenecks for households which earned more than R1 500 per month, unable to acquire a complete housing structure under the present subsidy but lacked the financial wherewithal to cover the remaining costs. Furthermore, the new housing plan increased the subsidy limit by offering a credit and savings linked subsidy for households which earned between R3 501 and R7 000 per month (Department of Human Settlements, 2014). This approach was designed to enable access to housing finance for these families. As a result, the goal was projected to boost the secondary residential property market. From a random sample of 10% of the houses allocated to beneficiaries between 1994 and 2010, the National Department of Housing revealed that only 34% of the initial owners still occupied the households (Tissington, 2011).

Breaking New Ground aimed to encourage densification and integration in the construction of towns and cities, as well as the processes which generate and distribute wealth. Tissington (2011) argued that the major flaw in the conceptualisation of BNG was the premise that the programme could be the panacea for urban renewal in major South African cities. The major flaw was that there is a mismatch between the cost of housing units and affordability of intended beneficiaries in inner cities (Tissington, 2011). Mabin (2020) argues that South Africa is still to settle on a suitable subsidy model, a century after the first Housing Act was passed in 1920. In March 2020, the South African Minister of Human Settlements reported that the department was working on the best feasible finance and financing strategy to help realise a vision of sustainable human settlements and enhance household quality of life (Sisulu, 2020).

Venter et al. (2015) posit that criticism of the poor quality of subsidy houses in the early 2000s was common. Complaints ranged from location to lack of integrated amenities and services. It was against this background that the National Department of Human Settlements released the Breaking New Ground programme which was launched in 2004.

3.4.5 The National Housing Code, 2009

The National Housing Code was first enacted in the year 2000 and amended in 2009. It defines the basic policy principles, guidelines, norms and standards, as well as the criteria that regulate the government's various housing assistance programmes, which were implemented in 1994. Its objective is to provide a simple overview of the numerous housing subsidy instruments available to help low-income families find suitable accommodation. The National Housing Code for all housing initiatives or programmes provides a description of the programme, who will be assisted, qualification criteria, access to the programme, and identifies role players and decision makers (The National Housing Code, 2009). According to Hlophe (2020), the National Housing Code provides guidelines to the Minister of Human Settlements and the nine provincial MECs responsible for the Human Settlements in respect of the housing policy implementation. The National Housing Code captures the implementation of housing policy and outlines housing initiatives (Philander, 2017).

3.4.6 National Development Plan 2030

In order to provide guidance on issues relating to policy development, the President established the National Planning Commission in 2011. The commission's goal was to set up a development plan that would strive to reduce inequality and poverty by 2030. The investigation found a number of issues that needed government assistance, including high unemployment rates, geographic inequities, subpar infrastructure, and an overburdened healthcare system (National Planning Commission, 2013). South Africa envisions itself as a country in pursuit of a developmental state, yet its mechanisms are underpinned by welfare ideals. The philosophical application of the welfare system is that the government avails physical, material, and social needs rather than the citizens provide these on their own.

The majority of developed nations, like the United States and the United Kingdom, as well as developing economies such as Brazil and Mexico, consider supporting those who are literally unable to help themselves as decent, humanitarian and necessary. Social welfare in South Africa is the second biggest part of government expenditure,

that is, 15%, and is surpassed only by education, which stands at 17% (Department of Human Settlements, 2015).

The goal of Outcome 8 of the 2030 NDP is to create equitable and effective human settlements in South Africa wherein residents live close to their places of employment, have access to adequate infrastructure, convenient amenities, and integrated, secure, and sustainable cities and human settlements (National Planning Commission, 2013).

The mode of delivery implemented by the government of unity post 1994 created an unintended consequence of dependency, and as a result many people have ceased to find solutions to the daily challenges they face. This is also clearly demonstrated by the housing backlog which keeps growing (National Planning Commission, 2013). According to the National Planning Commission (2013), to change the spatial disparities by 2050, the country must:

i. Provide access to land markets to benefit the poor;
ii. Reorganise towns and cities so that they are more efficient and equitable;
iii. Adopt inclusive housing as well as land policies to cater for various typologies; and
iv. Prioritise economic development and create jobs.

To improve the lives of the poor, it also became necessary to gradually change the spatial imbalances left behind from apartheid. With the right spatial transformation, families would spend less money travelling between their homes and places of employment, and more educational opportunities would be made available (National Planning Commission, 2013).

3.5 CONCLUSION

The roll-out of the South African housing policy was described in this chapter. The chapter illustrated how the Reconstruction and Development Programme's welfare and GEAR’s neo-liberal components had an impact on the delivery of low-cost housing. For the post-apartheid government, the RDP aimed at introducing and demonstrating social and economic advancements. Some of the actions taken throughout the years have been aimed at addressing the barriers to the flexible supply of affordable housing. The chapter also emphasised the need to confront the racial

and class segregation-based spatial policies of apartheid's legacy. Government actions to alleviate these spatial inequities and develop integrated and sustainable human settlements included the Breaking New Ground projects in the early 2000s. The chapter also highlighted how the framework for delivering housing, which has been created through time by a variety of stakeholders including the private sector and non-governmental organsations, is interconnected. The government has also attempted to define the functions of the national, provincial and municipal governments. Various pieces of legislation establish intergovernmental relations in order to both define respective roles and encourage higher levels of accountability have been introduced over the last 30 years or so.

CHAPTER 4: HILLSIDE VIEW INTEGRATED DEVELOPMENT: A CASE STUDY

4.1 INTRODUCTION

The earlier chapters included a thorough summary of the study and gave a high-level overview of the laws, regulations, and other structures that govern the provision of affordable housing in South Africa. This chapter includes the findings, analysis, and interpretation of the information gathered from the Hillside View Integrated Development 's chosen beneficiaries and stakeholders. The Hillside View Integrated Development's low-cost housing delivery was the main topic of discussion. The results are analysed in light of the theoretical framework and the body of prior information.

To gain a complete understanding of the processes involved in the supply of affordable housing, the qualitative case study research approach was used. The Hillside View Integrated Development's characteristics that affected the availability of affordable housing and service delivery could be thoroughly examined through the use of the case study technique. In contrast to single research methods that only provide a snapshot, like surveys, the study used a variety of techniques to gain a thorough understanding of the topic and lay the foundation for future research into the variables that influence the availability of affordable housing in other parts of the country.

Thirty participants were selected using a purposive sampling strategy, 29 participants were interviewed using semi-structured interviews for the purpose of gathering primary data. Housing beneficiaries, senior officials of the Department of Human Settlements (national and provincial), a senior official from Mangaung Metro Municipality, an Estate agent responsible for FLISP, and the developer were among the participants. The ward councillor was not available to participate despite numerous attempts made to secure the interview. The replies from the Hillside View Integrated Development interviews were analysed using thematic analysis in the study.

4.2 BACKGROUND OF THE CASE STUDY

The Hillside View Integrated Development is situated southwest of Mangaung Metropolitan Municipality, towards Aliwal North road in Bloemfontein, Free State

Province, with an areas size of 3,6 hectares of land. The project comprises of two developments, namely: Social Housing, and the Integrated Residential Development Programme. Social Housing can be defined as subsidised and affordable rental accommodation provided by government, and is situated in economically viable areas. BNG housing units (formerly known as RDP houses) are defined as subsidised houses provided to qualifying beneficiaries who earn less than R3 500 per month. The integrated residential development project comprises 300 FLISP residential sites; 600 BNG residential sites and two municipal sites; two community facility sites; one business site; and 400 Social Housing units.

Figure 4.1 illustrates an aerial view of Hillside View Integrated Development prior to construction in 2015, while Figure 4.2 is an aerial view taken in October 2021 post construction.

Figure 4.1: Hillside View pre-development (prior to 27 May, 2015)

Source: Phetogo Project Management and Engineers (Developer), 2021

Figure 4.2: Hillside View (post construction, October 2021)

Source: Phetogo Project Management and Engineers (Developer), 2021

The project started in March 2015 on a site classified as a greenfield site. Amekudzi et al. (2003) define a greenfield site as unused land parcels or farmlands outside urban borders. De Sousa (2000) concurs and asserts that a greenfield is a clean agricultural or open land site situated on the outskirts. The housing beneficiaries in the area originate from the greater Mangaung district database. This settlement is surrounded by informal settlements, which present its various dynamics. The site comprises the following low-cost stands: fully subsidised 532 BNG; 18 Land Restitution; 50 Military Veteran houses; and 300 Finance-Linked Subsidy Programme (FLISP), which are partially subsidised, and bonded houses (refer to Appendix J for the glossary of various housing programmes).

In October 2010 the Mangaung Metropolitan Municipality advertised a few land parcels which interested property developers could bid for. Subsequent to the conclusion of the procurement processes, the Hillside View Integrated Development project was awarded to Kentha Developers who commenced work on the project in 2016 with the anticipated completion date set for August 2017. Since the establishment of Hillside View Integrated Development, the landscape has changed drastically.

To limit the backlog and provide suitable and adequate housing to various applicants, the FSDHS administers housing subsidies to cater for various needs of the population. Over the years, the FSDHS has implemented four subsidies in the Hillside View

Integrated Development: BNG, FLISP, MILVETS and Land Restitution, which are relevant to this study. All four subsidies have varying criteria, and each subsidy presents a unique function. Socio-economic related factors play a role in the approval of various subsidy types.

The FSDHS has managed to allocate 500 of 600 BNG, MILVETS and Land Restitution houses built, which is equivalent to 83%, and delivered 38 of 300 FLISP housing subsidies which is equivalent to 13% delivery rate for the targeted housing delivery for 2016–2021 financial years. The timeframe for this housing development project was years behind schedule for certain subsidies, for example, BNG, MILVETS and Land Restitution. It was unsatisfactory for FLISP, because the average waiting period was still within three years and an average of a year and six months waiting period for the applicants. Figure 4.3 illustrates the occupational rate as per the housing scheme as at October 2021.

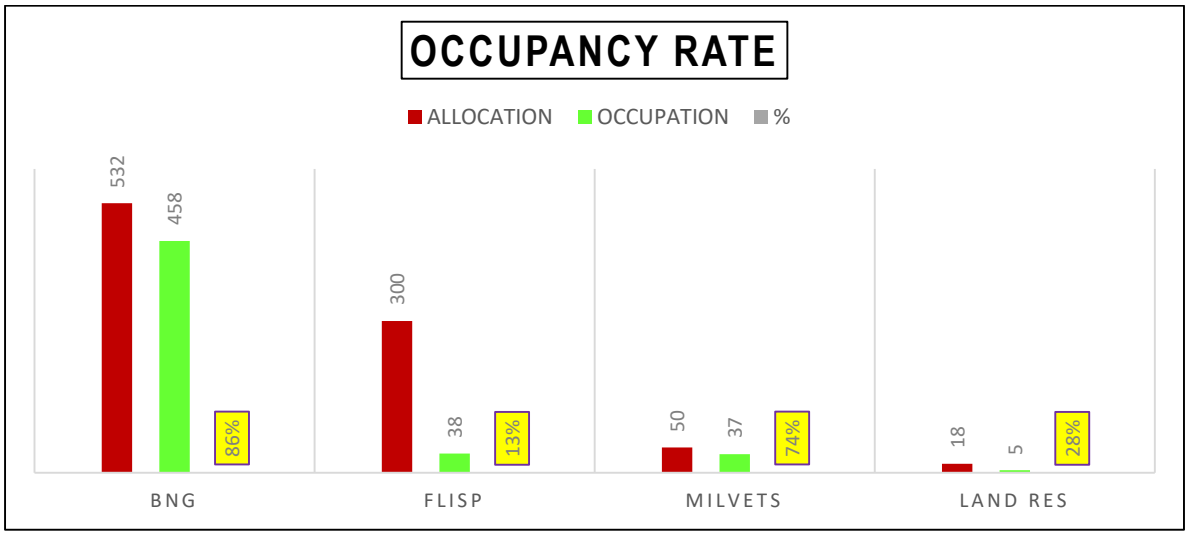

Figure 4.3: Hillside View Integrated Development Programme Occupation Rate

Source: Molikoe, N (2021)

Figure 4.3 above illustrates the number of erven allocated per programme against the performance of the project in the number of erven occupied. In four housing subsidy types the BNG programme managed to deliver 86% of the targeted housing units, while for FLISP 13%; 74% for MILVETS; and 28% for Land Redistribution. Each subsidy performance reveals the complexity of the processes for each subsidy type. Figure 4.3 further illustrates the high performance of the BNG subsidy type compared to FLISP, MILVETS and Land Restitution. Subsidies fully supported by the FSDHS in Hillside View Integrated Development encountered poor performance for the waiting

period compared to FLISP, which is private sector driven. FLISP application process was dependent on the applicant's credit record because a number of eligible beneficiaries failed the credit worthiness criteria and therefore, did not qualify for government subsidies.

