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South Africa's home ownership subsidy policy (1994 to 2008): a critique from an urban housing perspective

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ABSTRACT

South Africa's home ownership subsidy policy (1994 to 2008) is studied from an urban housing perspective. Critical questions explored are whether the State has been able to achieve its objective of providing its citizens with a permanent structure, secure tenure and access to basic services, while creating viable integrated communities with access to economic opportunities, health, education and social amenities.

Based on the literature and engagement with industry players, the author demonstrates that housing backlogs have more than doubled, subsidy housing standards are unaffordable to the State and half of South Africa's working class cannot afford an entry home, being too rich to qualify for a State housing subsidy, but too poor to afford an entry home. Whilst some inroads have been made into basic services backlogs, 22% of South Africa's population is still not serviced, yet bulk services capacity levels have been reached.

The case is made for the State to review its socio-economic subsidy policies holistically, to enable communities to prioritise their needs and for the State to broaden its focus to that of providing 'Sustainable Human settlements'.