4.3 DEMOGRAPHICS OF THE PARTICIPANTS

Table 4.1 illustrates the housing beneficiaries' demographics for the selected sample.

Table 4.1: Housing beneficiary participants

Participant	Initials	Gender	Age	Housing Programme
Participant 1	AP	Female	53	Breaking New Ground (BNG)
Participant 2	MM	Female	74	Breaking New Ground (BNG)
Participant 3	PM	Female	55	Breaking New Ground (BNG)
Participant 4	JM	Male	70	Breaking New Ground (BNG)
Participant 5	MT	Female	101	Breaking New Ground (BNG)
Participant 6	GM	Male	59	Military Veteran
Participant 7	MT	Male	46	Military Veteran
Participant 8	LM	Female	47	Military Veteran
Participant 9	AM	Male	55	Military Veteran
Participant 10	MS	Male	55	Military Veteran
Participant 11	LH	Male	30	FLISP
Participant 12	KM	Female	44	FLISP
Participant 13	KC	Female	45	FLISP
Participant 14	KH	Female	29	FLISP
Participant 15	LM	Male	47	FLISP
Participant 16	EM	Female	74	Land Restitution Programme
Participant 17	TM	Male	62	Land Restitution Programme
Participant 18	PH	Male	72	Land Restitution Programme
Participant 19	KL	Male	38	Land Restitution Programme

Source: Molikoe, N (2021)

Table 4.2: Policy implementers (senior government officials) and other stakeholder participants

Participant	Initials	Gender	Housing Programme
Participant 20	TM	Male	Senior official - FSDHS
Participant 21	SS	Female	Senior official - FSDHS
Participant 22	MH	Female	Senior official - FSDHS
Participant 23	MR	Female	Senior official - FSDHS
Participant 24	NS	Female	Senior official - FSDHS
Participant 25	IM	Male	Senior official - FSDHS
Participant 26	VM	Male	Senior official - NDHS
Participant 27	MM	Male	Senior official - Mangaung Metro
Participant 28	LG	Male	Consultant
Participant 29	TJ	Female	Consultant

Source: Molikoe, N (2021)

4.4 FACTORS WHICH AFFECT EDTHE DELIVERY OF HOUSES: HILLSIDE VIEW INTEGRATED DEVELOPMENT

The data analysis process identified factors which affected the delivery of low-cost housing in the Hillside View Integrated Development. Below is a list of identified factors which are discussed in detail hereunder.

1. Lack of communication with beneficiaries;
2. Lack of consultation and transparency with housing beneficiaries;
3. Inefficiencies in the housing application processes;
4. Inordinate delays in completion of the houses;
5. Poor quality workmanship;
6. Lack of effective monitoring by the FSDHS;
7. Lack of budget to finance the housing project;
8. Complex processes in the identification and allocation of Land Restitution to beneficiaries;
9. Perceived corruption;

10. Lack of effective policy implementation;
11. Lack of intergovernmental relations between the department and the municipality;
12. Lack of installation of engineering services (bulk infrastructure);
13. Shortage of building materials; and
14. Rapid rise in urbanisation and immigration.

4.4.1 Lack of communication with beneficiaries

The study revealed that there was a distinct lack of communication with the housing beneficiaries. The participants reported numerous examples of the FSDHS or the municipality's failure to hold discussions with the housing beneficiaries, for example, on the actual location of the house and the housing application process.

Location of the houses

Certain beneficiaries appeared unprepared psychologically for the location and relocation of their homes. Participant 4 argued that:

> "*We applied for a house in Lourier Park and we were allocated a house at a different place and as a result our other families are not able to visit us due to the location of the house."*
>
> *"There are no ATMs, shops, schools, hospitals, clinics etc., which were part of the delivery agreement for the settlement. Most individuals, especially pensioners, have to get their pension money in town and even do groceries. Residents always have to go to town and cover the costs of transport." (Participant 4, JM).*

Manomano (2019) conducted a study in Amathole District in Eastern Cape and revealed that 94% of the respondents had not been consulted on the location of their houses. A mere 6% of the participants were part of the decision-making process when the location of their houses was determined.

The provision of low-cost housing is more than just offering shelter. It has to consider the economic, environmental and social development aspects to ensure that houses are provided in safe locations with a sense of privacy, close to essential amenities, and have adequate access to basic services and public infrastructure. These are but

several factors that local and provincial government need to take cognisance of when planning the development of housing. According to Mkuzo, Mayekiso and Gwandure (2019), low-cost housing beneficiaries were dissatisfied with the construction. Several participants complained about the lack of amenities, for example, clinics, recreational facilities, reliable transport and schools. The participants in Springfontein town in the Free State reported that the town is four kilometres from the settlement. Hence, the community is obliged to utilise public transportation to access facilities such as the hospital.

The lack of transparency broke the trust of the potential recipients because they anticipated a house, but did not know where it would be constructed. The beneficiaries could experience several changes as a result of a badly situated house and their familiar neighbourhoods could be lost. Both their perception of safety and access to other crucial services changed substantially.

Opaque application process

The lack of communication related to the housing application processes and available government subsidy programmes were highlighted by participants 11 and 15 who reported that:

> *"The government and the participating departments do not publicly explain the housing application process to inform people in need of housing. There is also no information available to people. People do not have enough information about the programme and qualifying criteria. I also got to learn about this programme through a colleague who had already bought a house. There is lack of knowledge and people do not know where to go to get the information." (Participant 11, LH).*

> *“I read about FLISP on the internet, conducting my own research and from the word of mouth as I started looking for a house. In terms of communication from the department they are lacking. I had to rely on the portal to check the status of my application. I never even received confirmation of the subsidy approved (amount) however I was just told my application was successful. The lack of information makes the FLISP seem to be exclusive to certain people.” (Participant 15, LM).*

The lack of communication on how to complete the application process was also confirmed by a senior official from the municipality (participant 27) who alluded to

communication platforms which the government had implemented to disseminate valuable information on the provision of housing. However, these platforms have since been abandoned and have not been replaced.

> *"The former MEC of Housing had a Housing Lekgotla. It was a platform accessible to everybody, the bureaucrats, the politicians and ordinary members of the community could basically at one point in time sit, in one space for a day or two, and engage on all housing related matters. These seem to be effective as other issues could be resolved in those sessions." (Participant 27, MM).*

Lack of information dissemination

Lastly, the findings revealed that there was a lack of information dissemination. Although consumer education is important, it was not prioritised by the Department of Human Settlements. Moreover, the consumer education platform was more reactive than proactive. One of the consultants asserted that:

> *"Most of the beneficiaries are first time home owners who never had running water or electricity in their houses. They need to be trained on basic upkeep and maintenance of the house. The department can prepare manuals to be handed over during the key handing over session." (Participant 28, LG).*

According to Amoah, Kajimo-Shakantu and van Schalkwyk (2019), the lack of beneficiary participation in the delivery of low-cost housing was highlighted as a contributory factor to lowering levels of satisfaction.

These factors are essential to ensure that the community's needs and concerns are addressed with diligence, especially in dealing with housing needs, because this is a critical matter tied to human development. Thus, great emphasis should be put on enhanced government and community partnerships and engagements, transparent housing allocation processes, and the time factor to avoid delays and prioritise solutions in the delivery of the housing processes.

Communication is a critical factor in the housing development process to ensure that the beneficiaries are well informed about the stages and housing development processes. While several Hillside View Integrated Development beneficiaries acknowledged that they were informed about the housing application, and community meetings were held, there was consensus from the majority that the lack of communication from the government contributed to the delayed delivery of the houses.

Most of the interviewed beneficiaries had limited knowledge of the subsidy types and the inherent housing application process. The beneficiaries relied heavily on information from research they had conducted on their own, and word of mouth.

4.4.2 Inefficiencies in the housing application processes

The study revealed that there was a lack of efficiency in managing the application process by the FSDHS. Generally, the participants were dissatisfied with the application process. FLISP applicants complained about poor customer service, for example, unanswered calls at the department, unexplained delays, misplaced confidential documentation, such as identity documents and payslips, which participants felt were confidential and should have been filed with care. This finding was confirmed by participant 12 who reported that:

> *"The housing application process was very bad, as I experienced rude officials at the FSDHS. My house application was lost a few times, and there was no communication from the department and the official was not even apologetic about his negligence. The applicant ends up having to submit sensitive and confidential information multiple times. As a result, I have been waiting since 2019 until to date for my subsidy approval. The process took about two years as the construction only started after I received the bond approval from the bank. Because of the long process at some stage I was at a point of saying I no longer want this house." (Participant 12, KM)*

According to Mkhwanazi, Mbatha and Khulekani (2019) and Maluleke et al. (2019), the housing application process was approached differently by many of the applicants. The process was not standard, but was complex and unclear for many of the applicants. No definite steps were defined to complete the housing application for the majority, especially the BNG applicants. The allocation of IRDP houses remains a serious concern with multiple negative aspersions in that the houses are not allocated fairly, and the houses are not handed over to the qualifying beneficiaries.

Although a few selected FLISP recipients found the subsidy application process less complex, the majority reported that the process is tedious, unpredictable and strenuous. The participants claimed that the process was not explained, and there was limited knowledge of what to expect when completing the application. The beneficiaries also found the application process inconsistent.

4.4.3 Inordinate delays in completion of houses

The participants revealed that there were excessive delays before their houses were completed. The Hillside View Integrated Development residents highlighted the following delays in the completion of the houses.

The statements were confirmed by participants 3, 6 and 7 who held that:

> *"I registered in 2007 or 2008. I got the house in August 2019. It's been 2 years now since I moved into my house that I had been waiting for almost 10 years. I had even forgotten that I will receive a house." (Participant 3, PM).*

> *"The sad part is that other members passed-on before they could move into their houses. We had been waiting for 5 or 6 years for our houses. Others died just before they could move in. About 4 Military veterans just stayed a few months they did not enjoy their houses. One member just saw the foundation only he passed on before his house could be completed." (Participant 6 (GM) and 7(MT)).*

The FSDHS experienced a number of challenges which delayed the timeous delivery of houses. The verfication process of the 18 Land Restitution programme beneficiaries' family trees was a very lenghty process as the righful beneficiaries had to be verified. Land Restitution is a programme which was specifically designed to address the inequalities created during the apartheid regime. The historically disadvantaged masses were forcefully removed from their own land by the oppressive apartheid government. Since the advent of democracy, the disadvantaged majority were given an opportunity to lodge claims and be compensated for the land that they had lost. However, this situation was a complex one because most of the original beneficiaries had passed away. There were multiple family disputes which the FSDHS was still in the process of resolving. Consequently, the occupancy rate was poor. Figure 4.3 illustrates that the Land Restitution programme has seen the slowest delivery of the four programmes identified in this study.

The FLISP beneficiaries appreciated the role played by the financial institutions, which are often effective in business processes. The banks ensure that the financed houses are built within the prescribed timeframe, which is not the case with housing subsidies managed by the FSDHS. Most of the FLISP applications were serviced by bond

originators. Hence, the process was manageable, unlike instances with the FSDHS staff which managed the process on behalf of the applicants. This explained why the households supported under the FLISP housing subsidy experienced fewer challenges compared to the BNG, Military Veterans and Land Restitutions applicants who waited between four and 23 years for a house.

A study was conducted in Kwa-Dlangezwa in Kwa-Zulu Natal based on the provision of low-cost housing. The participants confirmed that there were delays in the construction of the low-cost houses, for example, construction delays due to non-availability of suitable land (Mkhwanazi, Mbatha and Khulekani, 2019).

Figure 4.4 below captures the waiting period of each participant across all the subsidy programmes.

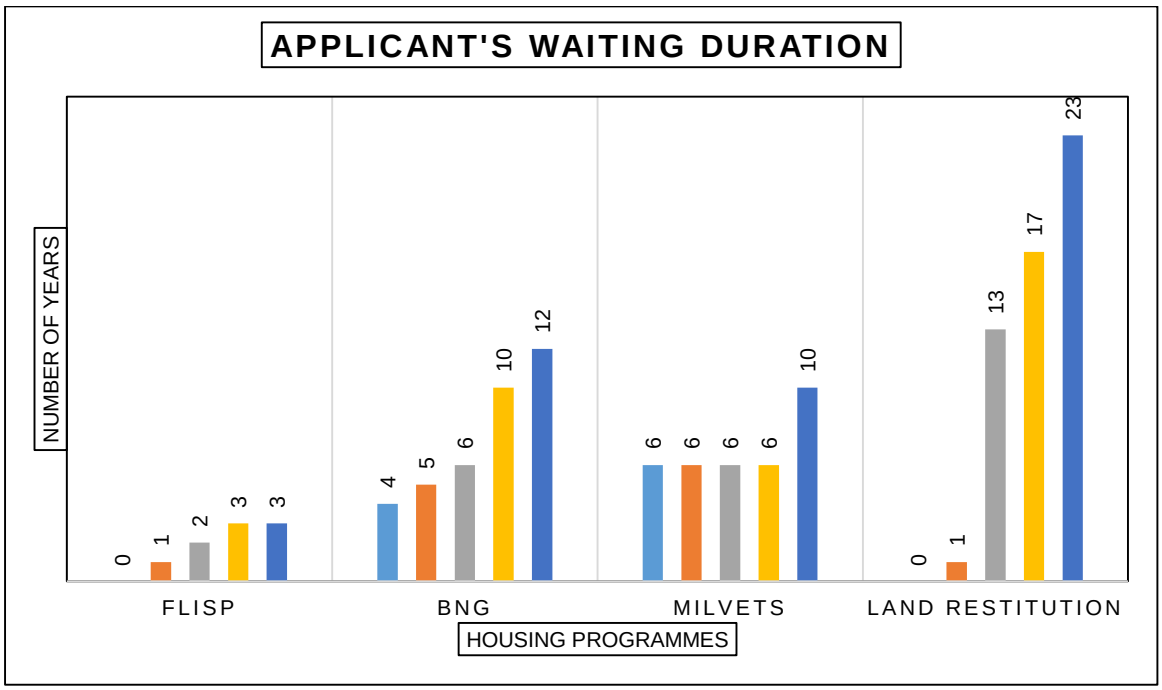

Figure 4.4: Hillside View Integrated Development applicants' waiting periods

Source Molikoe, N (2021)

The period to complete the application was significantly shorter for the FLISP applicants. It took less than three years compared to the BNG, Military Veterans and the Land Restitution Programme, which took over 23 years for one of the participants, from the date of application to the date of occupation. Housing subsidies proved to impede the process because the minimum of four to 12 years was the waiting period to either obtain approval or be allocated a house.

The BNG, Land Restitution and MILVETS applicants' experiences were a sad reality of poor delivery of houses by the government. However, several beneficiaries had a positive experience. Generally, lengthy delays in acquiring a house perpetuate poverty, which lingers and significantly affects first and second generation households in need of shelter.

4.4.4 Lack of consultation and transparency with housing beneficiaries

The study revealed that there was a lack of communication during the construction process. The beneficiaries highlighted that decisions were taken which were contrary to the agreed upon terms of contract. These finding were confirmed by participants 6, 7 and 18.

> *"When comparing the standard between the MilVets houses in Lourier park and Hillside View the standards are too different. The roofing specification was changed and we were not consulted. Brick type, windows and tiles are not the same." (Participants 6 (GM) and 7 (MT)).*

> *"A lot of promises were made such as the aluminium window frames and the houses delivered were drastically altered and the specific items were not as claimed. The houses were supposed to be fully tiled. The facing of the house was not supposed to be as it is built. The house plan was also altered which makes the delivery a different house altogether. The house structure is not the same. There is general dissatisfaction about the house which is delivered." (Participant 18, PH).*

Mbandlwa (2021) alludes to a non-consultative government that fails to consider its citizens and beneficiaries on crucial matters and essential decisions which concern the beneficiaries. The public is generally excluded when government initiated development projects are planned and initiated with minimal or non-existent public consultation and participation by the affected communities. In most instances, development projects are conducted by external agencies and directed primarily by consultants who seldom include communities in the planning and initiation stages of the projects. Reasonable and beneficial outcomes related to the delivery of low-cost housing rely on sound partnerships, adequate and precise communication, as well as transparency.

Sabela and Isike (2018) further highlight inefficiencies in the model utilised in the provision of low-cost housing by government. The housing beneficiaries are dissatisfied with*, inter alia*, the lack of consultation and subsequent concerns. The model purports that the government is more concerned with the number of built houses than beneficiaries participation in the process.

Nokulunga, Didi and Clinton (2018) confirmed that beneficiary participation during the construction of the houses is critical. In instances during which the beneficiaries were consulted, their participation was insignificant in addressing the expectations of the houses being built.

4.4.5 Poor quality and workmanship of housing units

The Hillside View Integrated Development findings revealed that there were instances of poor quality and workmanship in the delivery of low-cost housing. Beneficiaries in Hillside View Integrated Development highlighted a number of structural defects upon receiving their low-cost houses, which included defects to the roofs, walls, water drainage pipes, taps, geysers, doors, windows, as well as unfenced shared stands. The statements were confirmed by participants 2, 8, 18, 22, 25 and 26.

> *"When I moved into the house there was no bathroom door fitted in. I was given a house fit for a disabled person. The bathroom door was only fitted this year (2021). I also struggled with the drainage system blocking. They would come and temporarily fix the drain problem but the problem kept on persisting until I got someone privately to fix the problem." (Participant 2, MM).*

> *"The house plan was also altered which makes the delivery a different house altogether. The house structure is not the same. There is general dissatisfaction about the houses which are delivered. There was no electricity when we moved in. Many issues needed to be resolved, the water was also not connected, the kitchen sink was not working, and the toilet was not working. There are still issues with the house one year later after it was built. There were items missing, such as the house does not have a trap door. During the rainy season, the walls become damp, and water gets trapped on the walls."* (*Participant 18, PH).*

Poorly constructed housing units are often linked to an increased burden of disease, for example, rheumatism and respiratory diseases as a result of leaking roofs, windows, cracked and damp walls (Rapelang, Nel and Steward, 2018).

“I received the house in about 5 years from the date of application. I moved into the house in 2020. Although the house was finished water installation was not completed. There is also a problem with plumbing which creates problems with the house. There are roof leakages and the visible cracks on walls of the houses.” (Participant 8, LM).

“Because the truth must be told, even the quality of the houses that we deliver are questionable. And most people demolish the same houses that we build for them. They build better houses. So for me, we could use that money elsewhere where it would be needed the most. The cost of building a house, as opposed to servicing a stand it's much cheaper, it's much less. The workmanship is poor, as there are houses that crack too early in time even within six months.” (Participant 22, MH).

These findings are similar to those revealed by Zunguzane, Smallwood and Emuze (2012). In a study conducted in Phelindaba, Bloemfontein, they argued that 74% of the beneficiaries were dissatisfied with the quality of their low-cost houses. The general concerns were roof leakages and cracks. Furthermore, Tokyo Sexwale, the former Minister of Human Settlements reported that 40 000 low-cost houses must either be repaired or completely demolished across the country due to poor workmanship. Certain houses even claimed the lives of the recipients (Zunguzane, Smallwood and Emuze, 2012).

The findings also highlighted a number of factors which contributed to poor workmanship in the delivery of low-cost housing in Hillside View Integrated Development. These may be attributed to challenges pertaining to adverse weather conditions which cause constant pipe bursts in the winter seasons due to extremely low temparatures, as well as shortages and high prices for building material.

The participants also highlighted that emerging contractors in the Hillside View Integrated Development project affected the delivery of quality housing. Emerging contractors often do not have the required technical skills and capacity to deliver on projects. The findings also revealed that the emerging contractors which were utilised initially could not meet the formal project standards and requirements related to cost, quality, and timeous delivery of low-cost housing.

“The law prescribes that there should be allowance for emerging contractors in any development. These are less skilled contractors; some of them are new in

> *the industry. The communities themselves say they would want to be afforded opportunities. They are not necessarily qualified, and some of them want to be electricians when, in fact, they are not qualified to be electricians. Some of them want to be plumbers when, in fact, they are not qualified to be plumbers. If they are not given these opportunities, they go on a rampage, and the project gets stalled. But over and above that, quality becomes an issue there." (Participant 25*, IM).

Othman and Othuman Mydin (2014) argue that emerging contractors often employ short-term unskilled labourers or cheap labour to deliver on projects. This is apart from the skills capacity constraints, which further jeopardise the quality of the construction. Aigbavboa et al. (2019) conducted a study to determine factors which affect the poor quality in low-cost houses. Poor management (lack of site management), inexperienced workers, time constraints and limited resources were identified as factors which affected the quality in low-cost houses. Focus is often more on the delivery of the goods than on the quality of the product being delivered.

Through the prescripts of the Preferential Procurement Policy Framework Act 5, 2000, the South African government tries to empower emerging contractors, and provides opportunities in the confines of prescribed legislation within a democratic system of governance. However, the contractors' and labourers' skills, experience, expertise, and competencies must be considered before tenders are awarded.

While providing housing to those most in need is acknowledged, poor quality housing has raised serious concerns as a result of building materials. Literature also identified the poor quality of material used to build low-cost houses. This resulted in further challenges in relation to the quality of the houses.

Reports revealed that the roofs, walls, doors, floors and windows are often of poor quality and below the required approved standard. Most of the reported structural features included: cracking, crumbling and breaking without any external force exerted, and before the retention period. Manomano and Tanga (2018) confirmed in a study conducted in Nkonkobe, Mbashe, Mnquma and Nxuba in the Eastern Cape province that 91.2% of the participants were dissatified with the quality of the roofs, while 93.6% of the respondents were dissatisfied with defective doors, windows, cracking floors, weak and collapsing walls. The study further alleged that the quality of the low-cost houses built in Amathole District is a matter of national concern.

4.4.6 Lack of effective monitoring by the FSDHS

The housing beneficiaries highlighted the lack of effective monitoring by the FSDHS as another factor which perpetuated poor workmanship. However, a different view was obtained from a FSDHS senior official who confirmed that whilst adequate measures have been implemented to monitor contractor performance and hold them accountable outside of the agreement and the assistance received from NHBRC, other shortcomings contributed to the lack of effective monitoring. The response from the department is presented by participants 20 and 25, while participant 9 represents the views of the beneficiaries.

> *"The department continuously monitors that the delivery time is met which obviously will talk to the time of delivery as we always put three aspects to say something must be done in the right time at the right budget and at the right quality. It must also be understood that part of the monitoring, especially of quality that we do is not only done by the department alone, there are also other stakeholders that come into play the likes of the building controller the municipality as well as a body like NHBRC with which we do work with to improve the quality of the product." (Participant 20, TM).*

> *"My bathroom has no window installed I have been requesting the contractor to correct this mistake, I even said give me the window frame I will do it myself the people at the site office refused and said it could be a fundamental mistake to allow that…" (Participant 9, AM).*

It was reported that the department fails to conduct well-informed quality evaluations due to the lack of relevant tools. "Visual assessment" has proven to have its own weaknesses in providing a thorough evaluative analysis of the contractor's work. This limitation implies substantial reliance on what the contractor reports, without proper verification of the work and its quality. Evidence highlighted the lack of routine checks for mechanical challenges as reported by participant 25.

> *"Visual assessments / inspections are currently being done; however; within civil engineering there are tools available to test the quality. The department is looking at acquiring tools such as "Splint-hummers" which is for example used to test the quality of the foundation. At the moment the department does utilise tools to lock in the exact co-ordinates and location of the house." (Participant, 25, IM).*

According to Magoro and Brynard (2010), constructing houses requires robust monitoring and site inspection to rectify errors timeously. The lack of adequate monitoring, routine checks, site inspections and evaluation mechanisms impedes the government's ability to oversee quality and monitor progress of construction. Consequently, this results in poor quality housing. Poor workmanship experienced by the participants in the Hillside View Integrated Development was attributed to inadequate government monitoring, oversight, implementation of accountability mechanisms, and poor quantity surveying capacity. Mahachi (2021) purports that for all housing related construction projects, the NHBRC has developed minimum applicable standards which must be adhered to during the construction of a house, as well as the national standard (SANS 10400, 2016). However, non-compliance with the regulations was observed, particularly amongst the emerging contractors. This necessitated the determination of skills and capacity which must be monitored regularly to assess the impact. The inadequate monitoring and lack of thorough evaluations and routine inspections was evident from the many complaints and the high levels of dissatisfaction raised by the beneficiaries regarding the quality of houses.

4.4.7 Lack of budget to finance the housing project

The findings also revealed that the lack of adequate budget allocation for the project contributed to the delay in the completion of the houses. Although the direct relationship between the lack of funds and the slow delivery of low-cost housing could neither be established nor verified, two of the participants stated that budgetary constraints could have also be attributed thereto.

> *"In my opinion, it is the budget constraints that prevent the government from being able to provide as many houses as possible. The availability of funds limits the government to reach a larger part of the population with decent housing, low-cost housing." (Participant 3, PM).*

> *"We were told that government must collect all the money to build the houses and all the transfers must go through before the house can be completed." (Participant 1, AP).*

The beneficiaries held that the delays in the delivery of their houses was due to inadequate government housing budgetary allocations. The government cannot fulfil its functions related to the provision of housing as outlined and prescribed by the housing legislation and the country's Constitution if there are budgetary constraints.

Furthermore, from the provincial department's perspective, budget rollovers contributed to the delays in the provision of low-cost housing in the province. Over the 2014-2019 MTSF period due to poor performance linked to the capacity constraints, the provincial department could not utilise the allocated budget for housing. The National Treasury reallocated the unspent budget to other performing provinces through the National Department of Human Settlements. The budget reallocation implied an increase in a budget deficit of the initially set housing targets. Consequently, the FSDHS was guilty of further poor performance. The budget rollovers over the MTEF period by the Free State Provincial Department of Human Settlements posed a negative impact on the delivery of the low-cost housing in Hillside View Integrated Development and the province at large.

> "*There are also limitations and downsides on the role that national department plays. One of the things that the national department does, it looks at how provincial departments spend money and upon analysing certain instances, they decide that some provinces do not spend and would get money taken away to other provinces. The overall effect of this is that some other provinces are denied resources to construct houses, and this effectively underpins inequality within provinces where other provinces can get much more resources at the expense of others." (Participant 20, TM).*

While substantial homes have been delivered since 1994, Ntombela and Jili (2020) note that spending for housing has declined as a proportion of national expenditure. This has left various departments with limited budgets to deliver housing projects. In her 2021 Budget Vote Speech (33), the former Minister for Human Settlements, Lindiwe Sisulu highlighted that the government's financial resources had become constrained. Consequently, the capacity to deliver on various housing projects was limited. She alluded to the negative ramifications of the COVID-19 pandemic, which worsened an already poor prognosis in terms of financial resources (Department of Human Settlements, Water and Sanitation, 2021).

Due to the poor economic and fiscal forecast, at the beginning of the fiscal year, budgetary allocations were reduced by R32,4 billion during the 2018-2019 financial

year (Department of Human Settlements, Annual Report 2019). Additional budget cuts were unavoidable given the government's fiscal limitations. From the above findings and extensive reviewed literature, it was evident that funding constraints had enormous implications for the delivery of low-cost housing. The budget constraints affect the delivery of housing, quality and quantity, including timeous contractor payments. As noted and observed in the Hillside View Integrated Development case study, the budgetary constraints are mirrored by a rising number of individuals who reside in subsidised homes of poor quality without access to requisite essential basic services and facilities.

4.4.8 Complex processes: identification and allocation of Land Restitution beneficiaries

The findings revealed that FSDHS had significant challenges in the allocation and identification of beneficiaries.

As indicated in Figure 4.3, the Land Restitution programme recorded the slowest delivery in all the four programmes. The FSDHS experienced significant challenges in verifying the rightful eligible beneficiaries for the 18 housing units due to the lengthy process of the family trees.

> *"In order for me to move into this house I had even submitted a complaint at the office of the Public Protector. In 2011 I had to apply for the BNG house because of the time it was taking for me to get my grandmother's house which I had applied for in 1997… My case was escalated to the Randburg court however the department pesuaded me not to proceed with the matter." (Participant 17, TM).*

Land Restitution is a programme which was specifically designed in an attempt to address the inequalities of the oppressive past. The historically disadvantaged masses were forcefully removed from their own land. Since the advent of democracy in 1994, they have been given an opportunity to lodge complaints and be compensated for the land that they lost. However, most of the original beneficiaries have passed away. In a number of instances there were family disputes which the FSDHS is still in the process of resolving. Consequently, the low housing occupancy rate in this programme.

In January 2007 a Memorandum of Understanding (MoU) was entered into between the Land Claims Commission and the Department of Local Government and Housing to give effect to the implementation of the Land Restitution programme for the

qualifying beneficiaries. To address the Land Restitution concerns, the government introduced the Land Rights Act, 1994 (Act 22 of 1994). The objective of the Act was to provide guidelines on returning land to the rightful beneficiaries whose land was dispossessed during the oppressive apartheid regime. The restitution process was implemeted by the established Commission on Restitution of Land Rights and the Land Claims Court (Mpehle, 2015).

A total of 1 497 households in 21 towns across the Free State province were earmarked to benefit from the programme. Included in this total were 18 beneficiaries from Mangaung, and a total claim of R30 million. The Mangaung beneficiaries were allocated R15 000 per household (Commission on Restitution of Land Rights, 2007). The cost of a single BNG house amounted to R110 947, that is, a subsidy quantum for a BNG house. It would have been impossible to construct houses for the identified beneficiaries (Department of Human Settlements, 2013). Given the timing of the signing of the MoU the department could not spend the transferred funds and had to request a rollover of R23 million. The request was subsequently approved on 12 May 2008. From the date of the signing of the MoU, which was 2007, until 2022 fifteen years have lapsed and of the 18 beneficiaries, a mere five have occupied their homes in the Hillside View Integrated Development (Department of Rural Development and Land Reform, 2009).

4.4.9 Perceived corruption

The findings also revealed that the participants reported allegations of corruption. Although this appeared minimal, the beneficiaries attribute corruption to the inability of the state machinery to deliver low-cost and adequate housing. The perception arose on the premise that society does not receive clear communication of delays, including amendments to initial deliverables of housing without notification. Although such public views may appear speculative, the findings suggest a lack of trust among the intended beneficiaries. The allegations made by participants 17 and 18 are presented below.

> *"According to the information provided by the municipal official who was handling the claim he indicated that National Parliament had made R23 million available for the 18 beneficiaries who submitted the claim" However, we later learned that the amount was reduced significantly and we were not provided with the reasons. There is widespread corruption within various government*

departments which delays the allocation of houses and affects the ability of the government to deliver on housing." (Participant 17, TM).

"In terms of the contracts signed we were entitled to grants for example the settlement grant amounting to R3 000 and R1 440 for the relocation grant; however; we were never given those grants, it's gone." (Participant 18, PH).

This argument could be valid or justified, based on the similarities of acts of corruption which have delayed the building and allocation of low-cost housing in various parts of South Africa. Cloete and Mokgoro (1995) in Marutlulle (2021) and Manomano, Tanga and Tanyi (2016) describe corruption as a disruptive and contagious institutional and organisational practice and culture which impedes the delivery of housing. Corruption in South African low-cost housing programmes compounds the existing problems. Unscrupulous officials and role players benefit unduly from corruption in housing. Because of rampant corruption in the housing programmes, Ntombela and Jili (2020) further allude to how delivery has become the subject of political lobbying, and the lack of trust in the system. The notion gives rise to politics administration dichotomy and politicised bureaucracy (Tahmasebi and Mousavi, 2011).

Marutlulle (2021) confirms the notion that poor administration, corruption and poor management are factors which compound housing challenges because the politicians make promises which are not kept; more so after soliciting votes for election into public office. Jeffery (2010) substantiates this argument in Marutlulle (2021) that corruption has spread in the provision and granting of housing subsidies; awarding of building tenders and contracts; and final allocation of the completed houses. Mathebula (2021) alleges that corruption in the provision of low-cost housing is not unique to the African continent; it is a global phenomenon.

4.4.10 Lack of effective policy implementation

The lack of effective policy implementation was highlighted by selected participants. The government has enacted legislation and policies to ensure guidelines for effective delivery of low-cost housing in South Africa. The BNG initiative of 2004; White Paper on a New Housing Policy and Strategy of 1994; and National Housing Code of 2009 provide a basis from which regulations and measures are drawn in the delivery and administration of housing and human settlements. However, the practical merits of

these policies and legislation are not implemented easily in a diverse low-cost housing landscape. The case study demonstrates the government's inability to implement housing policy strategies. Participants 10 and 21 revealed that;

> *"Some people had bonds and houses repossessed by the bank; however, the housing system still reflects that there is a property in their name. Overriding the system (HSS) takes too long to clear them for a housing application. Another disadvantage is that when the applicant's income is analysed for housing consideration, an analysis is made on gross income; it is used as for benchmark and don't consider all deductions. The house should be a benefit and not be subjected to certain provisions. Some of the policies need to be tailored for the military veterans as the special benefit." (Participant 10, MT).*

There is also a lack of continuous review of existing policies, which perpetuates challenges associated with implementation. In certain instances, the policy does not address the realities of the situation. The findings highlight certain structural issues which have demonstrated failure of effective implementation and consequent delays in the provision of low-cost housing.

Birkland (2019) stated that the public policy concept is not defined in one conclusive statement. Instead, it is better understood in terms of how it presents crucial public policy elements. It is created to respond to a challenge which requires government intervention to benefit the citizens and achieve the desired objective. In the case of the Hillside View Integrated Development, public policy implementation was applied to resolve the beneficiaries housing challenges. However, many challenges prevailed instead of there being a solution to the housing crisis in Mangaung Metropolitan Municipality. Although some of the beneficiaries received their houses, policy implementation presented delays, unclear remedies for poor performance, poor participation by the beneficiaries in the housing decision processes, and inability to guide the management of weak intergovernmental relations between the 2 spheres of government. The provision of decent houses would not only restore the dignity of the South African citizens, but ensure that the beneficiaries become active participantsin the economy of the country by improving the value of the asset. However, providing low-cost housing in Hillside View Integrated Development presented new challenges for the housing beneficiaries.

4.4.11 Lack of intergovernmental relations between the FDHS and Mangaung Metropolitan Municipality.

The study highlighted the lack of effective intergovernmental relations among the spheres of government. Consequently, relationship between the municipality and the FSDHS resulted in delays in the delivery of low-cost housing. In essence, project management cycles are deferred due to non-alignment in the provincial and municipal planning processes. This extends the delivery timeframes for low-cost housing. participant 28 revealed that:

> *"In the beginning, there was a bit of a strained relationship between the Municipality and the Department, especially because the Municipality completed the subsidy forms, submitted them to the Department for approval, whereas the Municipality had certain priorities in terms of approvals the Department worked a bit differently, and those also caused delays. The Municipality would say, but those are not the ones we wanted approved." (Participant 28, LG).*

The findings confirmed the project was planned to deliver in approximately 18 months. However, due to poor coordination between FSDHS and the municipality, it took over 72 months to deliver certain low-cost housing units. A senior official participant 22 stated that:

> *"The fact that municipalities are not playing their part in ensuring that there are serviced stands where they can allocate to people, therefore it delays us, we end up taking up their roles we end up doing the work that was supposed to be done by the municipality and thus reducing our budget." (Participant 22, MH).*

According to Kahn, Madue and Kalema (2016), government's failure to provide services to the citizenry was as a result of poor coordination across the three spheres of government. The three spheres share a critical role in the delivery of low-cost housing. Therefore, the functions must be synchronised towards completion.

Phago (2014) emphasises that effective coordination of activities, procedures and systems across all levels of government is required to execute the housing policy and delivery in South Africa. Zulu (2014) contends that intergovernmental relations amongst the spheres of government is generally not aligned to the Constitution to support the mandate. Zulu (2014) cites Steyler (2005) and asserts that the division of

powers and implementation of effective strategies result in strained relationships between the spheres of government.

Coordinated efforts are essential to ensure that adequate provision of housing remains a priority because the human settlements agenda is inherently multi-dimensional. Therefore, its realisation requires participation by various government departments. Poor coordination between the spheres of government in the delivery of housing processes leads to delays in project plans, initiation, approval, implementation and completion. All the spheres of government must coordinate and align their roles and responsibilities.

4.4.12 Lack of engineering services (bulk infrastructure installation and electricity)

The study revealed that the delays in the installation of engineering services was one of the biggest contributory factors which caused delays in the completion of houses. The statement was confirmed by participant 28 who revealed that:

> *"The electrical infrastructure was the single largest problem delaying the project. We had to manage the progress with the progress of the electricity (delays around the installation of electricity by Centlec (municipal entity) because we couldn't go too far ahead there were other practical considerations. Vandalism was taking place. The settlement is closely situated next to other informal settlements and you obviously had to be aware of land invasions or invasions of completed houses." (Participant 28, LG).*

One of the municipality's most important obligations in the delivery of low-cost housing, as noted in Ntombela and Jili (2020), is to ensure the provision of bulk services, for example, water, sanitation, roads and electricity. According to Kahn, Madue and Kalema (2016), government failure to provide services to the citizenry is as a result of poor coordination across the three spheres of government. The three spheres of government share a critical role in the delivery of low-cost housing. Therefore, activities and functions must be synchronised. Phago (2014) underscores that proper coordination of activities, procedures and systems across the levels of government is required to execute the housing policy and delivery in South Africa.

Myeni and Mvuyana (2017) posit that South Africa has not investigated the relationship between the installation of bulk infrastructure and large scale delivery of low-cost housing. Myeni and Mvuyana (2017) cite Kihato (2014) and posit that inadequate attention is given to the infrastructure in the housing development environment. According to Dlamini and Reddy (2018), it is imperative that municipalities prioritise the installation of bulk infrastructure and participate in the low-cost housing projects. The findings highlight municipal shortcomings in this regard.

4.4.13 Shortage of bulding materials: escalation of prices

The study relvealed that in the Hillside View Integrated Development, the shortage of building material and the price hikes were due to the general increase in demand which affected the timeous completion of the project. The developer in Hillside View Integrated Development highlighted that shortages of building material included cement, bricks, steel and roofing material. Although outside the contractor's control, these resulted in significant delays in the delivery of low-cost housing in Hillside View Integrated Development. Furthermore, due to the COVID-19 pandemic, prices for building material escalated. This presented another challenge and further delays in the provision of housing. Contractors are appointed through the procurement supply chain for tenders, and are bound by contractual agreements that are subect to price increases and inflation.

> *"We have seen price increases in the year being way too frequent when you combine the percentage increase of material versus our normal inflation, prices of the material are way too higher than the inflation. This is a challenge since contractors are appointed in terms of the supply chain processes of the tenders, and the delivery model is that a contractor is appointed after the tendering process of supply chain processes. We agree on a set price. Moreover, that said price would be the price that we expect him to complete this project. Price escalations negatively impact the delivery model, as a result, halfway in the delivery of this project material has increased therefore putting the profitability or even making it unfeasible as it were to complete the project." (Participant 28, LG).*

According to Alabi and Fapohunda (2021), the continual rise in the inflation rate was identified as a factor which escalated the cost of building material in South Africa. The unstable prices and escalation resulted in unrealistic and inaccurate budget estimates

for the project. Several participants highlighted the disruptions which resulted in price hikes of the construction material. Amongst the affected products were cement and concrete, (Alsharef et al., 2021).

Mathebula (2021) confirms that the lack of affordable building material negatively affected the adequate provision of houses in the City of Tshwane. The cost of material affected the already constrained financial resources which could have had an impact on the quantity and quality of the delivered houses. The price of imported building material increased the cost of a house by between 50% and 60%.

These escalations implied that the contractor could no longer deliver on the agreed-upon budget which affected the quality and delivery of housing. The budget deficit could have led to using cheaper building material to secure profitability.

4.4.14 Rapid rise in urbanisation and immigration

The study also revealed that the rapid rise in urbanisation and immigration contributed to delays experienced in Hillside View Integrated Development. The FSDHS had rolled out plans to provide low-cost housing to the Mangaung Metro Municipality and the province at large. Nonetheless, various factors remain problematic and impede the government's target to provide adequate, affordable housing in the Mangaung area. The beneficiaries highlighted noticeable growth in the area which placed an added burden on the housing project plans. The participants alluded to rapid migration as a critical factor which places pressure on urban housing development. Furthermore, the number of migrants from rural areas in search of housing to reside closer to the city has also contributed to challenges associated with the housing project. A senior official in the FSDHS revealed that:

> *"The Hillside View is situated within the Mangaung metro municipality and as such presents an opportunity where many people from rural areas come to the metro looking for work and new opportunities. There are only so many houses that this project has given to the community, and there is still an overwhelming need for housing." (Participant 20, TM).*

According to Stats SA (2021) the South African population has increased to 56 million since 1994. A total of 60% of the population is eligible for a low-cost housing subsidy; while 25% are categorised under the "gap" market. The former Minister of Housing,

Lindiwe Sisulu, stated that as far back as 2006 South Africa was urbanising at the rate of 2.09% annually, which pressured urban cities to provide adequate housing (Burgoyne and Ewert, 2008). Although there are considerable efforts to provide housing, the government housing programmes cannot sustain the rate of new entrants who apply for housing. The rate at which houses need to be allocated cannot surpass that of new entrants and the ever-increasing need for affordable low-cost housing.

Over the past three decades, South Africa's urbanisation has created a serious housing affordability and supply challenge. The increase in demand for housing as a result of rapid population growth is beyond the formal development procedures, structures, and land markets capacity (McGaffin, Spiropoulous and Boyle, 2019).

> *"My house was invaded by Lesotho nationals who were here to seek job opportunities from the contractor on site. It took my own initiatives to inform the site office manager that my house had been invaded. Criminal activities may also take place in the houses as the occupation process is not monitored." (Participant 17, TM).*

The residents also experienced difficulty in acquiring housing. They would apply for low-cost houses and be placed on the waiting list alongside the applicants from Bloemfontein who were seeking work. Subsequently, when the migrants fail to secure employment, they relocate to another city but remain on the housing waiting list. Moreover, when housing becomes available, the beneficiaries would have left the city in search of employment. Some of the MILVETS subsidised houses in Hillside View Integrated Development remained vacant because of the lengthy override with the FSDHS. Consequently, the vacant housing units would be occupied illegally, as well as being vandalised; and theft abounds. The 'home seekers' saw an opportunity and capitalised on the opportunity because of the multiple gaps in the allocation of housing to proper beneficiaries. A senior official in the department reported that:

> *"Mangaung metro municipality residents would come looking for houses, but there will be applications of people already on the waiting lists who are not necessarily residents of Mangaung but are here looking for economic opportunities. They would apply for housing and later leave the area only to find that the development has delivered houses that are later not occupied. Such houses remain unoccupied and vulnerable to vandalism."*

> *"The project is situated very close to an informal settlement which is Caleb Motshabi or part of Caleb Motshabi Khotsong as well as another newer settlement called Dinaweng. The problem with this proximity to those informal*

settlements is that unidentified people from the informal settlements continually and consistently come and vandalise this development which then results in a lot of work being repeated over and over in the project." (Participant 20, TM).

4.5 INTERPRETATION OF STUDY FINDINGS

The provision and delivery of low-cost housing in the Hillside View Integrated Development was marred by challenges and several factors which resulted in delays in the allocation of adequate housing. A project which was initially started in 2015 and planned for a period of 18 months suffered significant delays. By October 2021, the homes had still not been fully occupied. The challenges were a result of the individual and collective irresponsibility of various actors and stakeholders involved in the Hillside View Integrated Development housing system. The challenges included poor intergovernmental relations. There was also a lack of functional linkages and coordinated decentralisation between the two spheres of government. Furthermore, challenges such as restrictions and impediments imposed by the housing processes and systems, technical capacity, budget constraints, socio-economic effects, poor workmanship, lack of communication, transparency, and inadequate information dissemination delayed the project indefinitely. The findings highlighted inadequacies from within, failure of the Hillside View Integrated Development housing delivery system to operate within system parameters in a systematic and synergic manner. Ochieng (2018) cited Theorieenoverzicht (2014) and Saleemi (2009) to argue that housing delivery considered within systems theory comprises several elements and components which function individually and together in a synergic manner towards a common purpose or outcome.

In this case study, the housing delivery system including the national, provincial and local government, contractors, state agents, policy developers, financial institutions, public and political networks, beneficiaries, business and the private sector. Each of these Hillside View Integrated Development housing delivery system elements carry individual and collective responsibilities to ensure the successful provision of housing and associated outcomes, such as improved quality of life and socio-economic status, access to bulk services and transport network.

This demonstrates how the Hillside View Integrated Development housing delivery system's components are not interconnected and interactive. In the instance of the delivery of Hillside View Integrated Development low-cost housing, the lack of interaction and interdependence across the components of the systems contributed to further unanticipated delays and difficulties. According to the findings, part of the construction was completed before bulk services were installed. The installation of the infrastructure was the responsibility of Mangaung Metropolitan Municipality. Consequently, the houses were vacant and susceptible to vandalism. For a system to achieve its desired outcomes, it is critical that it is coherent, interdependent, and interactive, which Hillside View Integrated Development lacked.

Although the methods to deliver housing are comprehensive in nature, they contain components that are expected to work together and depend on each other to accomplish the ultimate goal, that is, provide shelter and enhance the quality of the citizens' lives. According to Ochieng (2018), the flexibility of the housing delivery systems is an attribute that enables it to interact with its external environment that in most instances comprises legislative, political, social and economic forces. Within a system, not only are the components reliant on themselves as units or elements, but they are also dependent on the external environment to function and realise the intended outcomes. Policies and legislation create an enabling environment for the successful provision and delivery of low-cost housing. Essentially, housing policies and legislation are expected to be enablers of the system's components to interact and interrelate harmoniously among themselves and with the external environment in the provision of suitable housing options for the appropriate socio-economic levels, while also maintaining acceptable quality. In the case of Hillside View Integrated Development, the legislative processes proved to be a constraint rather than a key enabler for the effective provision and delivery of low-cost housing.

It was evident that while the expectation is for policies to serve as foundations to chart the roadmap for implementation, there is much red tape in housing policies and how these are implemented, including bureaucracy, and the politicisation of housing, and ineffective and uncoordinated decentralisation. The housing qualification criteria are also rigid, although purchasing power parity has shifted drastically in the past decade. Earnings have stagnated for a decade, and it has become a serious challenge for potential homeowners.

Due to rigid policy, low earners do not qualify for the government housing subsidies. This points to the importance of external environments as enablers in a system. Policy and legislation in the case of Hillside View Integrated Development can be considered an enabling external environment to the system; however, it became a constraint. The findings also highlighted the significance of the housing policy and implementation strategies. Furthermore, findings demonstrate the need to regard housing as a contributor towards social development and economic growth.

It is evident that factors which affect and contribute to the delayed provision and delivery of low-cost housing in Hillside View Integrated Development are attributed to both the failure of the housing delivery system components to function and interact in a systematic and synergic manner with themselves, and collectively function with the external environment. The housing delivery approach adopted in Hillside View Integrated Development failed to achieve its broad objective to provide low-cost housing to citizens, and within a reasonable timeframe and quality due to poor synergistic relations between the delivery of housing system, the immediate environment, as well as the impossibility of relying on feedback networks.

4.6 CONCLUSION

Various factors such as complex management of application processes, bureaucracy, strained intergovernmental relations and policy constraints proved to impede the delivery of housing. The lack of bulk infrastructure was identified as the biggest contributor, followed by the strained relations between the department and the municipality which lead to the 6-year delay in completing the project. Although the FSDHS plan targeted the delivery of approximately 900 houses, the target has fallen short of meeting the objective. Only 60% of the houses have been delivered across the four subsidy housing types in Hillside View Integrated Development. Challenges such as the lengthy delays, unsatisfactory quality of houses and various socio-economic challenges retarded the delivery of houses.

The government enacted legislation and implemented policies to ensure guidelines are adhered to so that low-cost housing is delivered timeously. The 2004 BNG Initiative, White Paper on a New Housing Policy and Strategy of 1994, and the National Housing Code of 2009 provided a basis from which regulations and measures are

drawn in the delivery and administration of housing and human settlements. However, the practical merit of these policies and legislation is not easy to implement in the diverse low-cost housing landscape in the country.

The case study demonstrated the government's shortcomings in implementing housing policy strategies. The national Department of Human Settlements as the policy formulator does not provide adequate support to provinces in terms of the implementation of policies. A silo approach was being followed by the officials in adhering to procedures related to policy formulation and implementation among the three spheres of government. This was highlighted by poor planning and a lack of communication. The findings also revealed structural concerns, for example, poor quality materials and workmanship which impeded progress, and demonstrated failure to effectively implement the housing policy, and consequent delays in the provision of low-cost housing.

Whilst government’s vision to implement mixed housing development on a massive scale was a great initiative to mitigate the shortage, the implementation of the project failed to live up to the expectations due to the over-extended period to complete the project. Notwithstanding the challenges and concerns raised by the participants, the Hillside View Integrated Development took much longer to complete; however, it remains a benchmark project for similar developments of that magnitude and how the democratic government could deliver to its citizens.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

The aim of the research was to investigate factors which affect the delivery of low-cost housing in the Free State. The Hillside View Integrated Development was utilised as the case study. Chapter 4 discussed the findings related to the Hillside View Integrated Development. The selected participants in the study identified several factors which affected the implementation of the Hillside View Integrated Development; namely: lack of communication and consultation, inefficiencies in the housing application process, poor quality workmanship, lack of budget to finance the housing project, as well as sometimes strained intergovernmental relations between the department and the municipality. This chapter summarises the study and presents recommendations to enhance the delivery of low-cost housing service in similar projects in the foreseeable future.

5.2 SUMMARY OF PREVIOUS CHAPTERS

Chapter 1: Introduction

Chapter 1 discussed the purpose of the study which was to analyse the delivery of low-cost housing in the Free State. The Hillside View Integrated Development project was utilised as the case study. It further outlined and discussed the central theoretical statement, problem statement, research methodology, objectives of the study, research process, data collection methods, data analysis, limitations and delimitations of the research, as well as the significance of the study.

Chapter 2: Low-cost housing service delivery in South Africa

The role of the state, market and civil society in the provision of low-cost housing was defined in this chapter, followed by the presentation of the roll-out of housing policies, and housing initiatives implemented by the post-apartheid government. Theories associated with housing service delivery were also expounded upon. General factors which affect the delivery of low-cost housing were discussed, namely: the

unavailability of suitable land for human settlements; high unemployment; population growth; and ever-increasing demand for low-cost housing.

Chapter 3: South Africa's low-cost housing policy and legislative framework

Chapter 3 discussed in detail relevant government policies and legislative frameworks which influence the provision of IRDP in South Africa, namely: Reconstruction and Development Plan (RDP); Housing White Paper; Growth Employment Redistribution Strategy (GEAR); Breaking New Ground (BNG); Housing Code of 2009; Constitution of 1996; National Development Plan (NDP); Housing Act, 1997 (Act 107 of 1997); Intergovernmental Relations Act, 2005 (Act 13 of 2005); and the 2014-2019 Medium Term Strategic Framework. The aim was to present legislative, social, political, economic and policy frameworks that have shaped the delivery of low-cost houses.

Chapter 4: Hillside View Integrated Development – A case study

A detailed account of the findings of the Hillside View Integrated Development in Mangaung Metropolitan Municipality was provided in this chapter. The findings alluded to the general dissatisfaction amongst the beneficiaries, *inter alia*, poor quality of houses, lack of communication and stakeholder involvement, long waiting periods and poor intergovernmental relations. It was confirmed that the Hillside View Integrated Development was marred by a number of challenges.

5.3 SUMMARY OF FINDINGS

The study revealed that there was lack of communication, consultation, and transparency that adversely affected the housing beneficiaries. Other sources of frustrations related to the actual location of houses or stands; poor application process; availability of subsidy programmes; as well as qualification criteria that resulted in a number of potential beneficiaries not being able to meet the qualification threshold and application process. Inefficiencies in the application for housing processes were also cited by the participants as a source of great concern. The complaints ranged from poor customer service, for example, unanswered calls by the department, unexplained

delays and misplaced confidential documentations, such as identity documents and payslips. The participants experienced inordinate delays in the completion of their houses. Several participants waited for their homes for over a decade. Sadly, certain beneficiaries passed away while waiting for their houses.

A key complaint by Hillside View Integrated Development beneficiaries was the poor quality and workmanship of the housing units. They also highlighted a number of structural defects when the homes were handed over to them. The defects included, *inter alia*, walls poorly plastered, loose water drainage pipes, loosely connected taps, geysers working intermittently, gaps between doors and windows. The lack of effective monitoring by the FSDHS was cited as another factor which affected the quality of workmanship. The case study findings corroborated this ineffective monitoring by the FSDHS.

Budgetary constraints were also cited by selected participants as another inhibiting factor that prevented government from providing houses promptly. While this might have been a perception, the reality is that the National Treasury reallocates unspent budgets by underperforming provinces to those which demonstrate the capacity to spend. Over the years, the Free State Province has also experienced budget redirection, a factor that invariably results in delays in the completion of projects.

Delays in the finalisation of land restitution allocations has contributed to delays in the provision of houses. The FSDHS experienced significant challenges in verifying rightful beneficiaries for the 18 housing units, due to the lengthy process of confirming the eligible beneficiaries. Other instances concerned family disputes which the FSDHS was still in the process of resolving. This has contributed to the low occupancy rate of the houses.

The participants reported allegations of corruption. Perceptions of corruption could have been compounded by instances of poor communication. Other instances included poor delivery and failure to meet the promised output. Other factors which worsened housing challenges were promises not honoured by various stakeholders.

Poor intergovernmental relations between the department and the municipality were also prevalent. Furthermore, instances of strained intergovernmental relations and challenges between the Municipality and the FSDHS were evident. These in turn resulted in delays in identifying respective roles and responsibilities pertaining to the

delivery of low-cost housing between national, provincial and local governments. In essence, project management cycles were deferred due to the lack of alignment in the provincial and municipal planning processes. This extended the delivery timeframes for low-cost housing. The study highlighted delays in the procurement of engineering services as one of the biggest contributing factors delaying the completion of houses. The poor installation of engineering services (bulk infrastructure and electricity) was not only occasioned by the lack of technical capacity at local government level, but also instances of vandalism of completed houses added to delays in the occupation of the housing stock.

The shortage of building materials was also cited as a factor which impeded the completion of the Hillside View Integrated Development. The case study revealed a shortage of building material and the effect of price hikes due to increase in demand, and the COVID-19 pandemic which also affected the timeous completion of the project. The Hillside View Integrated Development developer highlighted that there had been building material shortages over the past two years, for example, cement, bricks, steel, and roofing material. These factors were out of the developer's control.

The last concern related to the rapid rise in urbanisation and immigration in the designated area where the project was to be delivered. The beneficiaries highlighted the following issue: noticeable growth in the area which impeded the plans for the housing projects. Furthermore, an increased number of migrants from rural areas and neighbouring country, for example, from Lesotho, in search of housing and wanting to reside closer to the city to acquire work and other related opportunities. The residents also struggled to access housing because they would be placed on the waiting list alongside the applicants who have migrated to Bloemfontein to work but in the process failed to secure a job. Consequently, these applicants would relocate to other cities but remain on the housing waiting list. In other words, there was no system to verify and update applicants’ details and status on the waiting list.

5.4 RECOMMENDATIONS

The recommendations below suggest ways of enhancing the delivery of low-income housing development projects.

5.4.1 Communication

The study revealed that housing beneficiaries were not provided with adequate information during the construction phase. This resulted in low levels of satisfaction amongst the beneficiaries. It is recommended that government implement effective communication and information sharing platforms related to low-cost housing and consumer education. Information sharing sessions with other government departments, for example, the Department of Agriculture, and the Department of Economic Small Business Development and Tourism, on gardening and tree planting could be beneficial to the communities.

It is also recommended that, in order to enhance awareness of government policies, policy engagements with the citizenry should take place at regular intervals through the use of print or electronic media. Citizenry participation in the policy formulation process would help align their needs and perceptions, and create a clearer understanding of specific challenges. These engagements would enrich policy amendments where necessary. Government plans must be clear, and the citizens' expectations must be managed strategically.

5.4.2 Creation of a state-owned construction company

The study revealed a lack of technical capacity and poor workmanship, which resulted in delays in the completion of the houses. The study recommends the establishment of a state owned construction company to enhance the delivery of housing and limit construction costs.

A state-owned construction company would reduce the cost and the red tape which is prevalent in the construction of low-cost houses. Moreover, it could maximise government’s efforts to provide low-cost housing on a regular basis. Repurposing

some of the entities in the housing sector would help address some of the gaps identified during the research.

5.4.3 Review of the NHBRC mandate

The participants highlighted poor workmanship and quality related matters. The beneficiaries identified several structural defects in the roofs, walls, water drainage pipes, taps, geysers, doors and windows upon taking occupation of the low-cost houses. It is recommended that the NHBRC enforces its mandate in ensuring that housing inspections and assessments are conducted to ensure that low-cost housing is of the expected and required standard and quality. Furthermore, both the NHBRC and the FSDHS must hold contractors to account in delivering as per the contract. This change will increase specialised housing inspection and assessment skills and enhance accountability. The current losses incurred by the government because of poor quality homes built by the contractors, and poor contract management, will be alleviated.

5.4.4 Monitoring and accountability by FSDHS

The lack of effective monitoring by FSDHS during the construction phase was highlighted by the participants. These inefficiencies could also be attributed to the reported poor workmanship. It is recommended that contractors must be held accountable, and must repair all poor quality workmanship. Contract management should be strengthened in the department.

5.4.5 Centralisation of housing programmes

The findings revealed uncoordinated decentralisation and lack of synergy in the spheres of government in terms of policy implementation, housing application procedures, and ineffective communication. The lack of synergy in working procedures within the two spheres of government and the evident poor communication and uncoordinated planning were evident in the provision of bulk services. Furthermore, the proper identification of beneficiaries between the municipality and the provincial

Department of Human Settlements affected the delivery of low-cost housing in Hillside View Integrated Development.

It is recommended that both the FSDHS and the municipality expedite the accreditation of the municipality to a level 3. The municipality is currently at accreditation level 2 which provides full programme management and administration of all housing programmes. The accreditation to level 3 would provide the municipality full assignment to deliver low-cost housing, enhance its coordination and accelerate delivery.

5.4.6 FSDHS involvement in handover processes

The findings highlighted that the noticeable absence of FSDHS officials during the handover process was a concern. The beneficiaries alluded to incidents where not all the relevant stakeholders were present during the handing over process. It is recommended that all the relevant stakeholders are present during the handing over process to strengthen accountability and ensure that the expected quality is delivered to the beneficiary.

5.4.7 Performance management and accountability

The study revealed the lack of technical capacity in the municipality. Furthermore, the provincial Department of Human Settlements contributed to the delays in the delivery of low-cost housing in Hillside View Integrated Development. The findings revealed capacity inadequacies in the provincial department, although the FSDHS confirmed that monitoring tools had been implemented. The loss of beneficiaries' application documents is evidence of the low standard of service by government employees. This also highlighted the lack of accountability and prevalent poor performance amongst the officials. It is recommended that the FSDHS enforce performance management, identify areas of concern and performance gaps, and provide proper training and standards for non-performing employees.

5.4.8 Green housing and innovation of cities

The ever increasing costs of building materials was highlighted as a factor which contributed to delays in the completion of the project. It is recommended that the national and provincial departments invest in and expedite the use of Alternative Building Technology (ABT) to address the escalating low-cost housing backlog.

An exploration of innovative approaches could provide a quicker, safer and cheaper solution if the government studied new housing technologies. New and green building technologies, also referred to as ABT, could reduce the construction time and costs. However, the government currently does not have adequate supply as a result of the escalation in demand for housing. The beneficiaries could be housed more quickly and safely if government departments explore alternative building methods, for example climate and environment friendly construction techniques.

5.4.9 Mechanisms to enhance low-cost housing delivery

The provision and delivery of low-cost housing in the Hillside View Integrated Development was tainted by internal and external challenges and several factors which resulted in delays in the allocation of housing. There was also a lack of functional linkages and coordinated decentralisation between the three spheres of government related to low-cost housing programmes.

The foremost challenge was poor intergovernmental relations between the FSDHS and Mangaung Metropolitan Municipality. It is recommended that FSDHS and the municipality learn from the Hillside View Integrated Development and circumvent the challenges experienced in the implementation of this project.

Further challenges included restrictions and impediments imposed by the housing processes and systems, technical capacity, budget constraints, socio-economic effects, poor workmanship, lack of communication and transparency, and inadequate dissemination of information. The Hillside View Integrated Development project is one marred by numerous complexities and challenges. Government should learn from these challenges when considering similar developments in Vista Park Integrated Residential Housing Development, and thereby avoid the inordinate delays and

problems experienced with the implementation of the Hillside View Integrated Development which was the first IRDP implemented by the FSDHS.

5.5 CONCLUSION

This study investigated the delivery of low-cost housing in the Free State. The Hillside View Integrated Development which is situated in the Mangaung Metropolitan Municipality was utilised as the case study. Based on the findings gathered from secondary data, as well as semi-structured interviews, it was confirmed (refer to Figure 4.3) that for the four housing subsidy types included in the sample, the BNG programme managed to deliver 86% of the target for the housing units; broken down as follows: FLISP 13%; 74% for MILVETS; and 28% for Land Redistribution. While 538 houses had been occupied, not all the qualifying beneficiaries were able to take occupation due to issues experienced by FSDHS and the Mangaung Metropolitan Municipality.

The Free State Department of Human Settlements did not achieve the MTSF targets based on the following key performance areas: Construction of top structures (BNG houses); Installation of serviced sites (Sewer, Water Connections-Infrastructure); Upgrading of informal settlements, delivery of title deeds. However, the department met the 2014-2019 MTSF targets and acquired suitable land for human settlements and the development of community residential units.

Due to the increasing need for adequate low-cost housing across South Africa, multiple strategies, plans and resources were channelled to realise the government's mandate for over 28 years. The rising number of informal settlements, rapid urbanisation, and socio-economic migration has added pressure to redress inequalities and provide housing for citizens post-1994. New challenges and prioritisation require innovation and enhanced planning. Nonetheless, the housing problems continue to compound. Efforts by the government appear inadequate because an increased number of citizens continue to seek low-cost decent housing. The Hillside View Integrated Development highlighted the persistent challenges in the provision and delivery of low-cost housing delivery in Mangaung Metropolitan

Municipality in the Free State. In order to make an impact, the delivery of housing needs a dedicated multi-pronged approach.

As a result of rapid population growth and urbanisation, more informal settlements have increased the burden on the FSDHS and local government to provide suitable housing and adequate bulk services. The case study identified factors which affect the delivery of low-cost housing. The role of the FSDHS as the custodian and the duty bearer in housing must coordinate with the municipality, improve engagement with the beneficiaries, and customer service by inculcating and implementing the Batho-Pele Principles. The FSDHS must enhance the inspection of housing through thorough planning and commitment with the NHBRC on all development sites across the province.

For the FSDHS to meet the demand for low-cost housing, it must alleviate impediments and enhance beneficiary, technical, financial and relational or stakeholder perspectives to better its performance in the province. In the wake of declining trust in the public sector and rising social demands, better planning could reduce the effects of social unrest. Alexander (2010) observed a range of demands in many protests during 1996-2008 and post 2009. In many civil protests, the primary demand was housing and accommodation, which is state subsidised (low-cost housing) for the poor across the country.

The Hillside View Integrated Development failure to meet the needs of the beneficiaries, and the challenges associated with beneficiaries could be repeated elsewhere in the province which is served by the FSDHS. Therefore; the FSDHS will need to plan and correct all the factors that adversely affected delivery of low-cost housing in Hillside View Integrated Development.

Based on the gathered data, this study revealed that the delivery of low-cost housing in the Free State Department of Human Settlements has been marred with various challenges. The department did not achieve the majority targets as set out in the 2014-2019 Medium-Term Strategic Framework. The provincial department achieved 86% to deliver Top-structures (housing units) but delivered 61% of the service sites (installation of infrastructure); and the delivery of title deeds was insignificant. The only target which was achieved was the acquisition of suitable land for community residential units. From the national perspective, the Free State Department of Human

Settlements achieved an 86% target of the constructed housing units and was the fifth best performing in the country. The serviced sites programme in the province was the worst and achieved only 61% of the target. The delivery of low-cost housing by government remains a critical target due to high levels of unemployment, ever-increasing demand for urbanisation and inward migration, population growth, and the right to decent housing as enshrined in the Constitution.

The systems theory, which has anchored and served as the theoretical framework of this study, can enable policy makers to appreciate the impact of other elements in the housing system. As argued by Ramovha (2022) housing delivery cannot be separated from the wider system because it is not a discrete entity. While housing investment is a component of overall capital formation, housing production is a subsector of the construction industry. The real estate industry includes residential property, while the financial industry includes housing finance (Ramovha, 2022).

Residential development is a component of urban development, and housing subsidies are a component of social welfare spending. Therefore, the housing department cannot possibly aspire to create an independent housing strategy without understanding how other components of the system interact. The establishment of the housing policy must be important to residents, developers, lenders, governments, and other housing-related players.

In addition to the national Department of Housing and the nine provincial Departments of Human Settlements, various government departments from the three domains of government are involved in housing delivery. For a community to be sustainable, adequate housing must be more than just a roof over one's head. Numerous government agencies and municipalities must work together to ensure that a settlement has access to social amenities including roads, power, water, and sanitation (Ramovha, 2022:55). Furthermore; a significant decline in the provision of serviced sites and houses have been observed over the past 29 years. Approximately 250 000 houses were constructed between 1998 and 1999 and less than 50 000 houses were constructed as at September 2019 (Ramovha, 2022). At the heart of the decline of low-cost housing has been the deterioration of the macroeconomic position of South Africa, with more and more people being out of work and thus being dependant on the state for sustenance. Patel et al (2023) point out that the rate of

persons receiving child support, old age grant of social relief from Distress grant has grown from 31% of the population to 47% of the SA population. The real decline in the economy over the years has meant that for members of society, that without the state support, the possibility of owning a dwelling becomes a dream deferred.

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LIST OF APPENDICES

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APPENDIX A

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

RESEARCH ETHICS COMMITTEE

Faculty of Economic and Management Sciences

Approval Certificate

21 April 2022

Mrs NB Molikoe
Department: School of Public Management and Administration

Dear Mrs NB Molikoe

The application for ethical clearance for the research project described below served before this committee on: 2022-03-11

Protocol No:	EMS030/22
Principal researcher:	Mrs NB Molikoe
Research title:	The delivery of low-cost housing in the Free State: A case study of hillside view integrated development
Student/Staff No:	21817512
Degree:	Masters
Supervisor/Promoter:	Dr T Masiya
Department:	School of Public Management and Administration

The decision by the committee is reflected below:

Decision:	Approved
Period of approval:	2022-04-01 - 2022-08-31

The approval is subject to the researcher abiding by the principles and parameters set out in the application and research proposal in the actual execution of the research. The approval does not imply that the researcher is relieved of any accountability in terms of the Codes of Research Ethics of the University of Pretoria if action is taken beyond the approved proposal. If during the course of the research it becomes apparent that the nature and/or extent of the research deviates significantly from the original proposal, a new application for ethics clearance must be submitted for review.

We wish you success with the project.

Sincerely

pp PROF JA NEL
CHAIR: COMMITTEE FOR RESEARCH ETHICS

Fakulteit Ekonomiese en Bestuurswetenskappe
Lefapha la Disaense tša Ekonomi le Taolo

APPENDIX B

human settlements
Department of Human Settlements
FREE STATE PROVINCE

INTERNAL MEMO

From:	N Molikoe Chief Financial Officer	To:	Adv T. Tsuaeli Acting Head of department HS
Date:	30 March 2021	Ref no.	03/2021

Re:	**Request for Permission to utilise the Hillside View Integrated Development Project and obtain related information - Master in Public Administration Dissertation.**

PURPOSE

To request the acting Head of the Department to grant permission to utilise the Hillside View Integrated Development project as a case study as well as to obtain the related information from the department officials and the service provider for the fulfillment of the Dissertation in Master of Public Administration qualification.

DISCUSSION

I am currently registered with the University of Pretoria for Master in Public Management programme for the 2021 academic year. Refer to attached **Annexure A** for proof of registration. The structure of the programme entails only the submission of a comprehensive Dissertation on the chosen topic. The chosen topic (which is still awaiting approval from the appointed supervisor) is "An investigation into delivery of Low-cost houses in the Free State". Hillside View Development project has been identified as a case study to conduct the research.

The following facts were considered in selecting the project;

In October 2019 the Honourable president Mr Cyril Ramaphosa accompanied by the Minister of Human Settlements, Water and Sanitation, Honourable Premier of the Free State, MEC of the Department of Human Settlements as well as the Provincial Executive Council members conferred houses to the beneficiaries.

This mixed development project includes houses for the bonded market which could be obtained through Finance Linked Individual Subsidies offered by government for

P.O Box 211, Bloemfontein, 9301
OR Tambo House, 7th Floor, cnr St Andrew and Markgraaff Streets, Bloemfontein, 9301
www.fs.gov.za

low to middle income first time home buyers, 600 Breaking New Ground (BNG) houses, 50 houses for Military Veterans and 18 houses for the Restitution Programme. The state of the art, environmentally conscious Social Housing Units road completes this programme. The project when completed will yield 839 units of subsidised rental accommodation for low income citizens. This project aptly responds to the challenges of human settlements and spatial disparities as described in the National Development Plan.

The project brilliantly addresses spatial issues, targets integration and responds to job creation, environmental challenges such as water shortage, greening and recycling, uses of solar energy to save on electricity. The honourable president was highly impressed also with the quality of the work done by the service provider and indicated in his address that this project should be used as a benchmark for other projects undertaken by government. ***"Let Hillside View stand as an example of what is possible when we all work together to build better and more prosperous communities"*** – Direct quote from the president's speech.

MATERIAL AND RESOURCES

The research will utilise primary and secondary information such as Division of Revenue Act, Annual Reports and other published documents.

DURATION OF THE RESEARCH

9 MONTHS

REASERACH BENEFITS

The findings will be communicated to the Free State Department of Human Settlements for the purposes of enhancing the understanding of the constrains / challenges around the delivery of low-cost houses and provide recommendations where applicable.

PLANNED ACTION OF RESULTS

The outcome of the research findings will be shared with the Free State Department of Human Settlements.

DECLARATION

1.	The research will be done in accordance with relevant policies of the University of Pretoria	YES
2.	All researchers involved in the study will apply ethical practices and existing laws in every aspect possible in using human participants for research, from the point of inception to the point of publishing the results	YES
3.	The identity of all participants will remain confidential	YES
4.	The research has not begun without ethical approval	YES
5.	The following statements will be included in the informed consent forms:	
	Participation is voluntary and there will be no penalty or loss of benefit if they decide not to take part	
	Participants have a right to withdraw from the research at any time without having to explain or provide reasons thereof	
	Participation have the opportunity to ask questions about the proposed study before signing consent	
	Participants have the right of access to their data	
	When writing up my research on the chosen topic, I will comply with all the University of Pretoria's policy regarding plagiarism	

RECOMMENDATION

It is recommended that;

a) The acting Head of the Department to grant permission to utilise the Hillside View Integrated Development project as a case study as well as to obtain the related information from the department officials of the department and the service provider for the fulfillment of the Dissertation in Master of Public Administration qualification.

b) Upon approval of the topic, the University of Pretoria Ethical template be completed and signed by the Department of Human Settlements.

Submitted by,

MolikoE..... DATE.31/3/2021.....

N. MOLIKOE
CHIEF FINANCIAL OFFICER: HUMAN SETTLEMENTS

P.O Box 211, Bloemfontein, 9301
OR Tambo House, 7th Floor, cnr St Andrew and Markgraaff Streets, Bloemfontein, 9301

RECOMMENDATION

It is recommended that;

a) The acting Head of the Department to grant permission to utilise the Hillside View Integrated Development project as a case study as well as to obtain the related information from the department officials of the department and the service provider for the fulfillment of the Dissertation in Master of Public Administration qualification.

b) Upon approval of the topic, the University of Pretoria Ethical template be completed and signed by the Department of Human Settlements.

Approved by ~~/ Not approved by~~

.....

ADV T. TSUAELI
ACTING HEAD OF THE DEPARTMENT: HUMAN SETTLEMENTS

DATE.....31/03/2022.....

APPENDIX C

KENTHA
DEVELOPERS (PTY) LTD

(051) 435 5771
admin@kenworthgroup.co.za
1st Floor, Ellen Gabarone Building,
c/o George Lubbe & Moshoeshoe Road
Rocklands, Bloemfontein, 9301
PO Box 100701, Kenworth, Bloemfontein, 9303

20 April 2022

TO WHOM IT MAY CONCERM

CASE STUDY: THE DELIVERY OF LOW-COST HOUSING IN THE FREE STATE – HILLSIDE VIEW INTEGRATED DEVELOPMENT / MS NB MOLIKOE

We refer to our letter in the above regard dated 2021-05-20, of which a copy is attached hereto and marked as Annexure A.

This letter serves to confirm that our Company's name may be used in the above-mentioned study in any appropriate- or relevant manner which the Principle Researcher i.e. Ms. NB Molikoe may deem fit, provided that should this Company be implicated in any way which may portray suggestions of non- or under performance on the Company's side, the Company be given an opportunity first to state its side of such suggestions before the case study is published. In any such event, the Company's response must be included in the publication.

Yours sincerely

F Kenney

APPENDIX D

Letter of Introduction and Informed Consent

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Faculty of Economic and Management Sciences

Letter of Introduction and Informed Consent

Department: School of Public Management and Administration

Title of the study

The delivery of low-cost housing in the Hillside View Integrated Development Project in the Free State

Research conducted by:
Ms. NB Molikoe: 21817512

Dear Participant;

You are invited to participate in an academic research study conducted by Nozipho Molikoe, Masters student from the Department School of Public Management and Administration at the University of Pretoria.

The purpose of the study is to;

- Investigate factors which affects the provision of low-cost housing service delivery in the Free State province using the case study of the Hillside View Integrated Development project.
    - Investigate factors affecting the provision of Low-cost housing service delivery in the Free State province using the case study of Hillside View Integrated Development project.
    - Examine the legislative framework which influences low-cost housing service delivery in the Free State province.
    - Provide recommendations to enhance low-cost housing service delivery in Hillside View Integrated Development, Free State province.

Please note the following:

- The study will utilise primary and secondary data. Structured and semi-structured interviews will be held with various participants such as government officials, housing programme beneficiaries, contractor and consultant.
- This is an anonymous study survey because your name will not appear on the questionnaire. Your responses will be treated with strict confidential and you will be identified in person based on the answers you provide.
- Your participation in this study is very important to us. You may, however, choose not to participate and you may also stop participating at any time without any negative consequences.
- Please answer the questions in the attached questionnaire as completely and honestly as possible. This should not take more than 1 hour of your time.
- The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with a summary of our findings on request.

Please contact my study leader, Dr. T. Masiya, e-mail address tyanai.masiya@up.ac.za should you have any questions or comments regarding the study.

In research of this nature the study leader may wish to contact respondents to verify the authenticity of data gathered by the researcher. It is understood that any personal contact details that you may provide will be used only for this purpose, and will not compromise your anonymity or the confidentiality of your participation.

Please sign the form to indicate that:

- You have read and understand the information provided above.
- You give your consent to participate in the study on a voluntary basis.

_____ _____

Participant's signature **Date**

APPENDIX E

Participants' consent form

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Faculty of Economic and Management Sciences

MAdmin Degree:

Research title: **The delivery low-cost of housing in the in the Free State: A Case study of Hillside View Integrated Development.**

I hereby consent to participate in the study and understand that my participation is voluntary and anonymous and that the information will be kept strictly confidential.

◯ I agree	◯ do not agree	to the recording of the interview
◯ I agree	◯ do not agree	to my name being used for research purposes
◯ I agree	◯ do not agree	to my organisation name being used for research purposes

Participant name and surname: ……

Signature: ……

Date: ……

Researcher's name and surname: ……

Signature: ……

Date: ……

APPENDIX F

Interview questionnaire schedule (template): – Policy implementers

Faculty of Economic and Management Sciences

Research title The delivery of low-cost houses in the Free State: A case study of Hillside View Integrated Development.

Interview schedule: Policy implementers – Senior government officials

Interviewer : N. Molikoe

Date of interview :

Thank you for your participation in the study. Your contribution will assist to analyse and compile the findings and recommendations of factors which affects the delivery of low-cost housing using Hillside View Integrated Development, in the Free State.

PLEASE TICK THE FOLLOWING BOX IF YOU CONSENT TO PARTICIPATE

☐

I hereby consent to participate in the study and understand that my participation is voluntary, anonymous and the information will be kept strictly confidential.

1. Theme 1 – Low-cost housing service delivery in the Free State province

1.1. Which services has the Free State Department of Human Settlements delivered from 2014 to 2019 in line with the Medium-Term Strategic Framework in the following sub-programmes?

a) Integrated Residential Development Programme (Breaking New Ground – RDP)

b) Military Veterans

c) Land Restitution

d) Finance-Linked Subsidy Programme

e) Upgrading of Informal Settlements

f) Title Deeds

2. Theme 2 – Factors which affect low-cost housing service delivery

2.1 Which factors affect low-cost housing delivery in the Free State province? Utilise the case study of Hillside View Integrated Development?

2.2 Which factors affect the delivery of low-cost housing in the Free State province at large?

3. Theme 3 – Legislative and policy frameworks

3.1 Which legislative frameworks influences low-cost housing service delivery in Hillside View Integrated Development in Free State province?

3.2 Describe the housing application process.

3.3 Based on the response above, explain briefly your experience of the process.

3.4 Has the government made the acquisition of a low-cost house easy for the beneficiary?

3.5 Are government policies and legislation communicated to the citizens of Free State?

3.6 From the time you applied for low-cost housing, how long did it take before you moved into your home?

4. Theme 4 – Enhance the delivery of low-cost housing in Free State

4.1. Do you think the government has delivered on the provision of low-cost housing?

4.2. If not, what can government do to enhance the delivery of low-cost housing in Free State?

4.3. Does the government (department / municipality) have platforms for community members to lodge complaints or make enquiries?

4.4. Is the department or the municipality accessible to the members of the community?

4.5. What is the role of the Executive Authority in the delivery of low-cost housing?

APPENDIX G

Interview questionnaire schedule (template): Developer

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Faculty of Economic and Management Sciences

Research title The delivery of low-cost houses in the Free State: A case study of Hillside View Integrated Development.

Interview schedule: Consultant – Phetogo Developers

Interviewer : N. Molikoe

Date of interview :

Thank you for your participation in the study. Your contribution will assist to analyse and compile the findings and recommendations of factors which affects the delivery of low-cost housing using Hillside View Integrated Development, in the Free State.

PLEASE TICK THE FOLLOWING BOX IF YOU CONSENT TO PARTICIPATE

☐

I hereby consent to participate in the study and understand that my participation is voluntary and anonymous and that the information will be kept strictly confidential.

1. Theme 1 – Low-cost housing service delivery in the Free State province

1.1. Please indicate your position / title in the company.

1.2. What is your role and responsibilities in the Hillside View Integrated Development programme?

1.3. How long have you been involved in the development of the Hillside View Integrated Development programme?

1.4. Which services has the Free State Department of Human Settlements delivered from 2014 to 2019 in line with the Medium-Term Strategic Framework in the following sub-programmes?

a) Integrated Residential Development Programme (Breaking New Ground)

b) Military Veterans

c) Land Restitution

d) Finance-Linked Subsidy Programme

1.5. What would you consider are the challenges experienced at the inception and during the construction of houses?

2. Theme 2 – Factors affecting low-cost housing service delivery

2.1 Which factors affect low-cost housing delivery in the Free State province? Utilise the case study of Hillside View Integrated Development?

2.2 In your opinion what factors affect the delivery of low-cost housing in the Free State province at large?

2.3 Based on the response above, what could have been done differently to ensure that the project was completed timeously to avoid delays?

3. Theme 3 – Legislative and policy frameworks

3.1. Which legislative frameworks influences low-cost housing service delivery in Hillside View Integrated Development in Free State province?

3.2. Does government communicate policies and legislation to the citizens of Free State?

4. Theme 4 – Enhancing the delivery of low-cost housing in Free State

4.1 In your opinion, do you think the government has delivered low-cost housing?

4.2 If not, what can government do to enhance the delivery of low-cost housing in Free State?

4.3 Briefly explain the relationship between the stakeholders (Provincial department and the Mangaung Metropolitan Municipality)?

4.4 What role has the ward councillor played while your house was being constructed?

APPENDIX H

Interview questionnaire schedule (template): FLISP Estate Agent

Faculty of Economic and Management Sciences

Research title The delivery of low-cost houses in the Free State: A case study of Hillside View Integrated Development.

Interview schedule: Consultant – FLISP Estate Agent

Interviewer : N. Molikoe

Date of interview :

Thank you for your participation in the study. Your contribution will assist to analyse and compile the findings and recommendations of factors which affects the delivery of low-cost housing using Hillside View Integrated Development, in the Free State.

PLEASE TICK THE FOLLOWING BOX IF YOU CONSENT TO PARTICIPATE

☐

I hereby consent to participate in the study and understand that my participation is voluntary and anonymous and that the information will be kept strictly confidential.

1. Theme 1 – Low-cost housing service delivery in the Free State province

1.1 Please indicate your position / title in the company.

1.2 What is your role and responsibilities in the Hillside View Integrated Development programme?

1.3 How long have you been involved in the Hillside View Integrated Development programme?

1.4 What has the Free State Department of Human Settlements delivered from 2014 to 2019 in line with the Medium-Term Strategic Framework in the following sub-programmes?

2. Theme 2 – Factors affecting Low-cost housing service delivery

2.1 What factors affect low-cost housing delivery in the Free State province? Utilise the case study of Hillside View Integrated Development?

2.2 What factors affect the delivery of low-cost housing in the Free State province at large?

3. Theme 3 – Legislative and policy frameworks

3.1 Which legislative frameworks influence the low-cost housing service delivery in Hillside View Integrated Development in Free State province?

3.2 Does government communicate policies and legislation to the citizens of Free State?

4. Theme 4 – Improving the delivery of low-cost housing in Free State

4.1 Do you think the government has delivered on the provision of low-cost housing?

4.2 If not, what can the government do to enhance the delivery of low-cost housing in Free State?

4.3 Explain the relationship between the stakeholders (Provincial department and the Mangaung Metropolitan Municipality)?

4.4 What role has the ward councillor played while your house was being constructed

APPENDIX I

Interview questionnaire schedule (template): Housing beneficiaries

Faculty of Economic and Management Sciences

Research title The delivery of low-cost houses in the Free State: A case study of Hillside View Integrated Development.

Interview schedule : Breaking New Ground (BNG)/ Military Vet/ FLISP/LRD

Interviewer : N. Molikoe

Date of interview :

Thank you for your participation in the study. Your contribution will assist to analyse and compile the findings and recommendations of factors which affects the delivery of low-cost housing using Hillside View Integrated Development, in the Free State.

PLEASE TICK THE FOLLOWING BOX IF YOU CONSENT TO PARTICIPATE

☐

I hereby consent to participate in the study and understand that my participation is voluntary and anonymous and that the information will be kept strictly confidential.

1. Theme 1 – Low-cost housing service delivery in the Free State province

1.1. Briefly describe the housing application process.

1.2. Based on the response above, what was your experience of the application process?

1.3. Has the government made the acquisition of a low-cost house easy for a beneficiary?

1.4. From the time you applied for low-cost housing, how long did it take you to move into your home?

2. Theme 2 – Factors which affect low-cost housing service delivery

2.1 Which factors affect low-cost housing delivery in the Free State province?

2.2 What factors affect the delivery of low-cost housing in Free State and Hillside View Integrated Development?

3. Theme 3 – Legislative and policy frameworks

3.1. Which legislative frameworks influence low-cost housing service delivery in Hillside View Integrated Development in Free State province?

3.2. Does government communicate policies and legislation to the citizens of Free State?

4. Theme 4 – Enhance the delivery of low-cost housing in Free State

4.1 What can government do to enhance the delivery of low-cost housing in Free State?

4.2 Does the government have a platform for community members to submit complaints or queries?

4.3 Is the department or the municipality accessible to community members?

4.4 What role did the ward councillor play during the construction of your home?

4.5 What challenges do you experience with your home?

APPENDIX J

Glossary of various housing programmes

No.	Image	Description	2022 Subsidy and Specification
1.		Military Veteran	R299 014.00 82m^2
2.		Breaking New Ground (BNG)	R141 294.00 40m^2
3.		Land Restitution	R168 852.00 60m^2
4.		FLISP	Maximum allowable subsidy is R130 505.00

APPENDIX K

Declaration of Language Editing

VERIFICATION CERTIFICATE

TO WHOM IT MAY CONCERN

This certifies that the manuscript listed below was edited to enhance the document in areas related to language, and minimally address issues concerning the overall structure, content, referencing grammar, punctuation, spelling, logic, coherence, word choice, clarity and general readability.

BY

NOZIPHO BELINA MOLIKOE [SPMA]

MANUSCRIPT TITLE

THE DELIVERY OF LOW-COST HOUSING IN THE HILLSIDE VIEW INTEGRATED RESIDENTIAL DEVELOPMENT PROJECT IN THE FREE STATE

DATED

MARCH 01 2023

Neither the research nor the author's intentions were altered during the editing process. All deviations from convention in English language usage was indicated and alternate recommendations to better convey the researcher's intended message was made. Documents receiving this certification should be English-ready for publication, however, the author has the right to either accept or reject the suggestions and changes. Furthermore, neither the suggested changes and recommendations be guaranteed nor assumed to have been addressed.

Thanking you

Registered with: South African Translators Institute [SATI] NO: 1002797

Vendor No.: 5000007979

1/1